

Tied in Knots: Unlocking the Potential of Social Housing Communities in Toronto

Date:	November 19, 2007
To:	Community Development and Recreation Committee
From:	General Manager, Shelter, Support and Housing Administration
Wards:	All Wards
Reference Number:	

SUMMARY

Everyone agrees that well-funded, well-managed social housing is essential for communities to be socially and economically viable. The City of Toronto has taken all the action it can to ensure the continued value of this city asset. But still the social housing stock continues to be at risk. At best, the City does not have the fiscal capacity to continue to meet its current social housing responsibilities. At worst, it cannot manage the growing costs of the existing stock, let alone provide the needed new stock. Doing nothing or tinkering with the status quo is not an option if the very fabric of the City is not to be worn down by the continuing deterioration of social housing communities.

A number of issues are converging which bring us to the breaking point:

- Withdrawal of funding by the federal and provincial governments
- Underfunding of capital repairs since buildings were constructed
- Limited ability on the part of community based housing providers to leverage innovative financing
- A shortage of willing and capable volunteers to work with community-based housing providers

To address these issues, a three-part strategy is recommended:

- **Adequate funding that does not expire over time.** Ongoing, adequate and stable operating and capital funding is required from the federal and provincial governments to ensure the long-term viability of the City's social housing stock.
- **Local decision-making ability.** Greater authority under a more flexible federal and provincial legislative framework is necessary so that cities can make the most appropriate decisions on the future of social housing in their communities, including taking advantage of opportunities associated with redevelopment and regeneration of neighborhoods.
- **Strategies and tools to increase community capacity to build, maintain and manage social housing.** Housing providers need new tools, strategies and legislative amendments to make more effective use of scarce volunteer resources, to enhance their ability to attract and retain qualified staff and to adapt to current and future challenges.

The long term viability of community-based social housing can only be assured if all three of these issues are addressed concurrently and with the appropriate intervention from the federal and provincial governments. Central is the City's request for a full financial upload of all social housing costs.

RECOMMENDATIONS

The General Manager, Shelter, Support and Housing Administration, recommends that Council:

1. thank the boards and volunteers of the more than 240 non-profit and co-operative housing providers for helping to create and maintain social housing communities across the City;
2. request the federal and provincial governments recognize the unique challenges faced by the non-profit and co-operative housing providers and invest in strategies over the next decade to ensure that social housing providers are able to attract and keep qualified volunteer board members and staff;
3. request the provincial Minister of Municipal Affairs and Housing to re-open the *Social Housing Reform Act, 2000* in order to provide service managers, including the City of Toronto, with flexible and high level principles that:
 - a. allow the City to establish its own local rules around the management and administration of social housing, and ensure the City and its social housing providers have administrative control of social housing while respecting three fundamental principles:

- i. an agreed-to number of rent geared-to-income units;
 - ii. the level of subsidy provided; and
 - iii. the maintenance of a centralized waiting list;
 - b. maximize repair, renovation, regeneration and redevelopment opportunities within the social housing stock;
 - c. allow the City to manage its social housing waiting list within the context of its own local needs;
 - d. reduce the number of Ministerial approvals required; and
 - e. replace the service level standard with a requirement to use all provincial funding provided for geared-to-income subsidies solely for that purpose.
4. request the provincial Minister of Finance to remove the contingent social housing liability as a barrier to the repair, renovation, redevelopment and refinancing of social housing communities;
 5. support a full financial upload of all social housing operating and capital costs;
 6. request the provincial Minister of Finance and the Minister of Municipal Affairs and Housing to ensure that when operating agreements end, the social housing portfolio remains affordable to tenants and members, housing providers and the City;
 7. request the provincial Ministers of Finance, Municipal Affairs and Housing, and Community and Social Services to harmonize social assistance subsidies between the private market and social housing for an estimated annual saving to the City of \$77 million;
 8. request the federal government to reinvest the funds from expiring federal social housing agreements back into social housing to ensure the continued viability of the existing social housing stock;
 9. request additional funding for the City from the Province when the GTA pooling of social housing costs ends in 2013 such that Toronto is given a financial benefit equivalent to that given to its GTA partners;
 10. request that the Minister of Municipal Affairs and Housing and the Minister of Community and Social Services reconsider the use of the social housing portfolio as a policy instrument for victims of domestic violence and instead fund a long term, ongoing rent supplement program with supports exclusively for victims of domestic violence;

11. request that the Minister of Municipal Affairs and Housing make available the details on how the annual social housing funding of \$525 million provided by the federal government has been used;
12. forward this report to the provincial Ministers of Municipal Affairs and Housing, Public Infrastructure and Renewal, Community and Social Services and Finance and the federal Minister responsible for Canada Mortgage and Housing Corporation.

DECISION HISTORY

Over the last seven years, a series of Council reports identified that the downloading of the social housing stock to the municipality could be expected to create significant and increasing financial pressures on the City of Toronto.

At its May 2006 meeting, Council recommended a review of the *Social Housing Reform Act*. Council directed that the impact of the Act on community management and the appropriate balance between city and provincial accountability requirements and community-based decision-making be examined and addressed:

www.toronto.ca/legdocs/2006/agendas/council/cc060523/cms3rpt/cl009.pdf

In July 2006, Council approved a report called “Social Housing in Toronto and Future Risks”. The report highlighted many of the risks associated with the social housing download and the measures that are being taken by the City to address some of the risks. Council recommended that the report be forwarded to the federal and provincial governments with a request to provide sufficient funding to administer and maintain the social housing stock in the City of Toronto and that federal funding for social housing continue beyond the maturity of current social housing debentures and mortgages. This report can be obtained from the City Clerk’s office.

Toronto Community Housing Corporation presented Council with its 2007-2009 Community Management Plan in early 2007 as required. The Plan highlights all of the activities, programs and initiatives that are being implemented to meet various commitments to its tenants and to the City. Issues surrounding the capital repair deficit have been discussed in the Plan since 2004. Web links to the Community Management Plan are:

<http://www.toronto.ca/legdocs/mmis/2007/ex/bgrd/backgroundfile-3165.pdf>
<http://www.toronto.ca/legdocs/mmis/2007/ex/bgrd/backgroundfile-3166.pdf>
<http://www.toronto.ca/legdocs/mmis/2007/ex/bgrd/backgroundfile-3167.pdf>

On November 7, 2007, the City released the Affordable Housing Framework for consultation. The preservation and repair of social housing is a key component of the Affordable Housing Framework:

<http://www.toronto.ca/legdocs/mmis/2007/ah/bgrd/backgroundfile-8272.pdf>

Many of the issues raised in this report are also being reviewed and discussed as part of the Provincial Municipal Fiscal Service Delivery Review (PMFSDR) process.

FINANCIAL IMPACT

Currently, the taxpayers of the City of Toronto pay \$218 million (2007 budget including administration) for the on-going operation of social housing communities. The City's social housing reserves have been used since 2002 to help fund this amount. It is expected that the City's social housing reserves will be empty in 2008.

Failure on the part of the provincial and federal governments to act on the recommendations in this report, including the full financial uploading of all social housing costs, will result in escalating costs for Toronto taxpayers, a rapidly deteriorating social housing infrastructure, together with a much weakened volunteer sector.

The Deputy City Manager and Chief Financial Officer has reviewed this report and agrees with the financial impact information.

ISSUE BACKGROUND

Municipalities pay the bills, others call the shots

Social housing is an asset with many benefits to the City, its citizens, and to Toronto's value as an attractive place in which to live and do business. It is a public good that improves health outcomes; a social program that provides safe and affordable housing, a component of the physical infrastructure; an important element in the competitive positioning of the city internationally; and a valuable financial asset to the City, reflecting decades of public investment.

Social housing is a significant feature of Toronto's landscape:

- 29% of rental units in the City
- 241 community-based housing providers (including Toronto Community Housing Corporation, the country's largest landlord)
- more than 90,000 housing units
- more than 70,000 housing units providing rent geared-to-income assistance
- housing approximately 220,000 people in every ward in the City.

Appendix A shows a statistical profile of the City's social housing portfolio and Appendix B lists all housing providers in the City, by ward. Appendix C includes information on the City's social housing units and funding for each ward in 2006. Appendix D provides two graphs of units and funding by ward.

In January 2001 and May 2002, the City assumed administration of social housing programs formerly administered by the federal and provincial governments. The

Province's financial download for social housing costs began in 1998 as part of Local Services Realignment.

The successive downloads have created a significant financial risk to municipal governments. There is general agreement that the local property tax is not appropriate to support income-redistribution programs. Only the federal and provincial levels of government are positioned to deal with economic downturns which can increase demand for these programs. In short, the devolution of social housing exposes municipalities to greater risks, while insulating the other two orders of government that have the funding and the tools to most effectively deal with them.

The federal government currently makes a significant financial contribution (33%) to social housing costs but this funding is scheduled to reduce to zero by 2030. Block funding is provided to the Province who distributes it to municipal service managers. The Province, on the other hand, pays virtually nothing (5%) for social housing programs but still controls much of the policy and operations. GTA pooling pays 17% of the costs. The actual municipal tax base cost of administering the social housing stock is \$218 million annually (44% of social housing costs). A further 5% is contributed from the withdrawal of social housing reserve funds.

Social housing is a tremendous asset for the City but it is also a significant risk. The long term sustainability of social housing cannot be assured unless fiscal and legislative reforms are made. The challenges identified in this report need to be addressed, starting immediately, if social housing is to remain viable and continue to serve qualifying low-income households in the City.

Many housing partners share the same view

The Association of Municipalities of Ontario released a paper at its 2007 Conference titled "Beyond Bricks and Mortar: Important Considerations in the Future of Social Housing". The paper highlighted the importance of local delivery of social housing so long as municipalities have the flexibility and funding to do so.

The Social Housing Services Corporation (SHSC) continues to advocate on behalf of service managers and housing providers for adequate funding, municipal control and engagement of all orders of government. These areas were discussed in its August 2007 paper entitled "Capital Ideas: How to Extend the Health and Safety of Social Housing".

Both the Ontario Non-Profit Housing Association and the Co-operative Housing Federation of Canada also recognize the need to reform the social housing legislative environment and have regularly voiced these opinions to the City.

The Ontario Non-Profit Housing Association is advocating that the Province commit to the development of a long-term financing plan for the maintenance of the existing social housing stock and for a long-term policy and funding framework for social housing as is now being done for health, education, post-secondary education and infrastructure.

On the importance of national and provincial leadership

Federal and provincial governments of all parties in Canada have been cutting, deferring and avoiding issues surrounding social housing for so long that they have begun to lose sight of its fundamental importance to the Canadian economy.

Other national governments (e.g. United Kingdom and United States) reduced housing expenditures in the 1990's, as was done in Canada. However, in recent years these countries have either stabilized their commitments or have begun to expand their support because they recognized that social housing has economic and social benefits.

The Association of Municipalities of Ontario in its 2007 paper on social housing discusses some international experiences with social housing and concludes that countries that have effectively addressed issues related to housing stability and affordability are the ones where national and regional governments have both taken an active role in broad housing policy.

Canada has no national housing strategy or plan. Furthermore, Ontario municipalities have been given the responsibility of administering social housing without the funding or the appropriate level of authority to get the job done. No surprise, then, that Toronto has reached the end of what it can do with the limited powers it does have.

Doing nothing or tinkering with the status quo in Ontario is not an option. A course of non-action would hurt everyone, resulting, as it would, in deteriorating social housing communities.

Co-operative Housing Upload Request

The Co-operative Housing Federation of Canada has made a request to the City, other municipalities and the provincial government that the funding for all co-operative housing providers be uploaded to the Province and that administration be uploaded also and handled by the Agency for Co-operative Housing. This agency has assumed administrative oversight for the federal co-operative housing units formerly administered by Canada Mortgage and Housing Corporation.

In the City of Toronto this proposal would affect 68 housing providers and about 7,400 units of social housing. Upload by the Province would relieve the City of approximately \$56 million in costs. The decision to reverse the download rests with the Province. It would require amendment to the *Social Housing Reform Act*.

TIED IN KNOTS: THE LEGISLATIVE FRAMEWORK

Province still calls the shots

The *Social Housing Reform Act* imposed a framework of rules that allows the Province to exert considerable control over social housing. The City of Toronto has limited ability to set local rules about social housing administration. The Province limits its own risks by passing them on to service managers through the legislation and its regulations.

The Province has conducted several rounds of consultation on regulation amendments to the *Social Housing Reform Act*. Generally, the Province has only amended regulations when it felt that there was consensus among the stakeholders. Sometimes consensus is not achieved because stakeholders do not agree that there is a problem or the solution to the problem is not agreed upon. The Province required consensus among the service managers with varying experiences (urban/rural, north/south etc) when in some instances, consensus might never be achieved. While consensus is often desirable, it may not always be realistic and the Province was not always willing to concede this.

The City of Toronto was also treated in the same manner as all other service managers, despite the passing of the *City of Toronto Act* in 2007. In areas affecting social housing, Toronto has not been treated as an equivalent order of government with the Province as was the intent in the new Act.

The first step on the road to radically changing the *Social Housing Reform Act* is to straighten out roles and responsibilities of the Province, the City and housing providers. Further, appropriate accountability frameworks should be established that measure performance against objectives. The legislation needs to strike an appropriate balance between City and provincial accountability requirements and administrative control at the housing provider level.

Currently, the Province has retained significant approval authority over development issues. For example, every easement, sale of land, or redevelopment must be approved by the Province. This often introduces significant delays and additional costs even when the transaction being contemplated involves little risk, such as the granting of an easement. This approval authority needs to be reconsidered.

The Province has continued to set policy directions around the redevelopment of social housing. For example, in the redevelopment of Don Mount Court, the Province restricted the percentage of social housing land that could be sold to a private developer even though the City and Toronto Community Housing Corporation could demonstrate that all current rent geared-to-income units would be replaced and that there was ample land available that would assist in the cost of unit replacement. The Province needs to let go of policy setting for redevelopment or to ensure that full funding is provided between itself and the federal government. Currently, the rules appear arbitrary and not based on a set of common principles.

The Province needs to establish high level principles for the administration of social housing that are agreed to by the City. The City would then be able to quickly and effectively take the actions required to repair or redevelop social housing thereby providing positive responses in the communities where buildings are located. It could also respond appropriately to local needs in areas such as the administration of rent geared-to-income units and the waiting list system.

Unnecessary program rules = costly complex administration

The City and housing providers administer more than 20 different housing programs. These programs, established at different times by different governments, each have slightly different rules for tasks such as subsidy calculation, financial accounting, land disposition, and reporting statistics. This makes for costly program administration.

Although a promised benefit of devolution was harmonization of programs, this did not occur. Moreover, even after downloading, the provincial government has introduced new programs with more sets of different rules. The Province should simplify all complicated or contradictory reporting rules in the *Social Housing Reform Act*.

The City should be able to set its own rules around rent geared-to-income administration. The system is unnecessarily complicated and burdensome. Simplification of program rules would benefit tenants/members, housing providers and service managers by allowing administrative and management resources to be used for more productive tasks such as services to tenants.

Contingent mortgage liability, the stranglehold on social housing

Before the Province signed the 1999 Canada-Ontario Social Housing Agreement to transfer administration and funding for federal social housing programs, it agreed to take over Canada Mortgage and Housing Corporation's role as final guarantor of mortgages provided to social housing providers by private sector lenders. Queen's Park had entered into loan insurance agreements whereby it "indemnified" and agreed to reimburse Canada Mortgage and Housing Corporation in the event any social housing provider could no longer pay for its mortgage held by a private lender. This is known as the social housing "contingent mortgage liability". The Province agreed to this arrangement likely because it was subsidizing the costs of the mortgage anyway and felt that the risk was very low that a housing provider would default on its mortgage.

The Canada-Ontario Social Housing Agreement took this arrangement one step further. In addition to indemnifying and reimbursing the federal government for any settlement losses, costs and expenses on any existing loans owing by housing providers in Ontario, the Province also agreed to indemnify any future loans, property and programs that are added and property and programs even after they are removed or no longer subject to the Social Housing Agreement. However, the Province took a position early on that it did not want to increase its "contingent mortgage liability".

The contingent mortgage liability is a dollar amount carried by the Province on its books that decreases as social housing providers pay down their mortgages. However, the Province has chosen to interpret this clause in the agreement in a way that has far reaching consequences for service managers and housing providers.

Housing providers are generally required by their lender to register any additional financing on title. Provincial consent is also required. The theory behind needing provincial agreement is because the additional financing might increase the Province's contingent mortgage liability. Getting the consent of the Minister of Municipal Affairs

and Housing has become a lengthy and arduous process. It has created an obstacle for the repair of existing social housing buildings and for the production of new affordable housing. For example, the ministerial consent for the redevelopment of Regent Park took two years to be finalized. Although steps have been taken by Ministry staff to shorten the time it takes to provide an approval, consents generally take between four to six months.

Such delays seem unnecessary since the Province's contingent liability is in fact on the decline because mortgages are being paid off. Over the past three years, this contingent liability for social housing has decreased by \$700 million: to \$8.3 billion in 2006 from \$9 billion in 2004.

The Province is sending confusing messages to the City when it promotes the production of new affordable housing but creates obstacles in regenerating or repairing the existing social housing stock because it does not want to increase its contingent mortgage liability.

Not only is the contingent liability shrinking, there has never been a high risk of mortgage default to begin with. Since the City took over funding and administration of social housing, there have been no mortgage defaults. The likelihood of any mortgage default continues to be very low. This is because the City subsidizes mortgage costs and has a rigorous oversight and monitoring function as the service manager.

It is, therefore, recommended that the provincial Minister of Finance remove the contingent social housing liability as a barrier to the repair, renovation, redevelopment and refinancing of social housing communities.

MAJOR ISSUES FACING SOCIAL HOUSING OVER THE NEXT DECADE

A dialogue needed on community strategies

There has been a significant financial investment by all three orders of government to build and maintain the City's social housing stock over the past 60 years. There has also been a huge investment of volunteer effort from the community to govern the many non-profit and co-operative corporations that own 90,000 units of social housing in the City.

Toronto Community Housing Corporation manages and administers about 58,000 units in the City and manages with a Board of 13: three Councillors, one designated by the Mayor, and nine community members who are volunteers (including two tenants). In comparison, the other 240 non-profits and co-operatives all have their own boards comprised largely of five volunteers each (over 1,200 volunteers).

Non-profit and co-operative housing providers are as diverse as the City itself. Many community non-profit units, particularly those built for seniors, were built by various ethnic communities. Some non-profits were built by people with a particular religious affiliation or by people in a particular line of employment (e.g. performing artists or hospital workers). There are also more than 25 "alternative" housing providers managing over 2,000 rent geared-to-income units for the homeless or hard-to-house.

Housing is the physical “fabric” of the neighbourhood, integral to everything from living conditions to community safety. Community-based non-profits are at the forefront of current City discussions about social inclusion because more than 200,000 people--10% of the City’s population call such places home.

The community-based development model has served the City well over several decades of building and operating social housing. Almost 70% of the social housing portfolio is well-run and not experiencing difficulties. The Ontario Non-Profit Housing Association and the Co-operative Housing Federation provide their members with regular support and information to assist them in continuing to provide healthy social housing communities.

However, there are signs that the current community model is not sustainable over the long term unless there are changes.

With the exception of Toronto Community Housing Corporation, social housing in Toronto is provided by relatively small housing providers most with one building. Only three of the 240 other housing providers operate more than 500 units. Only Toronto Community Housing Corporation operates more than 1,000 units in the City. Most housing providers operate a single building with fewer than 200 units.

The chart below shows the size of housing providers by the number of units:

Housing providers by portfolio size

	# of Providers	Percentage
Less than 70 units	68	28%
71-200 units	136	56%
201-500 units	34	14%
more than 500 units	3	1%
Total	241	

Some housing providers struggle to retain board members. This is consistent with the experience of the volunteer sector as a whole in Toronto and across Canada. It is very hard for the sector to attract volunteers when there is ample evidence of serious long term problems related to housing quality, no likely or foreseeable change and a very restrictive set of rules attached to the business. This problem is more acute for housing co-operatives since board members are usually selected from residents of the building, potentially limiting the candidates and skill sets that are available to govern the corporation.

There are many opportunities for housing providers in similar locations or with similar mandates to consider combining management and/or administration in order to allow for more effective governance and to gain economies of scale in service provision. In many cases the effort to govern and manage additional buildings is minimal if a corporation has

proper governance and management structures in place. This type of partnership allows for a more effective use of volunteer and training resources helping to ensure that board members are fully prepared to address their responsibilities.

Staff have successfully facilitated four consolidations of housing providers and are currently negotiating others. In all cases the surviving corporation has successfully integrated the new buildings into their operations with no impact on tenants. Housing providers need to achieve economies of scale. Consolidation may be one way to achieve this although there may be other ways as well.

Staffing issues limit the outlook

Most housing providers are well governed and managed and make sound long-term and short-term plans for their communities. Housing providers should be commended for their efforts. It is, therefore, recommended that Council thank the boards and volunteers of the more than 240 non-profit and co-operative housing providers for helping to create and maintain social housing communities across the City.

The small scale of many housing providers makes it difficult for them to recruit and retain staff with the appropriate knowledge and experience. The result is that in some cases neither the board nor the staff have the required knowledge, skills and experience to properly manage social housing buildings.

Administrators of social housing projects are often expected to be knowledgeable in many areas including building maintenance, finance, accounting, labour relations, tenant support services and multiculturalism. There is also a need to be knowledgeable on many pieces of legislation including the *Social Housing Reform Act*, *Co-operative Corporations Act*, *Residential Tenancies Act*, fire codes, building codes and many others. Most of this knowledge needs to be learned “on-the-job”.

A number of factors have converged so that working in social housing is viewed as a job that few people see as a career. The social housing community has difficulty keeping new workers as there are few opportunities for training or promotion and the small scale of operations may limit salaries, benefits and pensions. It can also be unattractive when staff see the looming capital issues, the lack of funding available and the likelihood of little change. Further, unlike the United Kingdom or United States, there is no diploma in social housing management or certification program for housing officials.

In July 2007, the Social Housing Services Corporation held a two day session entitled “Raising the Bar on Performance and Sector Revitalization”, which was attended by service managers and housing providers across the province. At this session, participants voiced that recruiting qualified staff with property management skills is becoming a wide-spread difficulty in the social housing community. The sector has matured to the extent that many people who entered the sector in its infancy are now reaching retirement age. Thus, as they retire, the capacity of the sector may diminish at the same time as the capital renewal challenges increase. There needs to be systematic attempt to continue to encourage new younger staff to enter the social housing sector.

It is, therefore, recommended that Council request the federal and provincial governments recognize the unique challenges faced by the non-profit and co-operative housing providers and invest in strategies over the next decade to ensure that social housing providers are able to attract and keep qualified volunteer board members and staff.

The end of operating relationships

The City's relationship with the non-profit and co-operative housing providers is defined by either (i) the Operating Framework identified in the *Social Housing Reform Act* (former provincial housing providers); or (ii) Terms of their Project Operating Agreements (former federal housing providers).

The operating agreement or framework sets out the terms of the subsidy provided to the housing provider and its operating requirements. The City of Toronto assumed control over these operating relationships through the *Social Housing Reform Act*.

When a housing provider's mortgage matures, the following things happen:

- the operating relationship with the service manager ends
- it no longer receives funding for operating costs or funding for rent geared-to-income units from the City
- it is no longer obligated to have rent geared-to-income units in its building

At the same time, the following things happen to the City

- the operating relationship with the housing provider ends
- it no longer pays funds to a housing provider to subsidize its mortgage and rent geared-to-income costs
- it loses the related federal funding
- it is still required to maintain its legislated "service level standard" for rent geared-to-income units

After a housing provider's mortgage matures and the operating relationship between the provider and the City ends, there is no guarantee that the housing units will remain affordable to the tenants. Depending upon the financial circumstances of the provider, rent geared-to-income units may be lost and reset at market rates. Preserving the affordable housing stock after operating agreements end is one of the key issues facing social housing communities over the next decade, particularly since extra funding, not now committed, would likely be required in order to keep units affordable.

The City has already lost a number of units of affordable social housing stock under the Limited Dividend program since assuming administration of social housing. These buildings were built in the 1960's under a former Canada Mortgage and Housing Corporation program. This program was directed at private landlords and located in about 25 different buildings across the City. At the time of the program transfer to the City in

2002 there were 4,141 units in the program. Since then a number of owners have paid off their mortgage resulting in the end of the operating agreements and a loss of 3,606 units from the program. Staff do not know the current status of these 3,606 units.

The City will soon begin to lose other housing units built under other former Canada Mortgage and Housing Corporation programs, particularly the 7,092 units in the *National Housing Act* Section 95 Private Non-Profit Program. These housing providers are currently required to maintain lower rents in accordance with their operating agreement. These providers calculate rent geared-to-income for eligible households according to rules established by the federal government. These subsidized units are not subject to the same *Social Housing Reform Act* rules, however, they do provide a source of affordable housing for low income households. Once their mortgage is paid off their operating agreement with the City is no longer in effect. The City has no jurisdiction over them at that point and cannot ensure that the units remain affordable for low income households.

Housing providers subject to former federal non-profit programs under Section 26 and 27 of the *National Housing Act* are also at risk. These programs include over 3,000 units throughout the City in about 20 buildings. The 50-year mortgages and related operating agreements are reaching the end of their life and the City has no jurisdiction when these end. This source of affordable housing cannot be assured when these relationships end.

It is, therefore, recommended that Council request the provincial Minister of Finance and the Minister of Municipal Affairs and Housing to ensure that when operating agreements end, the social housing portfolio remains affordable to tenants and members, housing providers and the City.

Service Level Standards need to be eliminated

The *Social Housing Reform Act* sets a rent geared-to-income “service level standard” for the City. This “standard” dictates the number of rent geared-to-income units that the City is required to maintain under the legislation. The standard is composed of all subsidized units that are subject to the *Social Housing Reform Act* (e.g. most of Toronto Community Housing Corporation units and former provincially administered non-profits and co-operatives). The standard excludes certain programs, such as the Section 95 Non-Profit Program which is subject to rules contained in the operating agreement.

The City is now negotiating this service level standard with the Province because the original level set by the Province was incorrect. The standard used by the City of Toronto is 69,835, while the Province believes that it should be 73,346. The disputed difference of over 3,500 is mostly the result of the Province incorrectly including market rent units located in social housing projects as rent geared-to-income units.

When the operating relationship ends, the housing provider is no longer obligated to have rent geared-to-income units and may no longer have the money to continue to provide them. Housing providers may opt out of housing new applicants from the waiting list and households on subsidy in the last year of the agreement could face economic eviction on the day after the agreement ends.

Unless a change is made to the legislation, the City will be obligated to replace these units as the operating relationships end. It will be challenged to do so because the federal funding will have expired and the City will have to unilaterally fund these units from the property tax base. Further replacing these units through new construction will be more expensive than maintaining them in their existing buildings.

The City participated in a ministerial working group regarding service level standards in 2003. The City, along with other service managers, questioned the need for service level standards given the other mechanisms already in place to maintain rent geared-to-income units. The Ministry’s final report did not result in any changes to the social housing legislation. The Province has recently resumed the working group but advised in July 2007 that it would not be pursuing any legislative amendments in the near future.

In order to resolve outstanding issues with the Service Level Standard, it is recommended that Council request the provincial Minister of Municipal Affairs and Housing to re-open the *Social Housing Reform Act, 2000*, so that the Service Level Standard can be eliminated and replaced with a requirement to use all provincial funding provided for geared-to-income subsidies solely for that purpose.

Social assistance subsidies costly for the City

Social assistance subsidies are important because about 30 % of social housing households receive social assistance and pay rent based on a schedule set by the Province. Social assistance subsidies differ depending on whether the client lives in the private market or in social housing.

In the private market, a family on social assistance of two adults and two children under 12 receives housing assistance of \$634 per month from the Province which subsidizes all or a portion of their rent. The same family, if living in social housing, will only receive (and pay) \$254 per month.

	Housing Assistance
Private Market	\$634
Social Housing on RGI	\$254
Difference	\$380

In the private market, any difference between the housing assistance component of social assistance and the market rent are solely borne by the tenant. In social housing, the City subsidy pays the difference between the assigned market rent for the unit and the housing assistance component provided through social assistance. This difference is fully paid by the municipality whereas the social assistance housing component is cost-shared with the provincial government paying 80% of the cost. With downloading, the financial burden

of social housing units to municipalities has increased because the social housing portion of the rent (the largest) is paid by the municipality not by the Province.

The City pays subsidy to a housing provider for the difference between what a social assistance household receives for housing and the market rent of the unit. Using the example above, if the market rent was \$1,078, the City's social housing subsidy costs would be:

- \$824 per month if in a social housing RGI unit (City 100% share = \$824) (i.e. \$1,078 minus \$254)

The City's total cost for this household is:

- \$996 per month (\$51 housing + \$121 basic needs + \$824 social housing subsidy)

If the housing assistance rate for households on rent geared-to-income in social housing were raised to the same level as that received by households living in the private sector, the City's overall cost would be reduced by \$304 per month (using the example above):

- \$692 per month (\$127 housing + \$121 basic needs + \$444 social housing subsidy)

Furthermore, while the Province regularly increases the housing component for tenants living in private market rental housing, it has not changed the housing component of social assistance for tenants living in social housing. These social housing social assistance scales have also not increased in over ten years. The City alone pays a higher subsidy to housing providers to cover this gap which is expected to widen over time.

It is, therefore, recommended that Council request the provincial Ministers of Finance, Municipal Affairs and Housing, and Community and Social Services to harmonize social assistance subsidies between the private market and social housing for an estimated annual saving to the City of \$77 million.

City social housing reserves drained

Council approved the establishment of two reserve funds to hold funds received from the Province or from operational savings (if any). The funds were to be used to offset future social housing costs.

Council has approved the withdrawal of \$31.0 million from these reserves since 2004 to cover the cost of major capital repair requirements of housing providers. The chart below shows the reserve withdrawals by housing provider type. Appendix E lists each housing provider by ward receiving these funds.

Capital Expenses from the Stabilization Fund & Federal Fund

	Stabilization	Federal	Total
Co-operative Housing Providers	\$9,192,600	\$7,937,400	\$17,130,000
Non-Profit Housing Providers	3,711,000	5,151,700	8,862,700
Toronto Community Housing	5,000,000		5,000,000
TOTAL	17,903,600	13,089,100	30,992,700

The City also committed funds from the reserves to offset yearly increases in the corporate budget or in the Shelter, Support and Housing Administration operating budget. These reserves will be depleted in 2008 and no new funding sources exist.

The City will need to seek other funding sources to enable housing providers to address major capital repairs issues that arise and to offset yearly prescribed subsidy increases.

State of the stock, it needs funding

Council was advised in 2005 of the results of studies conducted on the physical condition of the City's social housing stock. The studies found that the buildings were generally in good condition, but that most housing providers (including Toronto Community Housing Corporation) will not have sufficient funds to meet their future capital repair needs (such as roof repairs, mechanical and electrical systems). There is significant financial exposure and risk to the City for these unfunded future capital repair needs.

The report on the non-profit and co-operative social housing portfolio indicated that to meet future capital repair needs, funding of housing provider capital reserves should be increased by \$34 million annually.

The Shelter, Support and Housing Administration Division has established an Asset Management Team to develop training, education and practical tools for housing providers related to asset preservation and preventative maintenance strategies. The Division's work plan dovetails with the Social Housing Services Corporation's newly created Asset Management Group. The Group is focussing on various initiatives intended to increase housing provider capacity to properly maintain their buildings.

At question however, is how social housing providers conduct needed repairs when they do not have adequate funding in their capital reserves for it. It is difficult for housing providers to secure loans to finance capital repairs that require security on title as this is not permitted without service manager and ministerial consent. While service manager approval is straightforward, attaining ministerial consent is a lengthy and arduous process for the City and the housing provider. In certain instances it may also involve the Province seeking consent from the federal government.

Most social housing providers do not have the economies of scale to undertake complex retrofit programs nor do they have the money to repay loans until their first mortgage is

paid off which may not be until 2020. No conventional lender would loan money and then allow the payments to be postponed for 13 to 18 years.

As noted above, the City has lent funds to fifteen housing providers for capital repairs totaling about \$26.0 million (Appendix E). The loans are non-interest bearing and not repayable until the first mortgage on each property is paid off. After that the loans will bear interest at a rate established by the City and are amortized over a 15-year period. Housing providers can pre-pay the loan at any time without interest or penalty. The interest rate and repayment schedule are renegotiable, subject to further Council approval. Funds for all loans have been taken from the City's two Social Housing Reserve Funds according to approved withdrawal policies.

Toronto Community Housing Corporation is the exception as it is able to raise funds directly. It recently received an "AA class" debt rating from Standard & Poor's which means it can now borrow in the capital market to fund redevelopment projects such as Regent Park and Don Mount Court, and to address some of its capital repair backlog. In early 2007 it placed a \$250 million bond to be used to address capital repairs and redevelopment. Similar opportunities do not exist for the other 240 housing providers administered by the City. Because the City's Shareholder Direction to Toronto Community Housing Corporation limits its borrowing such that no additional subsidy from the City is permitted without Council approval, the Corporation has also now exhausted its current debt servicing capacity and continues to face very large capital repair backlogs.

Toronto Community Housing Corporation reports that its immediate capital repair needs are over \$300 million (2006 dollars). Toronto Community Housing Corporation also notes that "failure to make these (*capital repair*) investments will result in the withdrawal from service of housing units due to the failure to meet an appropriate standard for occupancy".

While Toronto Community Housing Corporation has had many challenges in the first five years of operations as the City owned Housing Corporation it has also initiated a number programs to enhance the quality of life for the tenants. Increased funding would allow Toronto Community Housing Corporation to continue with and expand programs designed to improve the quality of its communities:

- Building Renewal Plan – Toronto Community Housing Corporation is continuing its investments in the \$100 million, four-year Building Renewal Program in 19 communities.
- Neighbourhood revitalization – Toronto Community Housing Corporation invested \$7 million to open and renew community spaces, playgrounds, community gardens, and sports facilities to enhance community safety.
- Energy Efficiency – Toronto Community Housing Corporation partnered with Brahm's Energy Saving Team to reduce energy consumption in their community

through energy-saving light bulbs, by saving \$17,000 in energy costs and winning *the 2006 Green Toronto Award for Community Initiative*.

- **Appliance Replacement** - Toronto Community Housing Corporation replaced thousands of old fridges, stoves, showerheads, toilets and furnaces with energy efficient models, saving over \$1.2 million and netting a three per cent reduction in energy across the portfolio. Toronto Community Housing Corporation won the *2006 NRCAN Energy Star of the Year Award* for this initiative.
- **Unit Refurbishment Program** - Toronto Community Housing Corporation's Board of Directors approved a new capital program based on extensive consultations with tenants. The Unit Refurbishment Program involves the investment of \$75 million over three years to upgrade about 9,000 bathrooms and kitchens (and related unit mechanical systems) to address the poor condition of unit interiors.

The 1,230 social housing buildings (with more than 6 units) in Toronto use a significant amount of water and energy. Because of the size of the social housing portfolio, the City has the ability and opportunity to improve the environment and improve the health and living conditions for tenants and members. It can create operating savings by encouraging housing providers to install more energy and water efficient systems and devices.

The greening of social housing has many benefits but some housing providers appear reluctant in installing "green" technologies in their buildings. They may see energy retrofits as a strain on their capital reserves or they are only interested in the payback period is very short. Because these providers do not or cannot make the commitment, they may face rapidly increasing energy costs that could be reduced with investment in greening.

The Social Housing Services Corporation has been working for over 2 years and will continue to deliver its Energy Management Program. Funds come from the Ontario Power Authority, Toronto Hydro and other utilities.

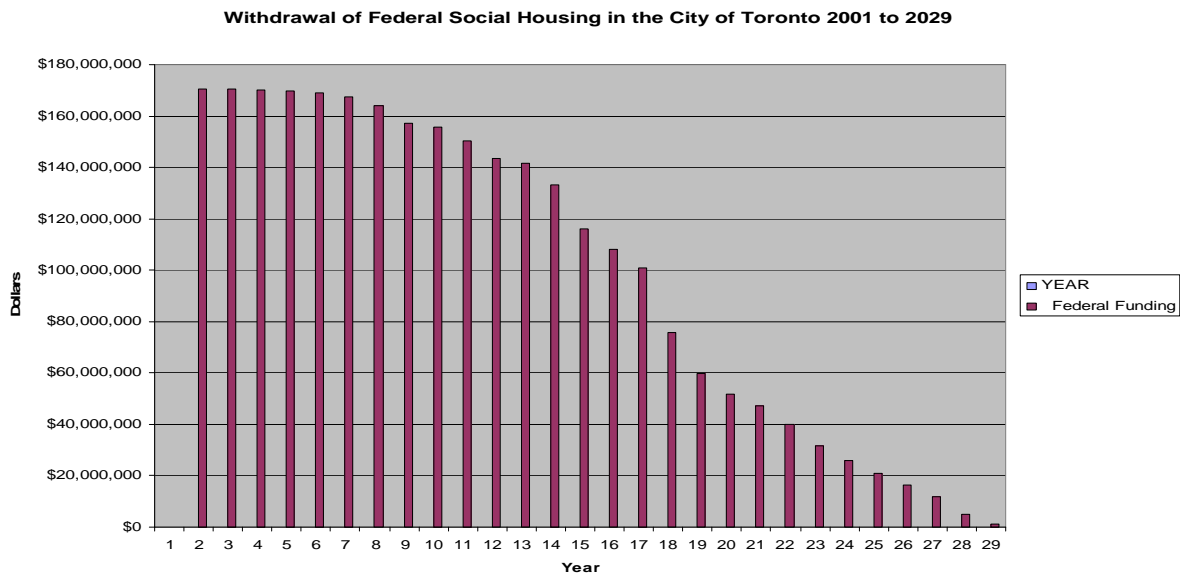
The expiry of federal money: gone but not forgotten

A significant portion of the City's social housing funding comes from the federal government under the *Social Housing Agreement* between the federal and provincial governments. There are many issues surrounding the federal funding for social housing.

The Province has never disclosed how the \$525 million it receives annually from the federal government for social housing costs has been used as this full amount has not been distributed to service managers. The Ontario Gazette for 2007 shows that the Province distributed \$410 million to service managers. It is, therefore, recommended that Council request that the Minister of Municipal Affairs and Housing make available the details on how the annual social housing funding of \$525 million provided by the federal government has been used.

In 2007 the City will receive about \$174.5 million in federal funding. In 2008 the City will lose \$570,000 in federal funding and in 2009 a further \$1,082,405 will be lost. By

2015, the decrease will be an additional \$31,000,000 annually. The chart below shows the decline.



There is no guarantee that the City will receive an equitable portion of the federal funding. The allocation of funding is arbitrary and at the discretion of the Province. The Province can reduce the City’s funding at any time and retain the money for themselves or allocate to other municipalities as they see fit. This happened in July 2003 when the City’s funding was reduced by about \$2 million without prior notice or consultation.

Note that in the coming years the decline begins to accelerate. This lost funding will need to be replaced. Currently, the City’s tax base is the only source of revenue. It is, therefore, recommended that Council request the federal government to reinvest the funds from expiring federal social housing agreements back into social housing to ensure the continued viability of the existing social housing stock.

GTA Pooling: help for 905 but not Toronto

In its 2007 budget, the provincial government announced the end of pooling of social housing costs across the GTA by 2013. The Province has indicated that it would provide funding to the City to replace the \$91.1 million annually received under this arrangement. However, the details have not been disclosed.

The GTA municipalities will receive an unexpected saving of approximately \$91 million a year as they will be relieved of their obligation to contribute to GTA pooling. Unlike the 905 pooling partners, at best the announced arrangement is revenue neutral for Toronto.

The City needs a firm commitment from the Province that it will replace the revenue formerly provided to the City under the GTA pooling arrangement and should press for

funding equivalent to the savings received by the 905 partners. The City should receive \$182 million annually:

- \$91 million to offset what the GTA partners are no longer paying
- plus another \$91 million so that Toronto will receive funding equivalent to what the other GTA municipalities will be receiving.

It is, therefore, recommended that Council request additional funding for the City from the Province when the GTA pooling of social housing costs ends in 2013 such that Toronto is given a financial benefit equivalent to that given to its GTA partners.

Mortgage interest costs now on the rise

Most social housing buildings have mortgages held by private lenders or by the Canada Mortgage and Housing Corporation. Mortgage costs are one component of subsidy paid to housing providers. These subsidy costs were reduced between 2002 and 2006 because of mortgages being renewed at lower interest rates. Significant savings are not anticipated for future years. Any increase in interest would increase the City's subsidy costs.

The chart shows the year-by-year savings achieved by housing providers through the renewal of social housing mortgages at lower interest rates and the projected cost of interest rates in 2007.

Year by Year mortgage savings/costs

Year	\$
2002	(3,169,704)
2003	(3,999,804)
2004	(3,249,228)
2005	(6,928,344)
2006	(2,820,372)
2007 budget	199,081

Funding Formula Changes, Province Legislates, City Pays

Through the passing of the *Social Housing Reform Act* in 2000, the Province introduced a new social housing funding formula that included benchmarked revenues and expenses. The funding formula specifies the method the City must use to calculate and pay subsidies to formerly provincially administered social housing (approximately 20 percent of the social housing units administered by the City). The formula first came into effect in 2006, when the new base year budgets were set.

The formula is an improvement over the previous one, allowing housing providers to manage their projects in a more viable manner. However, when fully implemented the City's non-discretionary costs increase by \$ 11.8 million annually.

In September 2007, the Province amended the SHRA. A technical adjustment was made to the SHRA to rectify a fundamental issue in the funding formula. The funding formula that came into effect in 2006 assumed revenues and costs would have similar trends. This is not the case in reality. The new funding formula now has both costs and revenue indexed so that when market rents are increasing faster than expenses, subsidy will be reduced. When expenses are increasing faster than market rents, the subsidy will be increased. This amendment will result in an increase of an additional \$7.2 million in 2008 and will continue to be a pressure going forward. While the extra cost associated with the funding formula and its amendment should not be borne on the municipal tax base, the methodology used by the Province is sound. Additional funding is required to ensure that these projects remain viable.

This is yet another example of the Province unilaterally passing on costs of managing the social housing portfolio to service managers.

No change in tenant revenues means higher subsidies

In recent years market rents have increased faster than tenant incomes resulting in greater gaps between market rents and tenant incomes. This increases the amount of subsidy paid by the City to housing providers for subsidized units.

For 2008 market rents will increase by the provincial rent control guideline of 1.4%. Tenant incomes are not expected to increase at all. In a recent report, Toronto Community Housing Corporation advised its board that over the past four years rents collected from geared-to-income tenants have declined by \$14 million. The stagnation of tenant revenues has affected all housing providers although Toronto Community Housing Corporation has felt it more than others because it has the most vacancies each year due to its size.

Social housing waiting lists: an impossible wait

At December 31, 2006, there were 67,083 households waiting to access an rent geared-to-income unit in social housing – about the same number of households already living in subsidized units.

Waiting times range from 2 – 12 years, depending on the unit size that a household is eligible for, the rate at which units become available and the length of the waiting list for buildings selected by the household. Because of the high level of need for affordable housing, the City faces pressure to reduce the time households have to wait to receive a rent geared-to-income subsidy and to increase the number of units available to low income households needing a subsidy.

The City has been responsible for the operation of the centralized waiting list under provincial rules since 2002 and will be studying the system to see what works and does not work. The study will focus on the gaps, limitations and barriers in the waiting list system. It will examine the impact of local rules, policies and procedures as well as the Province's Special Priority Program (below).

Special Priority Program affects communities across the City

The *Social Housing Reform Act* requires that all service managers participate in the Special Priority Program. The program is intended to aid in the permanent separation of an abused household member from the abuser with whom they are living or from whom they have recently separated. The program is intended to address issues of abuse and is reserved for those clients at risk.

Staff have experienced challenges with administering this program. Overall, the number of Special Priority applicants continues to grow and a large portion of all vacancies in the social housing stock is being filled by Special Priority applicants. This means that it takes longer for those who are not in a Special Priority category to be placed in rent geared-to-income housing.

In 2004, there were 617 Special Priority applicants housed (representing 11% of all applicants housed). By the end of 2006, Special Priority applicants housed had increased to 1,005 (representing 20% of all applicants housed). Moreover, the impact of Special Priority candidates on wait times is heaviest on families. By June 2007, there were 130 vacancies in non-profit and co-operative units for households with dependents; 58% of these were filled by Special Priority applicants. Toronto Community Housing Corporation is also affected. Of the available units for households with dependents, 31% are being filled by Special Priority applicants.

Housing providers are experiencing significant challenges in managing this influx of applicants who are in need of support. More households are just out of crisis and potentially needing more support to ensure a successful tenancy. While the Province does fund a modest support program for abused women transitioning to permanent housing, this program is not sufficient. Housing providers do not provide or have access to the level of supports this client group needs.

Recent regulation changes to the *Social Housing Reform Act* will likely increase the number of Special Priority applicants, as the conditions under which a request must be accepted have broadened.

It is, therefore, recommended that Council request that the Minister of Municipal Affairs and Housing and Minister of Community and Social Services reconsider the use of the social housing portfolio as a policy instrument for victims of domestic violence and instead fund a long term, ongoing rent supplement program with supports exclusively for victims of domestic violence.

WHAT TO DO: THREE WAYS TO UNLOCK THE POTENTIAL OF SOCIAL HOUSING COMMUNITIES

1. Invest in the sector

Strategic investment is required over the next decade to ensure that social housing providers are able to attract qualified volunteer board members and administrative and maintenance staff. A reformed sector may be able to offer more formal training programs or professional accreditation further enhancing its ability to attract qualified staff.

Service managers need to begin a dialogue with sector organizations and the Province on what changes are necessary to the sector in order to ensure that it can remain viable over the long term and can effectively address the challenges that it will be facing.

Shared or consolidated services within the sector would allow housing providers to make more effective use of their resources. This could include having a larger pool of funds available. It could also include housing providers hiring and sharing well-qualified and knowledgeable staff. Providers may be able to hire “trades people” who will work at a number of properties rather than hiring a “handy-person” at each individual property. This type of resource allocation may provide an increase in the quality of maintenance and physical asset management provided.

2. Restructure the legislation and untie the knots

The City needs to press the Province to replace the *Social Housing Reform Act* with a new regulatory framework that sets out high level principles and desired outcomes that guide the administration of social housing, not dictate the rules. Clear authority is needed from the Province and the federal government so that the City can make the most appropriate decisions for the future of social housing communities.

In most cases, the Province has only moved forward with regulatory amendments to the *Social Housing Reform Act* when a consensus has been reached by all stakeholders. As a result, the regulatory changes made to date could be characterized as merely tinkering. What is needed is a bold step forward towards a restructuring of community-based social housing that will ensure its long-term viability.

It is, therefore, recommended that Council request the provincial Minister of Municipal Affairs and Housing to re-open the *Social Housing Reform Act, 2000* in order to provide service managers, including the City of Toronto, with flexible and high level principles that:

- a. allow the City to establish its own local rules around the management and administration of social housing, and ensure the City and its social housing providers have administrative control of social housing while respecting three fundamental principles:
 - i. an agreed-to number of rent geared-to-income units;
 - ii. the level of subsidy provided; and
 - iii. the maintenance of a centralized waiting list.
- b. maximize repair, renovation, regeneration and redevelopment opportunities within the social housing stock;
- c. allow the City to manage its social housing waiting list within the context of its own local needs;
- d. reduce the number of Ministerial approvals required; and
- e. replace the service level standard with a requirement to use all provincial funding provided for geared-to-income subsidies solely for that purpose.

3. Upload funding to the provincial and federal governments

It is widely recognized that the administration of social housing is done most effectively at the local level by municipal governments. Feedback received from housing providers in the City since the transfer of administration in 2002 supports this position. Administrators at the local level have a better understanding of local conditions and should therefore be able to make the best decisions about local social housing.

The strength and advantages of local decision-making are why any “uploading” of social housing should only involve a transfer of the cost of social housing, not the decision-making and local level administration. It is, therefore, recommended that Council support a full financial upload of all social housing operating and capital costs.

CONTACT

Kathleen Blinkhorn, Director, Social Housing
Tel: 416-392-0054; Fax: 416-338-8228; E-mail: kblinkh@toronto.ca

SIGNATURE

Phil Brown
General Manager
Shelter, Support and Housing Administration

ATTACHMENTS

Appendix A – Statistical Profile of Social Housing in Toronto

Appendix B – List of City-Administered Non-profit and Co-operative Housing Providers
by Ward

Appendix C – Social Housing Units and Subsidy by Ward in 2006

Appendix D – Graphs - Units and Subsidy by Ward 2006

Appendix E – List of Housing Providers by Ward with Additional Funds from Social
Housing Reserves

Appendix A

Statistical profile of social housing in Toronto

Total number of units, rent geared to income units and housing providers
under administration by the City
as of December 31, 2006

Program	Total Units	RGI Units	Housing Providers/ Owners
Social/Affordable Housing:			
Non-Profit Housing Corporations (1)	20,740	10,401	159
Co-op Housing Corporations	7,448	4,789	68
Toronto Community Housing Corporation (1)	58,194	52,429	1
City developed non-profit projects (1)	832	660	13
Sub-Total	87,214	68,279	241
Market Housing:			
Rent Supplement - Private Landlords	2,660	2,660	N/A
Housing Allowance Pilot	66	0	N/A
Housing Allowance	47	0	
Limited Dividend	535	0	5
City developed Affordable Housing - Private Sector	357	30	4
Sub-Total	3,665	2,690	9
Total	90,879	70,969	250

Note: (1) Many housing providers have more than one building developed under different programs. The housing provider is only counted once in this chart.

Appendix B

List of City-administered non-profit and co-operative housing providers by Ward

Ward	Housing Provider Name
1	ACLI Etobicoke Community Homes Inc.
	Compass Charitable Foundation
	Maurice Coulter Housing Co-operative
	Our Saviour Thistletown Lutheran Lodge
	Toronto Community Housing Corporation
2	Ascot Co-operative Homes Inc.
	Humbervale Christian Outreach Foundation Inc.
	Rexdale Presbyterian Senior Citizens Corp.
	Toronto Community Housing Corporation
3	Toronto Community Housing Corporation
4	Richview Baptist Foundation
	St. Demetrius Development Corporation
	Toronto Community Housing Corporation
5	Kingsway-Lambton Homes for Seniors Inc.
	Toronto Community Housing Corporation
6	Barsa Kelly/Cari Can Co-op Homes Inc.
	Birmingham Homes Co-operative Inc.
	Church of Atonement
	Forty-Third Housing Co-operative Inc.
	Lakeshore Gardens Co-operative Homes Inc.
	Lakeshore Village Artists Co-operative Inc.
	Mimico Co-operative Homes Incorporated
	Nakiska Co-Operative Homes Inc.
	Robert Cooke Co-Operative Homes Inc.
	Toronto Community Housing Corporation
7	Ahmadiyya Abode of Peace Inc.
	Glen Gardens Housing Co-operative Inc.
	Toronto Community Housing Corporation
8	ACLI Etobicoke Community Homes Inc.
	Harry Sherman Crowe Housing Co-operative Inc.
	Toronto Community Housing Corporation
9	Palisades Housing Co-Operative Inc.
	Toronto Community Housing Corporation
10	2 Mascot Place Co-operative Homes Inc.
	B'nai B'rith Canada Family Housing Program
	B'nai B'rith Canada Sr Citizens Residential Prog.
	Emek Charitable Foundation
	M.A.R.C. of Greater Toronto
	Toronto Community Housing Corporation

Ward	Housing Provider Name
	Upper Canada Lodge B'nai B'rith Seniors
	Viva Bathurst Developments Inc.
	Zahav Charitable Foundation
11	Anduhyaun Inc.
	Ashprior Charitable Foundation
	Central King Seniors Residence
	Chord Housing Co-operative Incorporated
	Hickory Tree Road Co-operative Homes
	La Paz Co-operative Homes Inc.
	New Spadina Garment Industry Corporation
	Our Lady of Victory Senior Citizens Res. Inc.
	Stanchester Charitable Foundation
	Toronto Community Housing Corporation
	Wigwamen Incorporated
12	1630 Lawrence Avenue West Residences Inc.
	Artisan Charitable Foundation
	Bello Horizonte Non-Profit Homes Corporation
	Casa Abruzzo Benevolent Corporation
	Harold and Grace Baker Centre
	Maple Leaf Drive Seniors Non-Profit Resid. Corp.
	Micah Homes Non-Profit Housing Corporation
	Northminster Residences of Toronto
	Toronto Community Housing Corporation
	Upwood Park/Salvador Del Mundo Co-Op Homes Inc.
	Vila Gaspar Corte Real Inc.
	Wigwamen Incorporated
	Wood Tree Co-operative Inc.
13	Nishnawbe Homes Incorporated
	Swansea Town Hall Residences
	Toronto Community Housing Corporation
	Villa Otthon
	Wigwamen Incorporated
14	55 Howard Park Avenue Co-operative Homes Inc.
	91 Spencer Avenue Co-operative Homes Inc.
	Bonar-Parkdale Senior Citizen Non-Profit Hsg. Corp.
	Churchstation Charitable Foundation
	Ecuhome Corporation
	First Erdelyi Non-Profit Housing Corporation
	Loyola Arrupe Corporation
	Loyola Arrupe Phase II Inc.
	Nishnawbe Homes Incorporated
	Parkdale United Church Foundation I
	St. Johns Polish National Cath. Cathedral Res. Corp.
	Toronto Community Housing Corporation

Ward	Housing Provider Name
	Toronto Lithuanian Senior Citizens Inc.
	Toronto Refugee Community Non-Profit Homes
	Wigwamen Incorporated
15	Baycrest Terrace
	Houses Opening Today Toronto Inc.
	Italian Canadian Benevolent Seniors Apartment Corp
	Moshav Noam Non-Profit Co-Operative Hsg. Corp.
	National Council of Jewish Women
	Ridelle Co-Operative Homes Inc.
	St Hilda's Towers
	St Hilda's Towers Lewis Garnsworthy
	Toronto Community Housing Corporation
	Toronto Refugee Community Non-Profit Homes
	Trellis Housing Initiatives
	Wigwamen Incorporated
	Willmar Eight Housing Co-Operative Inc.
16	Avenel Non-Profit Housing Corporation
	Dorothy Klein Seniors Housing
	Toronto Community Housing Corporation
17	Nishnawbe Homes Incorporated
	Tahanan Non-Profit Homes Corporation
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Wigwamen Incorporated
	Wood Tree Co-operative Inc.
18	Canrise Non-Profit Housing Inc.
	Christie Ossington Neighbourhood Centre
	Dovercourt Baptist Foundation Inc.
	Ecuhome Corporation
	Grace-Carman Senior Citizens' Home Inc.
	Las Flores Non-Profit Housing Corporation
	LOFT Community Services
	Nishnawbe Homes Incorporated
	Tamil Co-Operative Homes
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Villa Luso Non-Profit Housing Corporation
	Wigwamen Incorporated
19	Artscape Non-Profit Homes Inc.
	Aykler & Co. Realty Limited/617421 Ontario Limited
	Ecuhome Corporation
	Homes First Society
	House of Compassion of Toronto
	Niagara Neighbourhood Housing Co-Operative Inc.

Ward	Housing Provider Name
	Palmerston Blvd. Conscious Community Corp.
	Terra Bella Non-Profit Housing Corporation
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
20	Beaver Hall Artist's Housing Co-operative Inc.
	Deep Quong Community Fund
	Deep Quong Non-Profit Homes
	Ecuhome Corporation
	Evangel Hall
	Harbour Channel Housing Co-operative inc.
	Homes First Society
	Portland Place Non-Profit Housing Corporation
	St. Clare's Multifaith Housing Society
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Transition House Incorporated
	Wigwamen Incorporated
21	Christie Gardens Apartments and Care Inc.
	Habayit Shelanu Seniors Residence Corporation
	Hellenic Home for the Aged Inc.
	Homes First Society
	Ibercan Homes Non-Profit Corporation
	Na-Me-Res. (Native Men's Residence)
	Rakoczi Villa
	Sionito Community Development Corp.
	Southover Charitable Foundation
	St. Matthew's Bracondale House
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Wigwamen Incorporated
	Y.W.C.A. of Greater Toronto
	Yarford Charitable Foundation
	Zerin Development Corporation
22	Hospital Workers Housing Co-operative Inc.
	St. Margarets Towers Inc.
	Toronto Community Housing Corporation
	Y.W.C.A. of Greater Toronto
23	Bazaar Non-Profit Housing Corporation
	Brenthall Apartments Limited
	Canadian Legion Toronto Homes
	Toronto Community Housing Corporation
	Wigwamen Incorporated
24	NUC - TUCT Non-Profit Homes
	Toronto Community Housing Corporation

Ward	Housing Provider Name
25	Don Mills Foundation for Senior Citizens Inc.
	Ontario Mission of the Deaf
	Toronto Community Housing Corporation
26	15 Thorncliffe Park Co-operative Homes Inc.
	Almise Co-operative Homes Inc.
	Inter Faith Homes (Centenary) Corporation
	Thorncliffe Chapel Housing Corporation
	Toronto Community Housing Corporation
	Willow Glen Co-Operative
27	All Saints Church Homes for Tomorrow Society
	City Park Co-operative Apartments Inc.
	Ecuhome Corporation
	Homes First Society
	Jarvis George Housing Co-operative Inc.
	Jenny Green Co-operative Homes Inc.
	Margaret Laurence Housing Co-Operative
	Mary Lambert Swale Non-Profit Homes Inc.
	Metta Housing Co-Operative Inc.
	Myrmex Non-Profit Housing Inc.
	Operation Springboard
	Peggy & Andrew Brewin Co-Operative
	Peregrine Co-Operative Homes Inc.
	Terrace Housing Co-Operative Inc.
	Tobias House of Toronto
	Toronto Aged Men's and Women's Home
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Victoria Shuter Non-Profit Housing Corporation
	Yonge Rosedale Charitable Foundation
28	Dixon Neighbourhood Homes (30 St. Lawrence) Inc.
	Ecuhome Corporation
	Edgeview Housing Co-operative
	Elizabeth Fry Society Toronto Branch
	Ernescliffe Non-Profit Housing Co-operative Inc.
	Family Action Network Housing Corporation Ontario
	Fred Victor Centre
	Harmony Co-operative Homes Inc.
	Homes First Society
	Les Centres D'Accueil Heritage
	Marketview Housing Co-Operative
	Muriel Collins Housing Co-operative Inc.
	New Canadians from The soviet Union Inc.
	New Hibret Co-Operative Inc.
	Old York Tower Non-Profit Seniors Housing

Ward	Housing Provider Name
	OWN Housing Co-Operative Inc.
	Performing Arts Lodges, Toronto (PAL Toronto)
	The MUC Shelter Corporation
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Trefann Homes Corporation
	YSM Genesis Place Homes Inc.
29	Broadview Housing Co-operative Inc.
	Ecuhome Corporation
	McClintock Manor
	St. David's Tower (Toronto) Corp.
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Westminster Court Senior Citizens Housing Corporation of East York
	Wigwamen Incorporated
	Woodgreen Community Housing Inc.
30	A. H. E. Affordable Housing East Non-Profit Housing Corp.
	Athens Villa Non-Profit Housing Corporation of Toronto
	Birtch Place Co-operative Inc.
	Dixon Neighbourhood Homes Incorporated
	Ecuhome Corporation
	Heathercross Charitable Foundation
	Houses Opening Today Toronto Inc.
	Innstead Co-operative Inc.
	Nishnawbe Homes Incorporated
	Ray McCleary Towers
	Riverdale Co-Operative Houses
	Riverdale Housing Action Group Corporation
	Riverdale United Non-Profit Homes Inc.
	St. Joseph's Senior Citizen Apts
	St. Leonard's Society of Metro Toronto
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Widworthy Charitable Foundation
	Wigwamen Incorporated
	Woodgreen Community Housing Inc.
	Y.W.C.A. of Greater Toronto
31	Canadian Macedonian Senior Citizen's Centre
	Canadian Martyrs Seniors Residence
	Fred Victor Community Homes
	Interchurch Community Housing Corporation
	Liberty Housing Co-operative
	Neighbourhood Link Homes
	Nishnawbe Homes Incorporated

Ward	Housing Provider Name
	Operation Springboard
	Riverdale Housing Action Group Corporation
	Secord Avenue Co-Operative Homes Inc.
	St. Clair O'Connor Community Inc.
	Taylor Creek Co-Operative Homes Inc.
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	VincentPaul Family Homes Corporation
	Wigwamen Incorporated
	Y.W.C.A. of Greater Toronto
32	Ecuhome Corporation
	Houselink Community Homes
	Houses Opening Today Toronto Inc.
	Innstead Co-operative Inc.
	Neighbourhood Link Homes
	New Frontiers Aboriginal Residential Corp.
	Project Esperance/Project Hope Corporation
	Rakoczi Villa
	Riverdale Housing Action Group Corporation
	Tobias House of Toronto
	Toronto Christian Resource Centre Self-Help Inc.
	Toronto Community Housing Corporation
	Wigwamen Incorporated
	Woodgreen Community Housing Inc.
33	Mens Sana - Families for Mental Health
	Toronto Community Housing Corporation
34	Brookbanks Non-Profit Homes Inc.
	Clintwood Non-Profit Housing Co-operative
	Duncan Mills Labourers' Local 183 Co-operative
	Emmanuel Lutheran Manor
	Operating Engineers Local 793 Non-Profit Hsg. Inc.
	St Marks (Don Mills) Non-Profit Housing Corp.
	Toronto Community Housing Corporation
35	Glen Park Co-operative Homes Inc.
	Toronto Community Housing Corporation
	Villa Otthon
	Walton Place (Scarborough) Inc.
	Wigwamen Incorporated
36	Abbeyfield Houses Society of Toronto
	Atahualpa Co-operative Homes Inc.
	Bruckland Foundation
	Gabriel Dumont Non-Profit Homes Inc.
	Gardenview Co-operative Homes Inc.
	Houses Opening Today Toronto Inc.

Ward	Housing Provider Name
	Orchard Grove Housing Co-Operative
	Scarborough Village Non-Profit Housing
	Toronto Community Housing Corporation
37	Aldebrain Attendant Care Services of Toronto
	Birchwell Investments Limited
	Brimell Court Co-operative Housing Inc.
	Cedarwell Investments Limited
	Elmwell Investments Limited
	Grace Communities Corporation
	Toronto Community Housing Corporation
	Wexford Residence Inc.
	Wilmar Heights United Church Non-Profit Homes
38	Bellamy Housing Co-operative Inc.
	Blue Danube Housing Development
	Church of the Master Homes Corporation
	Jack Goodlad Senior Citizen Residences Corporation
	St. David's Village Corp.
	Toluca Enterprises Limited
	Toronto Community Housing Corporation
	Ujamaa Housing Co-Operative Inc.
	Woburn Village Co-Operative Homes Inc.
39	Toronto Community Housing Corporation
40	Shepherd Village Inc.
	St. Paul's L'amoreaux Centre
	Toronto Community Housing Corporation
41	Ridgeford Charitable Foundation
	Toronto Community Housing Corporation
	Yee Hong Chinese Evergreen Homes (Metro Toronto) Corporation
42	Brenyon Way Charitable Foundation
	Grace Hartman Housing Co-operative Inc.
	Saints Peter and Paul Residence
	Scarborough Heights Co-Operative Homes Inc.
	Toronto Community Housing Corporation
	Wigwamen Incorporated
	Wilcox Creek Co-operative Homes Inc.
43	Estonian Relief Committee Non-Profit Residence
	Gabriel Dumont Non-Profit Homes Inc.
	Inter Faith Homes (Centenary) Corporation
	Masaryktown Non-Profit Residences Inc.
	Robin Gardner Voce Non-Profit Homes Inc.
	St. Margaret Community Homes Inc.
	Toronto Community Housing Corporation
44	Akwa Honsta Non-Profit Aboriginal Homes Inc.
	Courtland Mews Co-operative Homes Inc.

Ward	Housing Provider Name
	Estonian Relief Committee In Canada
	Knights Village Non-Profit Homes Inc.
	Toronto Community Housing Corporation
	West Rouge Housing Co-Operative Inc.

Appendix C

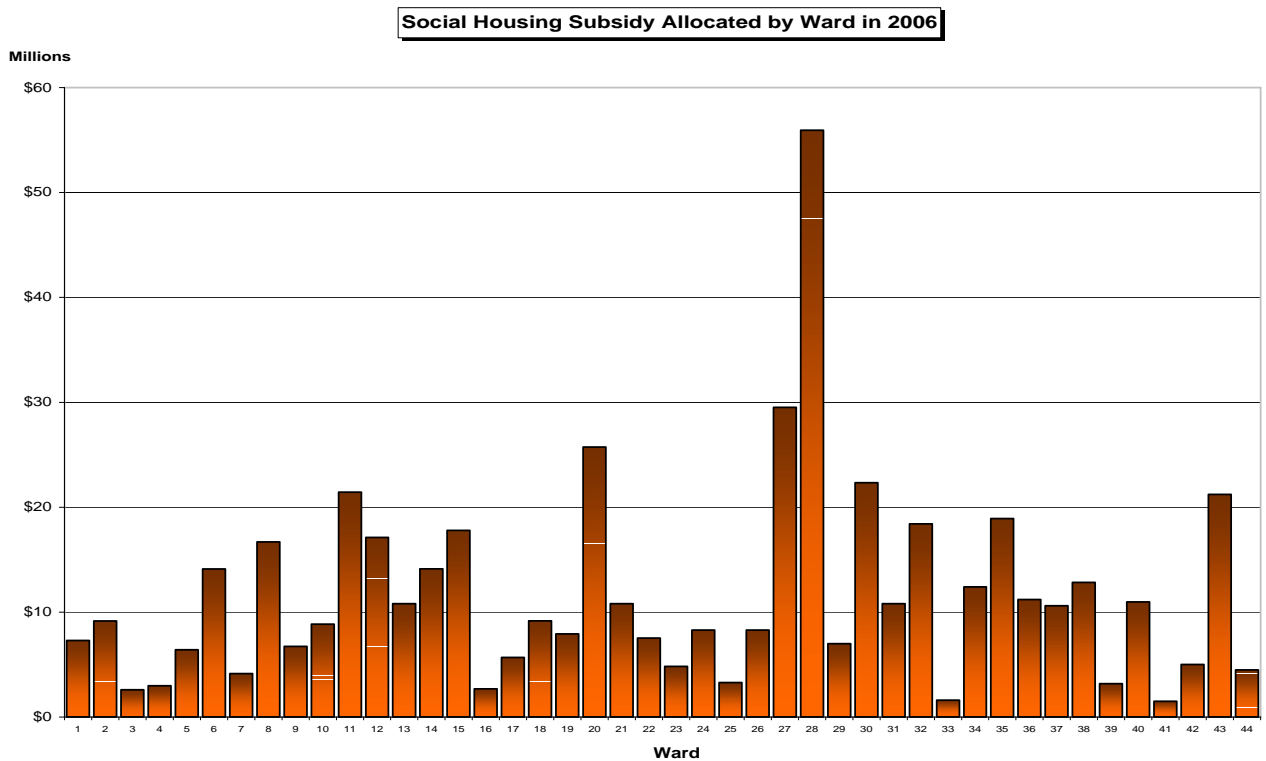
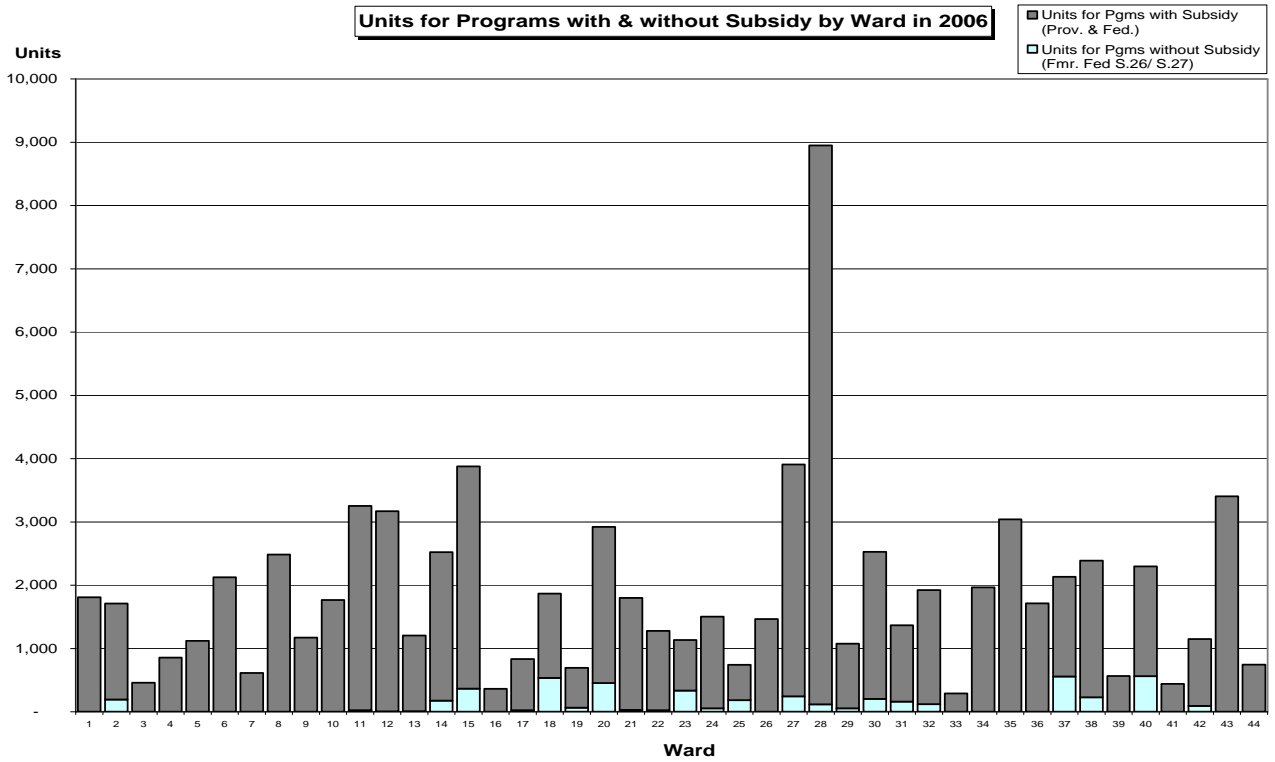
Social Housing Units and Subsidy by Ward in 2006

Ward	Breakdown of Units for Pgms with Subsidy			Units for Pgms with Subsidy (Prov. & Fed.)	Units for Pgms without Subsidy (Fmr. Fed S.26/ S.27)	Total Units	Subsidy Allocated
	Fmr. Prov. Pgms (S.103 & S.106)	Fmr. Fed. Pgms (S. 95)	TCHC				
1	309	697	803	1,809	-	1,809	\$7,298,498
2	240	-	1,275	1,515	194	1,709	\$9,148,736
3	-	-	460	460	-	460	\$2,586,732
4	128	454	273	855	-	855	\$2,963,530
5	129	-	991	1,120	-	1,120	\$6,404,640
6	962	76	1,086	2,124	-	2,124	\$14,098,372
7	249	-	361	610	-	610	\$4,137,011
8	223	-	2,260	2,483	-	2,483	\$16,688,368
9	68	-	1,103	1,171	-	1,171	\$6,732,411
10	296	483	986	1,765	-	1,765	\$8,843,982
11	593	442	2,197	3,232	22	3,254	\$21,437,969
12	1,315	318	1,528	3,161	6	3,167	\$17,104,649
13	275	-	919	1,194	9	1,203	\$10,792,056
14	733	316	1,295	2,344	175	2,519	\$14,111,652
15	640	629	2,241	3,510	365	3,875	\$17,789,060
16	236	-	125	361	-	361	\$2,681,502
17	65	-	746	811	21	832	\$5,674,801
18	416	149	768	1,333	534	1,867	\$9,168,211
19	374	-	256	630	63	693	\$7,917,407
20	281	-	2,187	2,468	454	2,922	\$25,730,804
21	408	1,010	353	1,771	27	1,798	\$10,791,674
22	259	-	996	1,255	22	1,277	\$7,523,404
23	81	-	720	801	334	1,135	\$4,818,825
24	-	-	1,450	1,450	53	1,503	\$8,280,627
25	-	-	558	558	182	740	\$3,281,527
26	364	109	990	1,463	-	1,463	\$8,285,123
27	2,163	383	1,116	3,662	244	3,906	\$29,503,684
28	1,409	135	7,291	8,835	115	8,950	\$55,921,037
29	234	53	735	1,022	53	1,075	\$6,995,396
30	754	374	1,195	2,323	203	2,526	\$22,331,511
31	544	164	497	1,205	161	1,366	\$10,796,269
32	717	-	1,087	1,804	119	1,923	\$18,408,310
33	-	10	277	287	-	287	\$1,609,730
34	755	-	1,208	1,963	-	1,963	\$12,406,534
35	164	59	2,818	3,041	-	3,041	\$18,911,332
36	271	101	1,339	1,711	-	1,711	\$11,203,254
37	571	-	1,006	1,577	557	2,134	\$10,603,541
38	673	-	1,487	2,160	227	2,387	\$12,832,816
39	-	-	563	563	-	563	\$3,165,935
40	-	-	1,734	1,734	561	2,295	\$10,965,500
41	156	247	38	441	-	441	\$1,508,398
42	276	531	250	1,057	92	1,149	\$5,003,079
43	506	-	2,897	3,403	-	3,403	\$21,205,849
44	407	100	238	745	-	745	\$4,487,081
Others	35	252	4,347	4,634	-	4,634	\$179,220
	18,279	7,092	57,050	82,421	4,793	87,214	\$512,330,047

Note: Does not include private landlord rent supplement program, housing allowance programs and market-based affordable housing programs.

Appendix D

Graphs - Units and Subsidy By Ward 2006



Appendix E

List of Housing Providers by Ward with Additional Funds from Social Housing Reserves

	Ward	Stabilization Reserve Fund	Federal Reserve Fund	Total
2005 – Maurice Coulter Housing Co-operative	1	\$1,090,800	\$1,636,200	\$2,727,000
2006 – Ascot Co-operative Homes Inc.	2	200,800	301,200	502,000
2006 – Mimico Co-operative Homes Inc.	6	2,672,000	4,008,000	6,680,000
2005 – Vila Gaspar Corte Real Inc.	12	2,473,000		2,473,000
2006 – First Erdelyi Non-Profit Housing Corp.	14	1,238,000		1,238,000
2005 – 55 Howard Park Co-operative Homes Inc.	14	990,000		990,000
2004 – LOFT Community Services	18		1,126,700	1,126,700
2007 – Grace Carmen Senior Citizens Home	18		296,000	296,000
2006 – Secord Avenue Co-operative Homes Inc.	31	1,487,000		1,487,000
2006 – Villa Otthon	35		1,572,000	1,572,000
2006 – Bruckland Foundation	36		500,000	500,000
2006 – Atahualpa Co-operative Homes Inc.	36	678,000		678,000
2006 – Bellamy Housing Co-operative Inc.	38	746,000		746,000
2006 – Scarborough Heights Co-operative Homes Inc.	42	1,328,000	1,992,000	3,320,000
2006 – Sts. Peter and Paul Ukrainian Community Homes	42		1,657,000	1,657,000
2005 – Toronto Community Housing Corp. **	Various	5,000,000		5,000,000
Total		16,416,600	13,089,100	30,992,700