

CMHC'S Ontario Affordable Housing Centre





Contents

- Ontario Affordable Housing Centre Overview
- National Housing Strategy Overview
- What to expect in 2018
- Questions

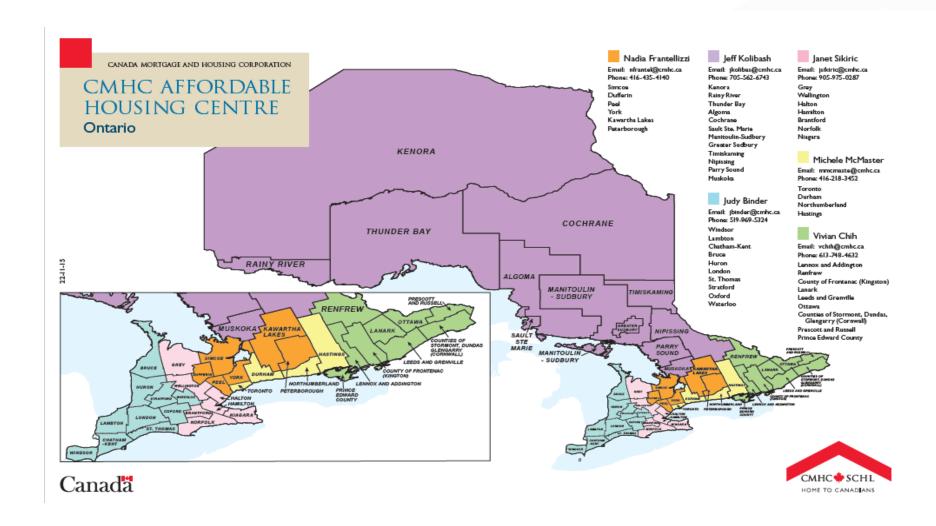




Ontario Affordable Housing Centre Overview



Consultants covering every municipality in Ontario



Consultants supporting affordable construction

- Financial resources
- Information
- Networking



Financial Resources

- Seed Funding
- Affordable Rental Innovation Fund
- Rental Construction Financing
- Multi-Unit Insurance



Seed Funding



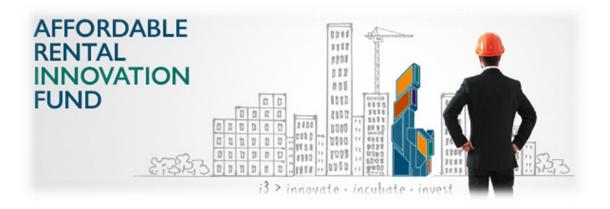
Up to 50K fully forgivable contribution
Activities completed within 2 years - 50%
invoiced in first 12 months



Up to 200k fully repayable, interestfree loan Activities completed within 5 years



Affordable Housing Innovation Fund



- \$200 million
- 5 years
- New innovative ideas, replicable, scalable
- **4,000** units

Rental Construction Financing Initiative



Minimum mandatory requirements



Mortgage Loan Insurance for Affordable Housing

Enhanced flexibilities

 maximum loan amounts, debt coverage ratios, rental achievement holdbacks, and recourse to borrowers/guarantors following rent-up.

Supporting preservation of existing units

• including social housing projects with up to 5 years remaining in the operating agreement.

Information



LOCAL HOUSING MARKET DATA

- Vacancy rates
- Average rents
- Sale prices
- Core housing need
- Trends



Information

KNOWLEDGE TRANSFER & OUTREACH

FLEXHOUSING™ CHECKLIST
Homes that adapt to life's changes

- Aging in place
- Housing affordability by design
- Financial literacy





Information

AFFORDABLE HOUSING CENTRE

Be inspired by real projects!

Affordable housing project profiles,

testimonials & videos

Hone your skills

- Strategies & case studies
- Interactive web forums

Keep on track

Checklists & fact sheets





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depend in part on the complexity of your housing proposal, and on the requirements of those who will use the plan to make a decision.

The key sections of a business plan are: the Executive Summary; the Business section; the Market Analysis section;

Research and Analysis

When putting together a business
plan, the first order of business is to
examine and identify your goals and
the relationship of these goals to your
proposed housing project. Your business
plan should be centred on these goals,
providing both scope and meaning to
your affordable housing development(s).

The second order of business is to conduct research and analysis for projects that reflect your goals. The casiest way to go about organizing all your experiences, interviews and research is to create files for each

Canada





Networking

LEVERAGE OUR NETWORKS, TO BUILD YOURS

- Meet new contacts
- Learn about best practices, innovations
- Uncover community and developer

partnership opportunities





National Housing Strategy Overview





Canada's First Ever National Housing Strategy

10-year \$40-billion plan







A Vision for Inclusive Housing

The NHS offers a vision for the Canada of tomorrow as a place where families thrive, where children learn and grow, where parents find the stability to succeed in the job market, and where the elderly live in dignity — it is community renewal on a national scale.

- More livable neighbourhoods
- · Healthier, secure places to live
- Better access to health and support services
- Shorter distances to schools and daycares
- Closer to grocery stores and amenities
- Proximity to transit





Principles of the National Housing Strategy

Housing is more than just a roof over our heads

People

- Every Canadian deserves a safe and affordable home
- Housing investments must prioritize those most in need, including: women and children fleeing family violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; and young adults
- Housing policy should be grounded in the principles of inclusion, participation, accountability, and non-discrimination

Communities

- Housing programs should align with public investments in job creation, skills training, transit, early learning, healthcare, and cultural and recreational infrastructure
- Housing investments should support Canada's climate change agenda and commitment to accessible communities
- Communities should be empowered to develop and implement local solutions to housing challenges

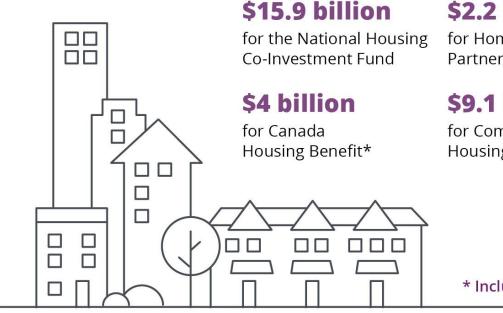
Partnerships

- First Nations, Inuit and Métis Nation housing strategies must be co-developed and founded in the values of self-determination, reconciliation, respect, and cooperation
- Good housing policy requires transparent and accountable partnership between the federal government, provinces, territories, municipalities, the social and private sectors, and people with lived experience of housing need
- The community housing sector must be prioritized, protected and grown





A \$40 Billion+ Once-in-a-Generation Joint Investment



\$2.2 billion

for Homelessness Partnering Strategy

\$9.1 billion

for Community
Housing Initiatives*

\$2.5 billion

for Federal-Provincial/Territorial Housing Partnership Fund, including the North*

\$9.8 billion

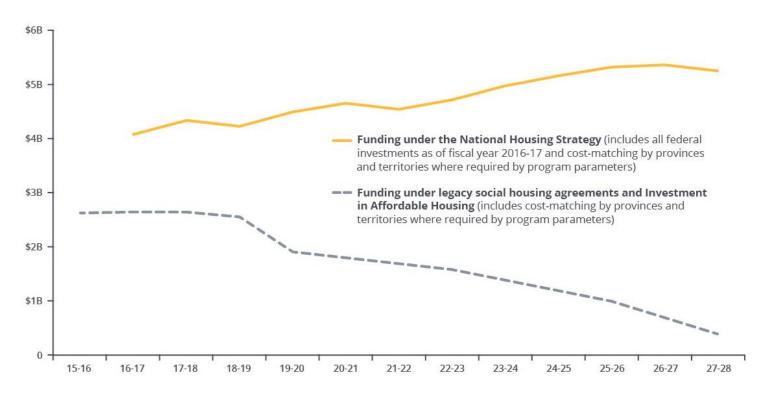
for existing agreements

* Includes cost-matching by provinces and territories





Investments Under the National Housing Strategy vs. Baseline Housing Investments







Stronger Communities and Greater Opportunities

National Housing Strategy Targets



households removed from housing need



existing housing units repaired and renewed representing **3X** as many units repaired and renewed under federal programs from 2005 to 2015*

@385,000

households protected from losing an affordable home and another 50,000 benefiting from an expansion of community housing

©50%

reduction in estimated number of chronically homeless shelter users

100,000

new housing units created representing 4X as many units built under federal programs from 2005 to 2015*

300,000

households provided with affordability support through the Canada Housing Benefit





Housing Rights Are Human Rights

The National Housing Strategy will create...

Accountability and Participation

New legislation will require the federal government to maintain a National Housing Strategy and report to Parliament on housing targets and outcomes

A new Federal Housing Advocate will examine and recommend to Canada Mortgage and Housing Corporation and the responsible Minister solutions to systemic barriers that Canadians face

in accessing affordable housing

Non-discrimination and Inclusion

A new National Housing

Council with diverse participation — including those with lived experience of housing need—will provide Canada Mortgage and Housing Corporation and the responsible Minister with ongoing input on policy, programming and research related to the National Housing Strategy

A new Community-Based Tenant Initiative will provide

funding to local organizations which assist people in housing need, so that they are better represented and able to participate in housing policy and housing project decision-making

A new public engagement campaign will seek

to reduce stigma and discrimination and highlight the benefits of inclusive communities and inclusive housing





Gender-Based Analysis Plus (GBA+)

At least 25% of National Housing Strategy Investments

will support projects that specifically target the unique needs of women and girls

Ongoing consultations with women including an annual Women's Housing Symposium

Financial support through the Canada Housing Benefit

New and repaired shelter spaces

Ongoing community housing subsidies









Improved affordable housing options and increased shelter space through the National Housing Co-Investment Fund

Targeted research on women's housing needs

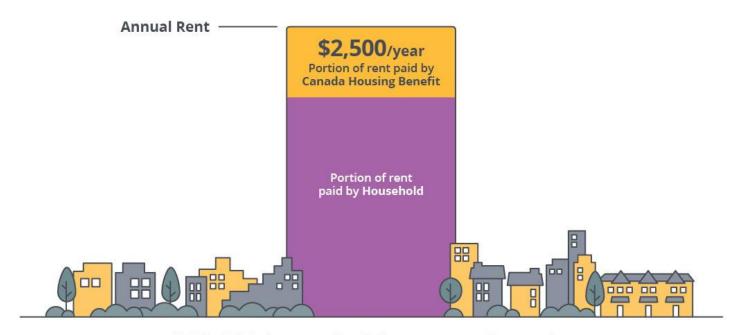
Affordable housing for senior women

Improved housing affordability and safety through a human rights-based approach to housing





\$4 Billion Canada Housing Benefit



300,000 households across Canada

Note: For illustration only and not an indication of program design, benefit amount and eligibility.





\$15.9 Billion National Housing Co-Investment Fund

National Housing Co-Investment Fund Outcomes

60,000 New Units 240,000 Repaired Units

At least

7,000

shelter spaces created or repaired for survivors of family violence 4,000 (NHS) + 3,000 (Budget 2016) At least

12,000

new affordable units created for seniors 7,000 (NHS) + 5,000 (Budget 2016) At least

2,400

new affordable units created for people with developmental disabilities



Applications for the National Housing Co-Investment Fund will be accepted starting April 1, 2018.





\$9.1 Billion Maintaining a Resilient Community Housing Sector



/ \$4.3 Billion

Canada Community Housing Initiative

totalling **\$8.6 billion** with expected provincial/territorial cost-matching



Federal Community Housing Initiative







Enhanced Support to Provinces and Territories

Expected Results Through Federal Investment in Provinces and Territories

√330,000 units

continue to be offered in existing community housing

At least

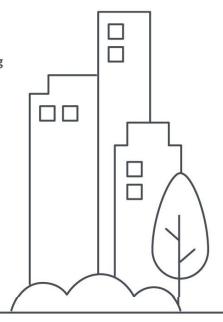
√20% units repaired from existing community housing stock

At least

√15% expansion

At least

√300,000 households supported through a Canada Housing Benefit



\$8.4 billion

delivered through existing federal-provincial/territorial agreements in place from 2018-19 to 2027-28

\$4.4 billion

in federal investments in provincial and territorial housing programs in 2016 and 2017, including new investments announced in Budget 2016

\$4.3 billion

for a new Canada Community Housing Initiative that will protect, regenerate and expand community housing (totalling **\$8.6 billion** with expected provincial/territorial cost-matching)

\$2 billion

for a new Canada Housing Benefit (totalling **\$4 billion** with expected provincial/territorial cost-matching)

\$1.1 billion

for provinces and territories to address distinct housing priorities, including affordability, repair and construction (totalling **\$2.2 billion** with expected provincial/territorial cost-matching)

\$300 million

in additional federal funding to address housing needs in Canada's North





\$241 Million Evidence-Based Housing: Research, Data and Demonstrations

- ✓ **Develop tools within government** to address data gaps and measure National Housing Strategy outcomes
- ✓ Build capacity for greater partnership and housing research outside government
- ✓ Support researchers and research communities outside government

- ✓ Develop a network of housing experts to analyze housing challenges
- ✓ Introduce Solution Labs to solve housing problems
- ✓ Support demonstrations put forward by researchers and housing partners outside of government





What to Expect in 2018



Looking ahead



Looking ahead

"My life has been mostly lemons, but this building is my lemonade."







Questions?





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