

Toronto Supportive Housing Growth Plan: Funding Analysis

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Table of contents

Acknowledgments.....i

Executive summary.....ii

Introduction.....1

Methodology.....2

Key observations and funding policy recommendations.....3

Conclusion.....6

Appendices: Information base.....7

1. Funding program catalogue.....7

2. Asset Inventory overview of current program funding in Toronto....37

3. Discussion group of supportive housing sector leaders.....47

References.....50

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Executive summary

The Funding Analysis report is a technical report designed to inform the development of the Toronto Supportive Housing Growth Plan (SHGP) — a collaborative, sector-led initiative that unites supportive housing providers and stakeholders across sectors to increase the supply of supportive housing in Toronto. This analysis examines existing government funding structures and programs that foster supportive housing growth, and highlights opportunities to make current funding programs more efficient and unlock greater supportive housing growth in Toronto.

Central to the SHGP is the belief that more can be done with existing resources by using them differently and leveraging them in a collective impact approach (OMHALAC 2017; Ontario 2017; Din et al. 2018). The Funding Analysis confirms this belief and provides the evidence base on how resources can be better used to improve supportive housing growth. There is an opportunity through the SHGP to make funding programs more efficient in producing supportive housing (Suttor 2017; Auditor General of Ontario 2016). Changes to existing programs can release the untapped potential of existing programs. Small changes to existing program structures can help the sector lead solutions and expand the impact of these programs.

There is an opportunity to build back better after COVID-19 through growing supportive housing in Toronto. Everyone requires safe, healthy, and affordable housing in order to realize their health over their life-course (Mahamoud et al. 2012; Hernández & Swope 2019; WHO 2018). Supportive housing assists many of the most vulnerable populations in Toronto with rental housing and coupled support services that meet their needs (Suttor 2016; Sirotich et al. 2018). Supportive housing is delivered through both dedicated buildings where all the residents are clients, and in market buildings through the use of housing benefits. The populations served include, but are not limited to, those living with serious mental illnesses, addictions, and those transitioning out of chronic homelessness (Sirotich et al. 2018). A broad body of research shows that supportive housing effectively helps support the housing stability, health, and well-being of their vulnerable residents (Rog et al. 2014; CMHA Ontario 2021; Goering et al. 2014; Aubry et al. 2020).

Supportive housing not only helps to foster the health and well-being of residents, it also can play a role in the broader economic recovery. Supportive housing provides system-level cost savings by providing services in lower-cost community settings and reducing interactions with expensive systems such as emergency rooms, corrections facilities, and emergency shelters (Wright et al. 2016; BC Housing 2018; Parsell & Culhane 2017). Supportive housing is often incorporated into Housing First programs that address homelessness, helping to reduce and eliminate homelessness and associated human and economic costs (Goering et al. 2014; BC Housing 2018). Growing the supportive housing sector would also add new jobs, grow the social sector workforce, and help people receiving supportive housing services establish the stability they need to move into employment (Tidderington et al. 2018; Drake et al. 2012; Keith et al. 2011; SGS 2020).

Supportive housing is an evidence-based solution that works for supporting vulnerable populations and strengthening economic recoveries, though it requires funding and collaboration that matches the need.

This Funding Analysis highlights funding recommendations to be incorporated into the SHGP that would strengthen the growth of supportive housing in Toronto. The supportive housing sector is taking the first steps, and now we need government to join us.

Policy recommendations

1. Governments should coordinate to establish a one-window office for supportive housing development. Program administrators from all three levels of government, multiple ministries and divisions, and housing providers should be present. This would help to streamline the programmatic support and stacking of funding to rationalize the complex system and strengthen supportive housing growth.
2. Governments should convene an ongoing, joint planning table with sector partners in the SHGP. All levels of government, including multiple ministries and divisions, and the sector participating in joint planning would allow for greater collaboration on the delivery of supports, enable enhanced geographic-based or population-based services, and would allow the supportive housing sector to be more proactively involved in planning service growth.

3. Governments should address the lack of data. In particular, data should be created and released publicly on individual, social, and economic outcomes, the costs of building, and the costs of operating the supportive housing.
4. The federal government has committed through Reaching Home to reducing chronic homelessness by 50 per cent by 2027/28, though its current housing and support resources will not reach this goal. Additional Reaching Home funding should be provided in order to realize the goal of ending chronic homelessness.
5. Ontario should commit to funding the support services in new-growth supportive housing and reducing homelessness, with a clear recognition that most clients are high needs. This would allow the sector to more successfully leverage future investment and development.
6. Ontario provides rent supplements that are key to enabling deeply affordable rents in supportive housing. In order to grow the sector, Ontario should provide net new rent supplements in line with supportive housing growth goals that will meet the needs of Ontarians. Ontario should also ensure that the rent supplement portfolio grows to reflect market rental costs.
7. The City of Toronto through Housing Now should include targets, implementation steps, more capital grants and rent supplements as part of the RFPs for supportive housing.

Introduction

Supportive housing is a critical service that equips vulnerable individuals and families to establish housing stability, improve health and well-being, and live independently in the community (CMHA Ontario 2021; Goering et al. 2014; Aubry et al. 2020). Providing access to affordable housing with supports is central to ending homelessness and helping individuals with complex health challenges to thrive. Need for supportive housing in Toronto has long been growing at a faster rate than supply - a reality that has been exacerbated during the COVID-19 pandemic as more individuals and families grapple with housing affordability and mental health challenges (Suttor 2017; OMHALAC 2017; Ontario 2021).

Growing the supply of supportive housing in Toronto is essential to not only meet growing need, but also to build back better and drive equitable economic recovery following the COVID-19 pandemic. By equipping people with the tools that they need to exit and avoid homelessness and improve health and well-being, supportive housing reduces interactions with expensive systems such as emergency rooms, corrections facilities, and emergency shelters (Wright et al. 2016; CMHA Ontario 2021; Goering et al. 2014; Aubry et al. 2020). Housing First programs that address homelessness often include supportive housing for individuals and families who require support to live independently. In addition to reducing the tragic human impact of homelessness, growing the supportive housing sector would also add new jobs, grow the social sector workforce, and help people receiving supportive housing services establish the stability they need to move into employment (Tiderington et al. 2018; Drake et al. 2012; Keith et al. 2011; SGS 2020).

This Funding Analysis is a technical report designed to inform the development of the Toronto Supportive Housing Growth Plan (SHGP) — a collaborative, sector-led initiative that unites supportive housing providers and stakeholders across sectors to increase the supply of supportive housing in Toronto. Co-convened by Wellesley Institute, Canadian Mental Health Association-Toronto (CMHA-Toronto), and the Toronto Alliance to End Homelessness, the SHGP advances new ways for the sector to work together to build capacity for expansion and development, as well as new ways of working with municipal, provincial, and federal governments to collaboratively increase impact.

This Funding Analysis examines existing government funding structures and programs that foster supportive housing growth, and highlights opportunities to make current funding programs more efficient and unlock greater supportive housing growth in Toronto. There is untapped opportunity to achieve greater efficiency and impact through existing funding programs, alongside urgent need for greater aggregate funding levels in terms of capital, land, and program funding. Funding for supportive housing growth will increase human potential, improve conditions for individuals and families, and redirect investment from emergency responses into compassionate, evidence-based care. In order to do this, it will take all levels of government leveraging their roles for greater impact.

Methodology

This report examines funding for supportive housing in three ways: 1) Profiling current funding streams; 2) Reviewing funding patterns that currently support existing supportive housing in Toronto; and 3) Sharing insights from subject-matter experts.

The first data source is a catalogue of existing federal, Ontario, and Toronto supportive housing programs. This annotated catalogue offers insights into current funding programs that are potentially available or otherwise relevant to support the expansion of supportive housing in Toronto. This includes funding for housing supply, affordable rents, and support services. This program information was synthesized from municipal, provincial, and federal sources, each of which is cited in the relevant program table.

Second, this analysis examined data from the first-ever inventory of supportive housing assets in Toronto. Part of the research base for the SHGP, this Asset Inventory collected data from two-thirds of Toronto's supportive housing providers — a total of 39 providers, with 310 owned properties and 3,590 supportive housing units. The Asset Inventory included primarily all Ministry of Health-funded mental health and addictions providers providing supportive housing in Toronto, alongside some City-funded alternative housing providers and developmental services providers funded by the Ministry of Children, Community and Social Services (MCCSS). This Funding Analysis examined data from the Asset Inventory on the funding programs that are currently supporting housing units that providers own or deploy rent supplements in.

Third, a consultation session was facilitated to gather information on the perspectives of sector leaders with strong knowledge of the funding environment. These subject matter experts were identified based on their work and expertise in funding and financing development in the supportive housing sector. The session was jointly facilitated by Wellesley Institute and BGM Strategy Group. Guiding questions were developed to structure the discussion, and the session lead used probes to further explore the ideas that emerged. Two team members reviewed the transcripts from the consultation to develop discussion themes and draw the policy recommendations for this report. Complete information on each data source has been provided in the appendices.

Based on these three data sources, this report presents key observations and policy recommendations – including observations for understanding the funding landscape for supportive housing and program and policy recommendations to improve the efficiency and output of existing funding programs. These findings and recommendations highlight untapped potential for current programs to go further in supporting the growth of Toronto's supportive housing sector, while recognizing that total funding levels will also need to increase to match levels of need for supportive housing among individuals and families in Toronto.

Key observations and funding policy recommendations

Key observations on the current funding system for supportive housing growth

Supportive housing growth in Toronto relies on a complex mix of government support programs. The following are observed facts, constraints, and features of the current system, not an ideal funding system.

1. There is an overall shortfall of funding that prevents the supportive housing sector from growing as it needs to in order to meet the need. Greater capital, land, and program funding are all needed to meet supportive housing need.
2. To make new supportive housing developments viable, multiple funding programs are required for the same development in order to realize supportive housing that is deeply affordable. Enabling and facilitating this ‘stacking’ of programs is key for growing supportive housing.
3. Low interest rates can help make a supportive housing project viable, but deeply affordable rents require capital grants, rent supplements and/or ongoing operating subsidies.
4. Sustained new supply funding is required for growth of the supportive housing system. Predictable, long-term funding would help promote sector growth.
5. Most of the recent growth of the supportive housing supply has been through the provision of housing benefits in private rental, rather than development grants and operating funding for sector-owned stock.
6. Current funding programs are complex, making it difficult for many providers to understand funding streams and have the capacity to respond to funding opportunities. The sector needs to build the capacity and sophistication to steward existing assets while successfully developing new housing given the complex environment. Government needs to help build sector development capacity and expertise.
7. Supportive housing tenants require permanently affordable homes to transition to as their support needs change. As some tenants of supportive housing recover, their support needs decrease, and they can live successfully outside of supportive housing contexts. Successful transitions out of supportive housing free up vacancies for new tenants and build on personal client growth. These tenants generally require ongoing affordability support, and other supports that can be rapidly reintroduced when they are needed during this critical transition period. Funding and providing these supports would strengthen supportive housing sector growth.

Multi-level funding policy recommendations for growing supportive housing in Toronto

There are opportunities for much greater coordination among all three levels of government, alongside and for providers. Making these changes would reduce red tape, enable governments to work together more closely on policy and funding decisions, and enable the sector to leverage its own assets to unlock more potential from every funding dollar – thereby ameliorating some of the future need for increased funding.

1. Introduce a one-window office for supportive housing development. Program administrators from all three levels of government, multiple ministries and divisions, and housing providers should be present. This would help to streamline the programmatic support and stacking of funding to rationalize the complex system and strengthen supportive housing growth. This is a recommendation which requires several different other recommendations to be agreed upon by governments, such as the desirability of stacking and funding clarity.
2. Convene an ongoing, joint planning table with sector partners in the SHGP. All levels of government, including multiple ministries and divisions, and the sector participating in joint planning would allow for greater collaboration on the delivery of supports, enable enhanced geographic-based or population-based services, and would allow the supportive housing sector to be more proactively involved in planning service growth.
3. Address the lack of data. In particular, data should be created and released publicly on individual, social, and economic outcomes, the costs of building, and the costs of operating the supportive housing.

Federal policy recommendations

1. The Rapid Housing Initiative (RHI) is enabling the building of modular affordable and supportive housing at record speed. This federal program is designed to help address urgent housing needs of vulnerable Canadians, especially in the context of COVID-19. The RHI supports the creation of up to 3,000 new permanent affordable housing units through a \$1B commitment. Acquisition of non-residential buildings (e.g. hotels) is a new program component. Acquisition of existing rental buildings appears ineligible unless currently uninhabitable. The RHI should be changed to enable the acquisition of rental buildings for supportive housing growth.
2. The National Housing Co-Investment Fund (NHCF) is a signature federal National Housing Strategy program, and could be a key enabler of supportive housing growth. However, (a) it has been slow to ramp up delivery (far slower than AHP-IAH in 2003-2018), (b) proponents have found it challenging to meet the program's high environmental and accessible design standards, and (c) high levels of funding are required from non-federal sources to make projects viable. Changes should be considered to remedy these issues and enable the program to achieve higher volumes of supportive housing growth. As well, the scoring criteria used to select NHCF projects should be revised to reward supportive housing growth to a greater degree.
3. The Rental Construction Financing Initiative (RCFI) provides very low financing for developing rental housing. While not designed to support the development of supportive housing, the RCFI could be a key source of financing to grow the sector. The RCFI should be changed to enable supportive housing growth by revising selection scoring to reward supportive housing growth and deeper and longer affordability.
4. Although Reaching Home has a stated goal of reducing chronic homelessness by 50 per cent by 2027/28, its current housing and support resources will not reach this goal. Additional Reaching Home funding should be provided in order to realize the goal of ending chronic homelessness.

Ontario policy recommendations

1. Ontario funds the support services for 58 per cent of supportive housing units in the Toronto Asset Inventory either solely or partly. Ontario has experience and expertise in funding support services, and the province benefits from reduced hospital and emergency room visits that supportive housing services help prevent. In recent years, new funding for supports and rent supplements have been allocated to people with mental health and justice issues. To strengthen growth in the supportive housing sector, Ontario should commit to funding support services in new-growth supportive housing and reducing homelessness with a clear recognition that most clients are high needs. This would allow the sector to more successfully leverage future investment and development.
2. As long-standing operating agreements come to an end and supportive housing providers pay off their mortgages, providers can use the equity they have built to develop new supportive housing – if the flexibility is provided by Ontario to do so. Ontario should allow supportive housing providers to more easily leverage their assets to fund new growth through new agreements, added flexibility in existing ones, and allow providers to terminate operating agreements early in order to reprofile or sell a building. Ontario should commit to providing rent supplements at the end of operating agreements, at levels sufficient to cover operating costs and service debt to finance capital repairs, redevelopment, or new projects. Flexibility in funding agreements, program eligibility, and reporting requirements should be provided to enable providers to work collaboratively to allocate resources to where they are needed most.
3. Ontario provides rent supplements that are key to enabling deeply affordable rents in supportive housing. In order to grow the sector, Ontario should provide net new rent supplements in line with supportive housing growth goals that will meet the needs of Ontarians. Ontario should also ensure that the rent supplement portfolio grows to reflect market rental costs.
4. Provide funding for adequate capital reserves and repairs in sector-owner housing to ensure the long-term maintenance and viability of supportive housing.

City of Toronto policy recommendations

1. City of Toronto's signature housing program, Housing Now, represents a significant increase in City prioritization and resource allocation for new affordable rental, large funds for pre-development work, and a stronger emphasis on affordable rental in CreateTO activities. However, it has no target for the share that should be supportive housing. To create more supportive housing, the program should include (a) explicit supportive housing targets and implementation steps, (b) more emphasis on making capital grants and rent supplements available as part of the RFPs for the sites, and funding for these.
2. Open Door is a flexible framework to assist larger volumes of new affordable rental, including supportive housing. City support for new affordable rental is made through City capital funding, exemptions from fees and charges, and multi-year property taxes exemptions. The City should expand this support and make additional capital available to achieve higher supportive housing output.

Conclusion

Together, these recommendations would equip Toronto's supportive housing sector to drive growth in affordable housing stock and supports delivery. These program recommendations would increase the sector's access to existing funding, capital, and support dollars. A one-window development office would save significant administrative costs for providers, while a City-wide roundtable would drive coordinated planning and investment among the sector and all levels of government. For governments, the one-window approach would allow programs to align earlier in the development process, which would foster a greater cross-government collaboration. This would also provide significant intelligence and coordination opportunities from having staff work through all steps of the process. Governments would benefit from greater clarity around roles and responsibilities, and from more efficient use of the dollars they contribute. Clients of supportive housing would benefit from the expanded housing options, reduced waitlists for supportive housing, and from providers having to spend less time on funding applications. These policy changes together would produce a system that would better support the growth of the supportive housing sector. This would add up to improved population health and well-being in Toronto, particularly for supportive housing residents, those seeking supportive housing services, and their friends and families who would benefit from knowing support would be there for loved ones who need it.

Appendices: Information base

1. Funding program catalogue

Eighteen programs for funding supportive housing are covered in a one to two page tables using consistent information categories/subheadings. This annotated program catalogue offers insights into current funding programs that are potentially available to support the expansion of supportive housing in Toronto. Programs information was collected in early 2020.

Funding or program name	Page number
1) Ministry of Health – Support funding	13
2) Ministry of Health – Rent supplement	15
3) Ontario Priorities Housing Initiative (OPHI)	17
4) Canada-Ontario Community Housing Initiative (COCHI)	19
5) National Housing Co-Investment Fund (NHCF), New Construction Stream	21
6) Rental Construction Financing Initiative (RCFI)	23
7) Housing Now	24
8) Open Door	26
9) Alternative Housing and Rent Support funding administered by the City	28
10) Housing Allowances	30
11) Canada-Ontario Housing Benefit	32
12) Supports to Daily Living (SDL)	34
13) Habitat Services	36
14) Community Homelessness Prevention Initiative (CHPI)	38
15) Home for Good (HFG)	40
16) Rapid Housing Initiative (RHI)	42
17) Reaching Home, including 2020 changes	44
18) TCHC units – conversion of units, leasing, and client placements (included as a form of reallocation of City/TCHC resources)	46

This summary does not include the following which are important parts of the program and funding picture: Housing in Community Living programs (for people with developmental or intellectual disabilities) funded by MCCSS; and follow-up supports associated with Streets to Homes and related programs. In addition to specific links given for each program, see also:

- [SSHA 2019 Operating budget notes](#)
- [SSHA 2020 Operating budget notes](#)
- [SSHA Housing + Homelessness Service Glossary 2019](#)

1 Funding or program name	Ministry of Health - Support Funding (Mental health & addictions supportive housing)	
Nature or purpose of funds	<ul style="list-style-type: none"> • Covers costs of support workers and related functions in MHA housing; paired with MOH rent supplement. • Housing includes non-profit and private sector, scattered, and dedicated • Provider must be a Health transfer payment agency 	
Who funds	<ul style="list-style-type: none"> • Ministry of Health 	
Who administers	<ul style="list-style-type: none"> • LHINs until 2020. Now shifting to MOH regional offices. • Regional offices operate within policy/program framework of MOH 	
Current units and dollars in Toronto	<p>Dollars:</p> <ul style="list-style-type: none"> • MOH has not made public overall support cost data. • Overall support costs in Toronto appear to be about \$30-\$35M (\$600-700/client /mo.). This is based on estimated average client/staff ratio of 10-12 and FTE @\$84,000 (per MOH, 2016), and 4,100 units net of boarding homes. 	<p>Units:</p> <ul style="list-style-type: none"> • Approximately 5,000 mental health supportive housing units in Toronto, • Approximate breakout: 1,400 scattered (mostly private landlord) + 2,700 dedicated (non-profit project-based) + 900 in boarding homes.
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> • New (post-LHIN) administrative arrangements are shifting, and not yet clear as between MOH, Ontario Health, and MOH regional offices. • Canada-Ontario Home and Community Care and Mental Health and Addictions Services Funding Agreement (CC&MHA, Jan 2019) funds several priorities including “Integrated community-based MHA services for people with complex needs (e.g. supportive housing, justice supports)” <ul style="list-style-type: none"> - \$34M (2019/20), \$78M (2020/21), \$78M (2021/22), i.e. an additional \$45M increment (Ontario-wide) over upcoming two years. - Supportive housing is part but not all of this funding envelope. - Covers FY 2018/19–2021/22. Extension 2022/23–2026/27 intended but subject to funding, renewed bilateral, and agreed action plan. - Related MOH May 2019 MHA announcement included \$15M for housing supports for homeless people with MHA issues. • COTA-led initiative for added Mental Health & Justice Supportive Housing. 	
How much flexibility	<ul style="list-style-type: none"> • Ministry has used this general program envelope to support a series of specific new funding initiatives and units/clients, every two to three years since 1999. • This funding has only been allocated so far in tandem with MOH rent support, i.e. to projects under the MOH program framework. • MOH gives each provider considerable flexibility to allocate per-unit amounts within that provider’s funding allocation. 	
How open/suitable for expansion	<ul style="list-style-type: none"> • This is a major program to support additional supportive housing. • Suitable for flexible use in housing funded in various ways from various sources. 	
Key political considerations	<ul style="list-style-type: none"> • Ontario government’s 2018 election platform promised enhanced mental health funding, explicitly including housing-related supports. • There has been support under successive governments for modest steady expansion, but no appetite for major expansion. • Unclear whether all Community Care and Mental Health and Addictions (CC&MHA) dollars are net new MOH dollars. Ontario is required to match the federal funding, but funding is unclear for 2022/23–2026/27. 	

1 Funding or program name	Ministry of Health - Support Funding (Mental health & addictions supportive housing)
Other notes	<p>Special note – What is the cost of supports in added supportive housing?</p> <ul style="list-style-type: none"> • Added rent support + support in recent years has cost about \$20,000 /client/year (\$1700/month), of which about half is for supports. • MOH norm as of 2016 was \$84,000/FTE <ul style="list-style-type: none"> - \$84,000/FTE @ 8:1 = \$10,500/client, but client/staff ratios vary. • Varies with intensity of support and associated client/staff ratios: <ul style="list-style-type: none"> - Homeless phase I & II in 1999-2002 were 10:1 client/staff ratio. - Ratio has been lower (fewer clients per worker) in units added since 2003, at about 8:1 (includes higher-support initiatives, e.g. MHJ, SHPPSU/ASH) - Toronto providers' Levels of Support project cited 1:8 to 1:20 (even 1:35) range for low/moderate. At Home/Chez Soi (Toronto) averaged 1:17. - CMHA and Regen data imply about 1:5 ratio for high supports. - Can run on a lower ratio with economies of scale driven by smaller geographies.
Links	<ul style="list-style-type: none"> • Suttor, Greg. (2016). "Taking Stock of Supportive Housing." Wellesley Institute.

2 Funding or program name	Ministry of Health - Rent Supplement (Mental health & addictions supportive housing)
Nature or purpose of funds	<ul style="list-style-type: none"> • Achieve rents affordable at very low incomes, for persons also receiving supports in MHA housing. Paired with MOH support funding. • Housing includes non-profit and private-sector, scattered and project-based. • Provider must be a Health transfer payment agency
Who funds	<ul style="list-style-type: none"> • Ontario, Ministry of Health
Who administers	<ul style="list-style-type: none"> • Ministry of Health (Mental Health and Addiction Programs Branch)
Current units and dollars in Toronto	<ul style="list-style-type: none"> • MOH spending on MHA supportive housing: “Just over \$100 million on the operating and capital costs of housing” (Ontario Auditor, 2016, p. 394) –\$105M including boarding homes. • Means about \$700/unit monthly (\$105M/12,300 units) but much higher for boarding homes. Would be higher today due to inflation. • Informed estimate of costs in Toronto: Scattered and Dedicated 4,100 units @ \$600-\$700 monthly \$30-\$35M annually. (net of boarding homes – see separate Habitat Services program entry). • This cost estimate is consistent with a reasonable ~40 per cent Toronto share of province-wide costs. <p>Units:</p> <ul style="list-style-type: none"> • Approximately 5,000 mental health supportive housing units in Toronto, net of boarding homes. • Approximate breakout: 1,400 scattered (mostly private landlord) + 2,700 dedicated (non-profit project-based). • See also separate information under Habitat Services (boarding homes).
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> • See also Ministry of Health – Support Funding • Escalating market rents (majority of units leased from private landlords) are steeply raising average rent support costs/client, for existing & additional units. • New (post-LHIN) administrative arrangements are shifting, and not yet clear as between MOH, Ontario Health, and MOH regional offices. • Unclear whether or how much added rent supplement is attached to the additional funding under the Canada-Ontario Home and Community Care and Mental Health and Addictions Services Funding Agreement
How much flexibility	<ul style="list-style-type: none"> • Ministry has used this general program envelope to support a series of specific new funding initiatives and units/clients, every two-three years since 1999. • No capital funds (exception ca 1999-2001) but can be paired with capital. • Explicit flexibility for providers to combine this with non-MOH capital. • This funding has only been allocated so far in tandem with MOH supports, i.e. to projects under the MOH program framework. • Funding (except for pre-1996 projects) is not specifically project-based although it has been used by providers to support project-based housing. • MOH gives each provider considerable flexibility to allocate per-unit amounts within that provider’s funding allocation.
How open/suitable for expansion	<ul style="list-style-type: none"> • This is a major program that could support additional supportive housing. • Suitable for flexible use in housing funded in various ways/various sources.
Key political considerations	<ul style="list-style-type: none"> • There has been support under successive governments for modest steady expansion, but no appetite for major expansion.

2 Funding or program name	Ministry of Health - Rent Supplement (Mental health & addictions supportive housing)
Other notes	<p>Special note – What does it cost to add a unit of rent supplement?</p> <ul style="list-style-type: none"> • Added rent support costs more than existing averages. For leased units, open-market rent is ~ \$1,300 for a low-end bachelor. Unit, i.e. \$800/month subsidy. • For new project-based non-profit units, rent supp depends on mortgage amount. Subsidy about \$600 at the lowest, if project is mortgage-free. • Consistent with MOH info that new rent supp + support has cost about \$20,000 / client/year (\$1700/month) of which about half rent supp and half supports. <p>See also Habitat Services.</p>
Links	<ul style="list-style-type: none"> • Suttor, Greg. (2016). “Taking Stock of Supportive Housing.” Wellesley Institute.

3 Funding or program name	Ontario Priorities Housing Initiative (OPHI)
<p>Nature or purpose of funds</p> <p>Who funds</p> <p>Who administers</p>	<ul style="list-style-type: none"> • Supports diverse affordable housing priorities chosen locally: The menu is new rental supply, housing allowances, affordable ownership, housing repair, and/or tenant supports. • \$96M average annual 2019/20–2021/22 (province-wide, three years). • No federal funding for OPHI 2022/23 onward (federal funds shift to CCHI). <ul style="list-style-type: none"> • Federal-provincial funding. Federal funding under the National Housing Strategy is matched by Ontario under a bilateral NHS agreement. • MMAH allocates annual amounts to municipal/district ‘service managers’ <ul style="list-style-type: none"> • City of Toronto and other municipal/district ‘service managers’ + two Indigenous housing organizations. Normally allocated by RFPs. • OPHI can be administered in tandem with Toronto’s Open Door incentives.
<p>Current units and dollars in Toronto</p> <p>Recent trends & changes (2017-2020)</p>	<div> Dollars: <ul style="list-style-type: none"> • Total OPHI allocation to Toronto: \$30M (2019/20), \$16M (2020/21), \$24M (2021/22), total \$70M, average \$23M/year. • Toronto has been allocating about 50/50 to new rental and housing allowances. <p><u>New affordable rental</u></p> <ul style="list-style-type: none"> • \$16M approved Dec 2019 for five new/acquisition affordable projects (also receiving City’s Open Door assistance). <p><u>Housing allowances</u></p> <p>See Housing allowances</p> </div> <div> Units/households: <p><u>New affordable rental</u></p> <ul style="list-style-type: none"> • Approval Dec 2019 for 110 units in five projects, including supportive units. <p><u>Housing allowances</u></p> <p>See Housing allowances</p> </div> <ul style="list-style-type: none"> • Funding for OPHI is reduced from 2011–18 IAH levels. The federal government shifted funds to the Canada Housing Benefit and prioritized federal NHCF delivery. • Addition of tenant supports under OPHI as an eligible use of the funds.
<p>How much flexibility</p> <p>How open/suitable for expansion</p>	<ul style="list-style-type: none"> • City has full flexibility to use OPHI for new affordable rental capital costs, new housing allowances, tenant supports, or other eligible purposes. Flexibility includes: <ul style="list-style-type: none"> - Combining OPHI funds with other resources for new affordable rental. - Using OPHI for supportive housing or other affordable housing. - Using OPHI for acquisition as well as new construction (acquisition option noted in SSHA Supportive housing opportunities report, Jan 2020). - Costs of renovating TCHC rooming houses (potential use). • Under the capital stream, providers must achieve rents of no greater than 80 per cent AMR (stacking a rent supplement brings rent down from that level). <p>See also Housing allowances</p> <ul style="list-style-type: none"> • If federal government wanted to ramp up delivery of new affordable rental to larger volumes and faster pace, OPHI could be an effective existing channel (fewer hurdles and delay than NHCF). • Easy to add federal or provincial funding if/when political priority exists.

3 Funding or program name	Ontario Priorities Housing Initiative (OPHI)
Key political considerations	<ul style="list-style-type: none"> • Ontario governments since 2003 have matched federal dollars where required but have not gone beyond that. This pattern continues. • Federal government has chosen to prioritize unilateral federal delivery of new affordable rental funding, departing from the established systems of 1986-2018.
Other notes	
Links	<ul style="list-style-type: none"> • City of Toronto. (2019). "OPHI allocations to new affordable rental projects". www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-140653.pdf • City of Toronto. (2019). "Report on provincial COCHI and OPHI allocation to Toronto" www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-135203.pdf • City of Toronto. (2019). "Report on provincial COCHI and OPHI allocation to Toronto" www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-135203.pdf • City of Toronto. (2020). "Plan to Create Supportive Housing Opportunities". Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-145692.pdf

4 Funding or program name	Canada-Ontario Community Housing Initiative (COCHI)
Nature or purpose of funds Who funds Who administers	<ul style="list-style-type: none"> • Sustains federal funds for rent subsidies, as well as some repair/regeneration, in pre-1996 social housing. Will ensure the viability and affordability of projects, and some good repair. • Replaces funds phasing out under 1990s federal-provincial devolution agreements. <ul style="list-style-type: none"> • Federal government; flows via Ontario to municipal/district ‘service managers’ + two Indigenous housing organizations. <ul style="list-style-type: none"> • City of Toronto and other municipal/district ‘service managers’.
Current units and dollars in Toronto	<div> Dollars province-wide: <ul style="list-style-type: none"> • Ramps up from \$33M (2019/20) to \$112M (2021/22) province-wide. </div> <div> Units: <ul style="list-style-type: none"> • No specific estimate. Could support about 65,000 units in Toronto by 2021/22 at average \$600 monthly. </div> <div> Dollars in Toronto: <ul style="list-style-type: none"> • Ramps up from \$11M (2019/20) to \$47M (2021/22) for Toronto. • MMAH states that COCHI allocations equal the funding amounts for each ‘service manager’ that would otherwise phase out. </div>
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> • New program. • Stabilizes (not reverses) a large fiscal pressure on City’s housing subsidy budget: As federal and provincial subsidy was reduced in the 2010s, the City’s net spending on social housing rose by about 80 per cent in 2008-2018 (from \$192M to \$340M annually).
How much flexibility	<ul style="list-style-type: none"> • City has full flexibility to allocate as needed among providers, depending on need.
How open/suitable for expansion	<ul style="list-style-type: none"> • Funding levels calibrated to funding pressure on existing units, not new needs. • Unlikely to mean funds to support more households. (Savings from expiring mortgages offset by providers’ rising operating costs but flat RGI revenue.) • Continuing RGI subsidies to alternative (and other) providers is a secure revenue stream they can leverage (literally, i.e. financially) to support new investment.
Key political considerations	<ul style="list-style-type: none"> • Alleviates most risk that RGI subsidies will be lost due to funding phase-out, including risk to alternative (City-funded supportive) providers. • Reduced fiscal pressures on housing subsidy budget could potentially create space for discourse about enhancing or redeploying City social housing subsidies (see Rent Supplement administered by City of Toronto).
Other notes	<ul style="list-style-type: none"> • It was expected that the provincial government would also allocate some of these funds to MOH for pre-1996 MOH-funded supportive housing, but no information has been confirmed.
Links	<ul style="list-style-type: none"> • City of Toronto. (2019). “OPHI allocations to new affordable rental projects”. www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-140653.pdf • City of Toronto. (2019). “Report on provincial COCHI and OPHI allocation to Toronto” www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-135203.pdf • City of Toronto. (2019). “Community Housing Partnership Renewal Program”. http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2019.PH11.7

5 Funding or program name	National Housing Co-Investment Fund (NHCF), new construction stream
Nature or purpose of funds	<ul style="list-style-type: none"> • To help create new affordable rental housing. • Eligible applicants: non-profits, provinces, municipalities, private firms, Indigenous. • Capital funding only (announced: 70 per cent loans, 30 per cent grants), no rent subsidies.
Who funds	Federal government – Canada Mortgage and Housing Corporation
Who administers	Federal government – Canada Mortgage and Housing Corporation
Current units and dollars in Toronto	<div> <div> <p>Dollars nationwide:</p> <ul style="list-style-type: none"> • Announced funding over 10 years: <ul style="list-style-type: none"> - \$7.45B, i.e. average \$745M/year. - \$5.19B loans+\$2.26B grants. • For projects to date, grants are not more than 10 per cent of project capital costs. • Up to Sept 2019 (net of TCHC repair), \$220M loans and \$243M grants (incl. repair projects) ‡ • Up to Jan 2020: approved projects \$112M (avg. \$151,000/unit); pending projects \$175M (avg. \$69,000/unit); data may include repair projects.* <p>Dollars in Toronto:</p> <ul style="list-style-type: none"> • Nationwide competitive allocation. There is no allocation among provinces, municipalities, sectors, types of need. • In Toronto up to Jan 2020: approved projects \$12.9M (avg. \$198,000/unit); pending projects \$6.5M (avg. \$58,000/unit); data may include repair projects. </div> <div> <p>Units nationwide:</p> <ul style="list-style-type: none"> • Up to Sept 2019 (net of TCHC repair), 5,840 units (incl. repair projects) ‡ • Up to Jan 2020: 743 units in 17 projects approved; 2,500 units in 30 projects pending; data may include repair projects.* <p>Units in Toronto:</p> <ul style="list-style-type: none"> • No allocation by municipality. • General scale (illustrative scenario): If five to 10 per cent is reserved for Indigenous, and Ontario receives 38 per cent of the rest (i.e. proportionate to population), and 1/3 of that goes to Toronto projects, and funding \$100,000/unit, then Toronto avg. = 250–270 units /year (2,500–2,700 units/10 years). • In Toronto up to Jan 2020: 65 units in two approved projects; 113 units in two pending projects; data may include repair projects.* </div> </div>
Recent trends & changes (2017-20)	<ul style="list-style-type: none"> • Very slow ramping up of delivery (far slower than AHP-IAH in 2003-2018). • Proponents have found it very challenging to meet the program's high environmental and accessible design standards. • Very high funding is required from non-federal sources to make projects viable.
How much flexibility	<ul style="list-style-type: none"> • Can be combined with funding from other sources, and this is encouraged. • CMHC is very flexible on where the non-federal funding comes from. • Loan can cover up to 95 per cent of non-profit project capital costs, 75 per cent for other sponsors. • Upward flexibility on rents deemed affordable: rents for 20 per cent of units must be ≤30 per cent of median family income (e.g. \$83,020 for Toronto CMA, implies rent limit \$2,075).

5 Funding or program name	National Housing Co-Investment Fund (NHCF), new construction stream
<p>How open/suitable for expansion</p> <p>Key political considerations</p>	<ul style="list-style-type: none"> • Expansion of the program would depend on reduced environmental and accessible design standards, and a funding formula that can achieve. • Program goal is “socially inclusive housing for mixed-income, mixed-tenure” • Program as currently designed cannot create much supportive housing, housing affordable to tenants with very low incomes, and mixed-income non-profit developments. <ul style="list-style-type: none"> • As this is the signature NHS program, is the federal government amenable to changes to enable the program to achieve reasonable volumes? • Is the federal government interested in modifying the program to serve low-income households, including homeless people and supportive housing tenants? Are they are interested in modifying the program to make it work for organizations looking to created mixed income communities inclusive of people receiving supports in Toronto? • Modifying the program is not part of ministerial mandate letters, but some discussion has started happening.
<p>Other notes</p>	
<p>Links</p>	<ul style="list-style-type: none"> • CMHC. (2019). “Quarterly Assisted Housing Business Supplement”. https://www.cmhc-schl.gc.ca/en/about-cmhc/corporate-reporting/quarterly-financial-reports

6 Funding or program name	Rental Construction Financing Initiative (RCFI)
Nature or purpose of funds	<ul style="list-style-type: none"> Loans at low interest rates to support new rental development.
Who funds	<ul style="list-style-type: none"> Canada Mortgage and Housing Corporation
Who administers	<ul style="list-style-type: none"> Canada Mortgage and Housing Corporation
Current units and dollars in Toronto	<div> <div> Dollars nationwide: <ul style="list-style-type: none"> Target \$13.75B over 10 years (2017-27). \$4.3B committed to Sept 2019† </div> <div> Units nationwide: <ul style="list-style-type: none"> Target: 42,500 units over 10 years. Committed 14,345 units up to Sept 2019, of which 9,608 “affordable” ‡ </div> </div> <div> <div> Dollars in Toronto: <ul style="list-style-type: none"> No data readily available. </div> <div> Units in Toronto: <ul style="list-style-type: none"> No data readily available. </div> </div>
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> Launched in 2017; was made part of the NHS and greatly expanded in 2018-2019. Low interest rates are provided (currently 1 per cent), i.e. very favourable rates for new rental development.
How much flexibility	<ul style="list-style-type: none"> Projects with funding from launch in 2017; was made part of the NHS and greatly expanded in 2018-2019. Affordability definitions either (a) the total residential rental income of the project must be at least 10 per cent below its gross achievable residential rental income; and a minimum of 20 per cent of the units must be affordable with rents at or below 30 per cent of the median household income in the subject market or (b) project has assistance from another federal, provincial, territorial or municipal affordable housing program. Can be combined with funding from other sources, and this is encouraged.
How open/suitable for expansion	<ul style="list-style-type: none"> For supportive housing, low interest rates can help make a project viable, but deeply affordable rents depend on large capital grants and rent supplement which this program does not provide. RCFI is awarded on a competition basis through a selection scoring system. Supportive housing and deep affordability are scoring are underprioritized. RCFI is a capped program, and a higher volume of financing available for supportive housing would support growth.
Key political considerations	<ul style="list-style-type: none"> CMCH can source this financing at low rates (government/CMHC borrowing rates) and this program does not involve or require any budgetary expenditure.
Other notes	<ul style="list-style-type: none"> Affordable units with rents at 30 per cent of median incomes are very high rents in Toronto
Links	<ul style="list-style-type: none"> CMHC. (2019). “Quarterly Assisted Housing Business Supplement”. https://www.cmhc-schl.gc.ca/en/about-cmhc/corporate-reporting/quarterly-financial-reports CMHC. (2019). “Rental Construction Finance Initiative”. https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rental-construction-financing-initiative

7 Funding or program name	Housing Now																
Nature or purpose of funds	<ul style="list-style-type: none">• Mixed-tenure housing development on City-owned sites, including about one-third of units being affordable rental																
Who funds	<ul style="list-style-type: none">• Opportunity cost to City for the land + City covers large pre-development costs																
Who administers	<ul style="list-style-type: none">• City of Toronto: CreateTO (City real estate agency), in collaboration with the Housing Secretariat.																
Current units and dollars in Toronto	<p>Dollars:</p> <ul style="list-style-type: none">• If land is estimated at \$100–\$120,000 per unit, and 900-1,200 units annually, the potential land value is \$90–\$144M annually. But the actual opportunity cost to City is much less than this.• City operating Budget assigns a value of \$481M (source: see Open Door.)• Accompanied by \$20M allocation to Housing Secretariat for pre-development work, and related funds.• Includes \$1M non-profit housing capacity fund to assist non-profits to with their development capacity.• Annual value of City assistance (the large increase in 2019 is the Housing Now sites and related \$20M funding): <table><tr><th>Year</th><th>Funding (\$M)</th><th>Incentives (\$M)</th></tr><tr><td>2016</td><td>18.3</td><td>26.7</td></tr><tr><td>2017</td><td>34.0</td><td>48.6</td></tr><tr><td>2018</td><td>29.7</td><td>68.3</td></tr><tr><td>2019</td><td>65.4</td><td>342.9</td></tr></table>	Year	Funding (\$M)	Incentives (\$M)	2016	18.3	26.7	2017	34.0	48.6	2018	29.7	68.3	2019	65.4	342.9	<p>Units:</p> <ul style="list-style-type: none">• 10,000 units on 11 sites, of which 70% rental, including 3,700 (37 per cent) affordable rental.• Subsequent sites are to be chosen.• Assuming a 3 to 4-year development timeframe, this equates to about 900-1,200 affordable rental/year.• City has no target for the share that should be supportive.
Year	Funding (\$M)	Incentives (\$M)															
2016	18.3	26.7															
2017	34.0	48.6															
2018	29.7	68.3															
2019	65.4	342.9															
Recent trends & changes (2017-2020)	<ul style="list-style-type: none">• Initiated in January 2019. Ongoing implementation, including overall site planning and design, re-zoning of sites, and conducting site RFPs for proponents.• Three site RFPs in 2019 (50 Wilson Heights, 777 Victoria Park, 705 Warden).• Work under way to bring forward a second round of sites (reported to be going to CreateTO Board in March 2020).• Appears that a number of sites will be offered exclusively to non-profits.																
How much flexibility	<ul style="list-style-type: none">• TAEH position is that 1/3 of units on Housing Now sites be for homeless people; with significant involvement of non-profits in developing the housing.• City has noted potential for Housing Now to contribute to adding more supportive housing (SSHA Supportive housing opportunities report, Jan 2020). But it has not taken active steps to make supportive units a large share of Housing Now.• Large potential for supportive providers to enter partnerships with other developers on these sites, to achieve cost-effective, efficient development.																
How open/suitable for expansion	<ul style="list-style-type: none">• A significant number of other City sites could be brought forward for mixed-tenure development led by CreateTO.• To create more supportive housing, the program would require (a) explicit supportive housing targets and implementation steps, (b) more emphasis on making capital grants and rent supplement available as part of the RFPs for the sites, and funding for this.																

7 Funding or program name	Housing Now
Key political considerations	<ul style="list-style-type: none"> • Housing Now embodies a quite significant increase in City priority and resources for new affordable rental, large funds for pre-development work, and a stronger emphasis on affordable rental in CreateTO activities. • It is less challenging for the City to bring forward underused land than to raise and allocate an equivalent value of capital. • Making available enough capital grants and rent supplement to enable more supportive housing on these sites is somewhat fiscally and politically challenging.
Other notes	<ul style="list-style-type: none"> • Ninety-nine-year site leases to housing firms/non-profits/etc.; 99-year affordability term. • Explicitly intended to be coordinated with City funding and incentives under Open Door, and with federal funding and financing through NHCF and RHFI. • Original report estimated value of City incentives/exemptions: \$150M DC, \$26M fees and charges, \$104M NPV property tax, \$280M total (for 3,700 units). • As originally announced: 10,187 units, 71 per cent rental, 3,629 affordable rental; but actuals depend on detailed project planning; CreateTO uses rounded unit counts.
Links	<ul style="list-style-type: none"> • City of Toronto. (2019). "Implementing the "Housing Now" Initiative". https://www.toronto.ca/legdocs/mmis/2019/ex/bgrd/backgroundfile-123663.pdf • CreateTO. (2019). "CreateTO Housing Now". https://createto.ca/housingnow/ • City of Toronto. (2020). "Plan to Create Supportive Housing Opportunities". Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-145692.pdf

8 Funding or program name	Open Door																
Nature or purpose of funds	<ul style="list-style-type: none">• City support for new affordable rental, by way of City capital funding, exemptions from fees and charges, and multi-year property taxes exemptions.																
Who funds	<ul style="list-style-type: none">• City of Toronto.• Many projects also receive federal-provincial capital.																
Who administers	<ul style="list-style-type: none">• City of Toronto: Housing Secretariat• Coordinated with City’s Housing Now initiative for mixed-tenure sites (CreateTO).• Collaboration on some specific sites with TTC, Toronto Parking Authority (TPA), Waterfront Toronto, and TCHC.																
Current units and dollars in Toronto	<p>Dollars:</p> <ul style="list-style-type: none">• Program implementation report (2016) estimated City support \$44M per 1,000 units (exemptions from fees and charges and property tax – value will rise with level of fees and taxes); plus City land to be determined.• The sites also require capital funding (to be determined) from federal-provincial and/or City sources to achieve viable and affordable housing.• Annual value of City assistance as follows (The large increase in 2019 is the Housing Now sites and related \$20M funding.) <table><thead><tr><th>Year</th><th>Funding (\$M)</th><th>Incentives (\$M)</th></tr></thead><tbody><tr><td>2016</td><td>18.3</td><td>26.7</td></tr><tr><td>2017</td><td>34.0</td><td>48.6</td></tr><tr><td>2018</td><td>29.7</td><td>68.3</td></tr><tr><td>2019</td><td>65.4</td><td>342.9</td></tr></tbody></table>	Year	Funding (\$M)	Incentives (\$M)	2016	18.3	26.7	2017	34.0	48.6	2018	29.7	68.3	2019	65.4	342.9	<p>Units:</p> <ul style="list-style-type: none">• 3,052 affordable rental units (2016–2019), average 763 units/year (also some mid-range rental and affordable ownership).• Includes some supportive units.• City budget notes are projecting an average 823 affordable rental completions annually, 2020–2023, and (with Housing Now sites), a 2024 surge to 4,323 units.
Year	Funding (\$M)	Incentives (\$M)															
2016	18.3	26.7															
2017	34.0	48.6															
2018	29.7	68.3															
2019	65.4	342.9															
Recent trends & changes (2017-2020)	<ul style="list-style-type: none">• Until 2018 a large majority of funding for new affordable rental was from federal-provincial programs; since 2019 City support has become large while federal funding has declined.• Affordable rental funding approvals: 571 (2016), 1,224 (2017), 606 (2018), 651 (2019). There is also some mid-range rental in addition to this.• Allocations approved:<ul style="list-style-type: none">- In 2017: 19 projects with 1,224 affordable units (+some owner ship): \$35M capital + \$50M City fees and charges and property taxes exemptions.- In 2018: 8 projects with 606 affordable units (+ some mid-range): \$10M capital + \$27M City fees and charges and property taxes exemptions.- In 2019: 8 projects with 651 units: \$12M capital + \$38M City fees and charges and property taxes exemptions.																
How much flexibility	<ul style="list-style-type: none">• Open Door is a flexible framework to assist larger volumes of new affordable rental, including supportive housing, subject to political support/fiscal pressures.																
How open/suitable for expansion	<ul style="list-style-type: none">• City has noted the potential for available funding to be used for modular housing, among other options (SSHA Supportive housing opportunities report, Jan 2020).																
Key political considerations	<ul style="list-style-type: none">• The augmented City Building Levy supports affordable housing goals as well as the primary priority of public infrastructure. This Levy involves an added 1.5 per cent on property tax revenues, each year from 2020 through 2025.																

8 Funding or program name	Open Door
Other notes	<p>Special note on City capital for new affordable rental</p> <ul style="list-style-type: none"> • The City faces challenges in finding capital to achieve higher affordable housing output. Key specifics are noted here. • Grants to non-profits are in the operating budget as a matter of fiscal principle (not capital budget – that is for public infrastructure of the City and its agencies). • In the 2010s, rising Development Charges revenues (from real estate boom and higher DC rates) provided increasing capital for affordable housing development. • With higher City priority for affordable Housing and the provincial More Homes, More Choices Act ('Bill 108') which reduces DC revenue, the source of funding is now shifting to the City Building Levy. This is the first time the City has allocated any significant capital for new affordable rental from property taxes revenues. • The \$20M in 2019 for Open Door sites (see Open Door) is reported to have come to the operating budget of the Housing Secretariat from the City Building Levy.
Links	<p>Open Door</p> <ul style="list-style-type: none"> • City of Toronto. (2015). "Affordable Housing Open Door Program. 2015 program initiation report and 2016 program implementation report". http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2015.EX10.18 • City of Toronto. (2016). "Implementing the Open Door Affordable Housing Program". http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2016.EX16.26 • City of Toronto. (2018). "Open Door 2018 Allocation Report". http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2018.AH10.2 • City of Toronto. (2018). "Open Door Affordable Housing Program 2017 Annual Activity Report". http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2018.AH10.6 • City of Toronto. (2019). "Open Door 2019 Allocation Report". http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2019.PH8.3 • City of Toronto. (2021). "Open Door Affordable Housing Program". https://www.toronto.ca/community-people/community-partners/affordable-housing-partners/open-door-affordable-housing-program/ • City of Toronto. (2020). "Operating Budget Briefing Note – Housing Secretariat". www.toronto.ca/legdocs/mmis/2020/bu/bgrd/backgroundfile-141308.pdf • City of Toronto. (2020). "Plan to Create Supportive Housing Opportunities". Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-145692.pdf

9 Funding or program name	Alternative Housing and rent support funding administered by the City (Part of City's social housing subsidy budget)	
Nature or purpose of funds	<ul style="list-style-type: none"> Alternative Housing is a program under the Housing Services Act. It is social housing funding for mortgage payments, property tax, maintenance, and administration. The amount is variable based on the rent collected, to account for variability in RGI. The City also funds some rent supplements and administers housing allowances. Achieves affordable RGI rent in non-profit or private-sector housing, where capital costs are paid in other ways, but which would otherwise charge market rents. Support housing provision and affordable rents by non-profit providers with mandates to house and support people with histories of homelessness. 	
Who funds	<ul style="list-style-type: none"> Combination of City and federal funding 	
Who administers	<ul style="list-style-type: none"> City of Toronto 	
Current units and dollars in Toronto	<div> <div> Dollars: <ul style="list-style-type: none"> The City spends \$414M/year (gross) and about \$230M net (after federal transfers), in subsidy to social housing [2019 data] – TCHC, non-profit, co-op. \$119M (27 per cent) of City social housing subsidy goes to non-profit housing. Most funding is integrated mortgage & RGI subsidy under pre-1996 project agreements. \$9M of the \$119M was stacked rent supp in non-profit projects. If 1/6 to 1/3 of non-profit units are Alternative units serving homeless or MHA clients, this implies about \$20–\$40M annual City housing subsidies to Alternative Housing (within the \$119M total City subsidies to non-profits). </div> <div> Units: <ul style="list-style-type: none"> 14,603 non-profits still received City funding in 2019, of which 979 had stacked rent supplement. (31,600 total non-profit and co-op units per 2019 CanCEA housing needs study). A significant share of non-profits are 'Alternative' providers with mandates to house people coming out of homelessness. City has stated 5,200 Alternative units (Supportive housing report, Jan 2020); other sources have suggested a lower number targeted to homeless/MHA (Wellesley, Taking Stock). Alternative are therefore 1/6 – 1/3 of 14,600 City-funded non-profit units. </div> </div>	
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> Rent supplement to non-profits has been flat at about \$120M/year since 2015, while funding for TCHC and for housing allowances expanded greatly. Allocation of capital funding to new non-profit projects has not been accompanied by rent supp allocations since circa 2003, with rare exceptions. As more and more non-profits reach expiry of agreements and transition to stacked rent supplement under COCHI, this will become the norm for non-profits. 	
How much flexibility	<ul style="list-style-type: none"> Stacked rent supp, if available, is easily combined with capital funding, to achieve deeply affordable rents in new affordable rental projects. 	
How open/suitable for expansion	<ul style="list-style-type: none"> Stacked rent supp is a suitable and flexible tool (combined with capital funding), to enable supportive providers to add affordable units and serve more people. 	
Key political considerations	<ul style="list-style-type: none"> City's social housing budget is the largest housing funding resource in the system, and the acute fiscal pressures affecting it have now stabilized (see COCHI). City has had a high priority to address TCHC funding shortfall and to implement federal-provincial housing allowance programs that help tenants in private rental. There has been low de facto low priority for adding rent supplement to enable non-profits (including supportive providers) to add units and house more people. There has been little discussion or consideration of this option. Until recently, the City has tended to underplay Alternative Housing as a form of supportive housing, and how large is the City's funding role in this sector. 	

9 Funding or program name	Alternative Housing and rent support funding administered by the City (Part of City's social housing subsidy budget)
Other notes	<ul style="list-style-type: none"> • The City's Alternative Housing is part of the City's Service Level Standard for RGI. The Province has introduced a Portable Housing Benefit Framework that allows the City to shift funding from RGI to PHB and meet the SLS with PHBs.
Links	<ul style="list-style-type: none"> • City of Toronto. (2020). "Plan to Create Supportive Housing Opportunities". Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-145692.pdf • Suttor, Greg. (2016). "Taking Stock of Supportive Housing." Wellesley Institute. https://www.wellesleyinstitute.com/wp-content/uploads/2016/11/Taking-Stock-of-Supportive-Housing.pdf

10 Funding or program name	Housing allowances
<p>Nature or purpose of funds</p> <p>Who funds</p> <p>Who administers</p>	<ul style="list-style-type: none"> • Monthly rent subsidies to low-income households in need, typically time-limited • Benefit is fixed monthly amount paid direct to household, 'portable' if they move. • Uses include moving people out of homelessness into housing, stabilizing tenancies at risk, as well as meeting other client needs. <p>See also Canada-Ontario Housing Benefit</p> <ul style="list-style-type: none"> • Federal and provincial governments, through OPHI (see OPHI) and other programs. • City of Toronto (SSHA).
<p>Current units and dollars in Toronto</p> <p>Recent trends & changes (2017-2020)</p>	<div> <div> <p>Dollars:</p> <ul style="list-style-type: none"> • Program budget can be estimated at about \$20M based on benefit levels and client numbers (SSHA documents do not identify the program budget) • \$8M increase in housing allowances (2020 SSHA budget) from OPHI • Current multi-year allocation of OPHI funds to Toronto expires March 2022. </div> <div> <p>Units/households:</p> <ul style="list-style-type: none"> • 5,600 households per (as of Jan 2020 SSHA Operating budget) with about 100 households/month being added. • SSHA projecting just under 7,000 households by early 2022. • Comprises (as of May 2019, rounded) 2,600 homeless + 1,500 homeless prevention + 1,300 from social housing waiting list. </div> </div> <p>Dollars per household:</p> <ul style="list-style-type: none"> • Monthly benefit in homeless stream of the program is \$500 for 2/3 of recipients and \$250 for the other 1/3. • New allowances are coming in at \$800 and higher. <ul style="list-style-type: none"> • The City has administered time-limited housing allowances since 2008, funded from shifting federal-provincial programs. The main programs have been Investment in Affordable Housing (IAH, 2011-2018) and its successor OPHI. • The City has managed the transition from one program source to the next while achieving continuity of housing allowance delivery to clients. • Significant expansion of the program: avg. recipients 3,264 (2017), 4,100 (2018), 4,285 (2019), 5,600 (early 2020) [as reported in 2019 and 2020 SSHA budgets].
<p>How much flexibility</p> <p>How open/suitable for expansion</p> <p>Key political considerations</p>	<ul style="list-style-type: none"> • The City has wide flexibility to determine many parameters of the program. These include priority groups to receive housing allowances, application and intake procedures, the manner of coordination with homeless services and community-based providers, depth of subsidy, and how long clients receive the benefit. • These housing allowances are also paired with follow-up supports in Streets to Homes and related programs. SSHA reported about 1,000 such clients (as of Jan 2020), with capacity for ramping to an additional 200 within existing funding. • Very useful for helping homeless people obtain, afford, and sustain housing. • Form of funding is very flexible; funding envelope and numbers of clients assisted can be readily expanded. Also subject to similar contraction if funds removed. • Because it flows to the household and is time-limited (program envelopes as well as for each client), this is not a tool for long-term rent subsidies in new rental. • City Council has not supported motions to expand the program from net City tax revenues.

10 Funding or program name	Housing allowances
Other notes	<ul style="list-style-type: none"> • Active discussion of possible further expansion as an urgent COVID-19 measure in spring 2020. <p>See also Canada-Ontario Housing Benefit</p>
Links	<ul style="list-style-type: none"> • City of Toronto. (2019). "Expanding the Housing Allowance Program". Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-133039.pdf • City of Toronto. (2019). "Expanding the Housing Allowance Program - Supplementary Report". Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-135031.pdf • City of Toronto. (2020). "Plan to Create Supportive Housing Opportunities". Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-145692.pdf

11 Funding or program name	Canada-Ontario Housing Benefit	
<p>Nature or purpose of funds</p> <p>Who funds</p> <p>Who administers</p>	<ul style="list-style-type: none"> • Monthly rent subsidies to low-income households in need. • This is a significant new program under the National Housing Strategy. • Benefit is fixed monthly amount paid direct to household, 'portable' if they move. • Primarily private-rental tenants but can also be used in social housing. • Priorities include homelessness people among other priority population groups. <ul style="list-style-type: none"> • Federal and Ontario governments (50/50 cost-shared) <ul style="list-style-type: none"> • City of Toronto (and other municipal/district 'service managers') does local prioritization and intake, within provincial guidelines set out by MMAH. • Ontario Ministry of Finance pays the monthly benefit to each household and does annual reassessment for each client. 	
<p>Current units and dollars in Toronto</p>	<p>Dollars province-wide:</p> <ul style="list-style-type: none"> • \$27.9M (2020/21, rising to \$36.6M (2021/22) <p>Dollars in Toronto:</p> <ul style="list-style-type: none"> • Allocation to Toronto has not been publicly announced, but is expected to be about \$5M in 2020/21, rising to about \$7M in 2021/22 <p>[NB –Inferred here based on per capita allocations to other service managers].</p> <p>Dollars per household:</p> <ul style="list-style-type: none"> • Calibrated to the individual household rent/income gap: difference between 80 per cent of citywide avg. market rent (by unit size), and 30 per cent of the household's net income (per prior-year tax return). • Estimated \$600-\$700/mo. 	<p>Units/households province-wide:</p> <ul style="list-style-type: none"> • Provincial statement that the COHB will serve 40,000 households. The dollars would support about 5,000/year, so 40,000 must be a multi-year total incorporating turnover. <p>Units/households in Toronto:</p> <ul style="list-style-type: none"> • City of Toronto has not yet reported out with its delivery plan. • If avg. benefit is \$600-\$700/month, expected funding could support 800–1,000 households by 2021.
<p>Recent trends & changes (2017-2020)</p>	<ul style="list-style-type: none"> • New program starts implementation April 2020; expecting full ramp up by 2021. • Province announced allocations of funding by service manager area (Dec 2019), followed by program guidelines and Ontario-municipal agreements (March 2020). • SSHA was to report out to Council standing committee April 2020 (COVID-19 delay). • Added to the IAH/OPHI-funded and related housing allowances (see Housing Allowances), and the 2,600 private-landlord rent supp units, about 10,000 Toronto households should be receiving rent subsidies in private rental by 2021. 	
<p>How much flexibility</p>	<ul style="list-style-type: none"> • The following groups have priority: domestic violence and human trafficking survivors; people who are homeless or at risk; Indigenous persons; seniors; and people with disabilities (per program guidelines). • The secondary provincial priority those in community/social housing without rent subsidy, or where other subsidy is expiring, • There is large local flexibility to choose more specific priorities and implementation measures, within the provincial broad provincial priority groups. 	

11 Funding or program name	Canada-Ontario Housing Benefit
<p>How open/suitable for expansion</p>	<ul style="list-style-type: none"> • Very useful for helping homeless people obtain, afford, and sustain housing. • Form of funding is very flexible; funding envelope and numbers of clients assisted can be readily expanded. Also subject to similar contraction if funds removed. • Because it flows to the household and multi-year funding is not legally or contractually assured, this is not a tool for long-term rent subsidies in new rental. • See also Canada-Ontario Housing Benefit.
<p>Key political considerations</p>	<ul style="list-style-type: none"> • Since 2011, City has sustained and expanded the number of housing allowances in an ever-shifting environment of time-limited federal-provincial programs. • The City has put little or no net municipal funding into housing allowances.
<p>Other notes</p>	<p>Special note on magnitude of funding:</p> <ul style="list-style-type: none"> • The dollars announced in 2020 by Ontario fall far short of the scale of funding announced in the National Housing Strategy. The latter appears to translate (on a per-capita basis) to almost \$200M COHB annually in Ontario, rather than <\$40M. <p>Some significant delivery specs:</p> <ul style="list-style-type: none"> • Household is removed from the social housing waitlist once receiving the benefit. • No benefit dollars flow to municipality, only admin funds. Ministry of Finance makes payments to clients. City's notional allocation of MMAH funding enables it to manage intake and individual benefit calculations up to that funding ceiling. • Ministry of Finance will do an annual review of each household's income and eligibility and recalculate and renew the benefit (or end it if appropriate).

12 Funding or program name	Supports to Daily Living (SDL)
Nature or purpose of funds	<ul style="list-style-type: none"> • Funding for support services (support workers and related costs) in Alternative Housing for persons who were previously homeless or are at high risk. • This City-funded program of supports in the Alternative housing sector operates in parallel to MOH-funded supports in the MHA supportive housing sector. Not to be confused with the 'Supports for Daily Living Program' in the health-funded seniors support and long-term care sector (that is an entirely separate program).
Who funds	<ul style="list-style-type: none"> • Province and City (part of CHPI) • Notionally or formerly 80/20, now apparently quite a different mix
Who administers	<ul style="list-style-type: none"> • City of Toronto (SSHA)
Current units and dollars in Toronto	<div> Dollars: <ul style="list-style-type: none"> • The City spent \$19.7M on this program (2019 SSHA budget) Units: <ul style="list-style-type: none"> • Unknown number of residents /clients in housing of 26 providers • Appears to be few thousand clients/residents </div>
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> • This program expanded from \$3 to \$5M in 2013-2014 (to 14 providers with about 3,000 residents) and then four-fold in 2019 to the \$20M level. • This program structure is now being used as a channel to deliver a range of housing-related support in a wider range of providers and housing arrangements.
How much flexibility	<ul style="list-style-type: none"> • City has wide flexibility in the ways it uses the SDL funds (within CHPI) • City has wide flexibility in the ways it uses the SDL program structure to fund housing supports
How open/suitable for expansion	<ul style="list-style-type: none"> • This is a key potential resource to expand housing supports if funds are available.
Key political considerations	<ul style="list-style-type: none"> • Expansion is at the City's expense. • The recent provincial initiative to expand homeless-related and housing support services took the form of a new program, Home For Good.
Other notes	<ul style="list-style-type: none"> • SDL started as a 1980s MCSS program to fund support in housing, parallel to that provided by MOH to MHA providers. Delivery was transferred to the City in 2000 but with the MCSS funding continuing. (See Community Homelessness Prevention Initiative for related information on the evolution of funding.) • SDL has been a main source of support funding in many homeless-serving Alternative providers: Dixon Hall, Ecuhome, Fred Victor, Homes First, HOTT, Portland Place, CRC Self-Help, RHAG, WoodGreen, YSM Genesis Place, and YWCA. • The City (SSHA) speaks of three main program categories of housing-related supports (as well as coordinated access): Follow-up Supports, Layered Housing with Supports, Supports to Daily Living, and Habitat Services.

13 Funding or program name	Habitat services						
Nature or purpose of funds	<ul style="list-style-type: none"> • Subsidies to boarding homes and self-contained units for people with serious mental health issues, mostly privately owned and operated properties; also funds for not for profits. • Per-diem monthly payments under contracts with owners/operators which: <ul style="list-style-type: none"> - achieve affordable rents for residents - are a lever to ensure owners/operator provide decent living conditions, with monitoring of contractual standards by Habitat Residential Services Inspectors - require access and placement from The Access Point (central access system) - on-site support for tenants provided by Cota or Habitat support workers. 						
Who funds	<ul style="list-style-type: none"> • Cost-shared approximately 80/20 by the Ministry of Health and City of Toronto. 						
Who administers	<ul style="list-style-type: none"> • Habitat Services (community agency dedicated to this program), accountable to the City of Toronto which oversees the program. 						
Current units and dollars in Toronto	<table border="0"> <tr> <td>Dollars:</td><td>Units:</td></tr> <tr> <td>• \$12.0M (2019)</td><td>• 931 units</td></tr> <tr> <td></td><td>• 52 units funded exclusively by the City of Toronto</td></tr> </table>	Dollars:	Units:	• \$12.0M (2019)	• 931 units		• 52 units funded exclusively by the City of Toronto
Dollars:	Units:						
• \$12.0M (2019)	• 931 units						
	• 52 units funded exclusively by the City of Toronto						
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> • Use of Habitat funding as a flexible source of rent subsidy (see other boxes). • Some owner/operators exiting the program due to booming real estate opportunities in combination with funding pressures (only minor rise in per-diems), and some older operators winding down operations. 						
How much flexibility	<ul style="list-style-type: none"> • Habitat funding is also being used as a flexible source of rent subsidy, in contracts with non-profits rather than private boarding home operators. This includes: <ul style="list-style-type: none"> - Rent subsidies in a PARC new affordable rental project; - Arrangements for housing providers to secure units for long-term shelter residents moving to long-term housing with supports (part of George Street Revitalization funded exclusively by the City of Toronto). 						
How open/suitable for expansion	<ul style="list-style-type: none"> • Habitat funding is identified as a flexible tool in the SSHA Supportive Housing Opportunities report (Jan 2020). • City has initiated a 100 per cent City-funded extensions to the program. Extending it on an 80/20 funding basis would require a Ministry of Health allocation. 						
Key political considerations	Boarding homes are not a “best practice” model, but this funding and this community-based provider are incrementally being used to improve housing standards for existing homes and implement other approaches.						
Other notes	<ul style="list-style-type: none"> • Support is provided by Cota or Habitat Services; this is an integral part of the overall Habitat model alongside monitoring of standards by Habitat staff. 						
Links	<ul style="list-style-type: none"> • City of Toronto. (2020). “Plan to Create Supportive Housing Opportunities”. Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-145692.pdf 						

14 Funding or program name	Community Homelessness Prevention Initiative (CHPI)
<p>Nature or purpose of funds</p> <p>Who funds</p> <p>Who administers</p>	<ul style="list-style-type: none"> • Co-funds a diverse range of homelessness services provided by the City or by community agencies funded through the City. • Includes emergency shelters, prevention, rehousing services, and other services. • This is the City's largest source of funding for homeless-related services. • Also includes some housing-related supports. See Supports to Daily Living. <ul style="list-style-type: none"> • Province of Ontario – Ministry of Municipal Affairs and Housing • The City is required to cost-share to at least 20 per cent of costs of CHPI-funded services. The former funding formula was 80/20. • Net City funding is now at 40 per cent of gross 2020 costs for homeless-related services. <ul style="list-style-type: none"> • City of Toronto (SSHA)
<p>Current units and dollars in Toronto</p>	<div> Dollars in Toronto: <ul style="list-style-type: none"> • \$115.6M in 2019/20 • \$117.6M in 2020/21 and 2021/22 </div> <div> Units in Toronto: <ul style="list-style-type: none"> • Supports various programs; does not readily translate to client counts </div>
<p>Recent trends & changes (2017-2020)</p>	<ul style="list-style-type: none"> • City spending on homeless-related services has risen greatly as homelessness has escalated and program responses have expanded in the late 2010s and ongoing. • Province-wide CHPI funding underwent a planned 15 per cent increase from \$294M (2016/17) to \$339M (2019/20). Increases have not matched rising City costs.
<p>How much flexibility</p>	<ul style="list-style-type: none"> • City has wide flexibility to use CHPI to support a diverse range of homeless-related services, which explicitly may include housing-related supports.
<p>How open/suitable for expansion</p>	<ul style="list-style-type: none"> • Pressures of rising homelessness are putting extreme pressures on the homelessness services budget, of which CHPI is a mainstay. The City is therefore likely to strongly prefer that other sources fund any additional housing supports.
<p>Key political considerations</p>	<ul style="list-style-type: none"> • There is large fiscal pressure on the City from expanding homeless-related services to meet escalating needs. It is more politically viable to fund housing supports from separate sources than those that fund shelters, outreach, etc.
<p>Other notes</p>	<p>Program evolution and system perspectives</p> <ul style="list-style-type: none"> • City of Toronto has for many years used a combination of City, provincial and federal programs to support an array of homeless services and housing supports to meet local needs (City program categories do not fit neatly into Ontario ones). • Homeless-related services are budgeted in 2020 at \$394M (gross) and \$157 (net). CHPI is the largest single part of the \$237M difference (along with Reaching Home, Home for Good, Habitat Services, and other federal or Ontario funding). • CHPI started in 2013 as an MMAH amalgamation of former MMAH and MCSS programs: OW funding for emergency shelters, Consolidated Homelessness Prevention Program, Rent Bank, and Emergency Energy Fund (also Domiciliary Hostels, not funded in Toronto). This enhanced local flexibility but shifted all to notional 80/20 cost-sharing with a fixed provincial cap, such that all expenses beyond that would be at 100 per cent municipal cost. • The Consolidated Homelessness Prevention Program (CHPP) had started in 2005 as an MCSS-led amalgamation of former MCSS-funded but municipally delivered homeless programs: Provincial Homelessness Initiatives Fund (PHIF), Supports to Daily Living (SDL), Community Partners Program (CPP), Emergency Hostel Redirection Initiative (EHRI), and Off the Streets into Shelters (OSIS).

14 Funding or program name	Community Homelessness Prevention Initiative (CHPI)
Other notes	<ul style="list-style-type: none"> • CHPI does fund some housing-related support services. However, CHPI is primarily for more directly homeless-related services: emergency shelters (the largest CHPI-funded program), prevention, outreach, rehousing, etc. • In the 1990s–early 2000s, the City sometimes used shelter funding for affordable rents and supports in some added transitional housing (see Taking Stock).
Links	<ul style="list-style-type: none"> • City of Toronto. (2017). “Community Grants to Address Homelessness 2017 – 2019”. Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2017/cd/bgrd/backgroundfile-106399.pdf • Government of Ontario. (2019). “Canada-Ontario Community Housing Initiative (COCHI) & Ontario Priorities Housing Initiative (OPHI) Program Guidelines”. http://www.msdsb.net/images/ADMIN/correspondence/2019/MMAH_COCHI_OPHI_Guidelines_En.pdf

15 Funding or program name	Home for Good (HFG)
Nature or purpose of funds	<ul style="list-style-type: none"> • Support diverse locally chosen priorities in homelessness services and supportive housing. • Can support a diverse mix of housing capital, rent assistance, and supports. • City has prioritized housing supports and facilities to help homeless people obtain and sustain housing, and to assist housing stability for those at high risk. • Includes some housing-related supports, as well as other services.
Who funds	<ul style="list-style-type: none"> • Provincial (MMAH) funds allocated to Toronto and other municipal/district 'service managers'.
Who administers	<ul style="list-style-type: none"> • City of Toronto – SSHA (and other municipal/district 'service managers')
Current units and dollars in Toronto	<p>Dollars province-wide:</p> <ul style="list-style-type: none"> • \$63M/year (2019/20 & 2020/21), projected rise to \$93M (2021/22) <p>Units in Toronto:</p> <p>SSHA estimates 2,400 clients or units</p> <p>Dollars to Toronto:</p> <ul style="list-style-type: none"> • \$24.5M annual operating, 2018/19– 2021/22 • Also \$37M capital within the 2017/18–2019/20 allocation
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> • New program effective 2017/18, responding to the report of Ontario's Expert Advisory Panel on Homelessness. • Current government sustained HFG operating funds for two years through 2021/22. • City selected various local priorities after a 2017 consultation with providers.
How much flexibility	<ul style="list-style-type: none"> • City has full flexibility to allocate among its chosen local priorities • A portion of the funding is also permitted to support amortization of capital costs • HFG operating funds allocated as follows (as of 2018, some data rounded here): <ul style="list-style-type: none"> - Follow-up supports – 1,100 homeless people when housed (\$6.4M) - Housing with layered supports – supports to 500 clients (\$4.3M) - 300 clients (\$3.0M) – supports in TCHC rooming houses & YWCA 389 Church - High supports to 370 clients (\$5.1M) - 80 clients in Shelter to Homes project • HFG capital: Allocated to renovation of properties newly transferred to supportive providers (YWCA, 389 Church St; Margaret's, 13-19 Winchester St.).
How open/suitable for expansion	<ul style="list-style-type: none"> • Easy to add provincial funds to this program if and when political priority exists • Flexible initial allocation to varied priorities
Key political considerations	<ul style="list-style-type: none"> • Fears that this would be at risk as too Liberal-branded have proved unfounded
Other notes	<ul style="list-style-type: none"> • Targeted to homeless services and housing, rather than MHA • Important one-time infusion of flexible additional funds.

16 Funding or program name	Rapid Housing Initiative (RHI)
Nature or purpose of funds	<ul style="list-style-type: none"> • This is the federal program to help address urgent housing needs of vulnerable Canadians, especially in the context of COVID-19, through the rapid construction of affordable housing. • Supports the creation of up to 3,000 new permanent affordable housing units through \$1B commitment
Who funds	<ul style="list-style-type: none"> • Federal government (CMHC – Canada Mortgage and Housing Corporation)
Who administers	<ul style="list-style-type: none"> • CMHC • Municipalities – City of Toronto
Current units and dollars in Toronto	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Dollars in Toronto:</p> <ul style="list-style-type: none"> • \$203.3M in 2020 <p>\$500M in country-wide project stream</p> </div> <div style="width: 45%;"> <p>Units in Toronto:</p> <ul style="list-style-type: none"> • Unknown </div> </div>
Recent trends & changes (2017-2020)	<ul style="list-style-type: none"> • New program as of 2020, in response to COVID-19
How much flexibility	<ul style="list-style-type: none"> • Covers the construction of modular housing, as well as the acquisition of land, and the conversion/rehabilitation of existing buildings to affordable housing (e.g., hotels) • Delivered funding under two streams, each containing \$500M. Under the first stream, RHI will expedite funds to pre-identified municipalities with predetermined allotments. For the second stream, an application portal will be open to municipalities, provinces and territories, Indigenous governing bodies and organizations, and non-profit organizations.
How open/suitable for expansion	<ul style="list-style-type: none"> • Non-profit housing providers interested in applying to the Project Stream must have: Property Management Experience, and Construction Management Experience • Standard rental, transitional, permanent supportive Housing, single room occupancy and seniors Housing (that requires light to no care) • Must have a minimum of five units or beds • Minimum contribution request of \$1M • Primary use is residential • Permanent Housing (long-term tenancy, three months or more).
Key political considerations	<ul style="list-style-type: none"> • Rapid delivery with short turnarounds • Acquisition of non-residential buildings (e.g., hotels) is a new program component • Acquisition of existing rental buildings appears ineligible unless currently uninhabitable.
Other notes	<ul style="list-style-type: none"> • CMHC will accept applications until December 31, 2020. • Applications will be reviewed by January 31, 2021. • CMHC will review and prioritize applications based on program criteria. • Aims to commit all funds before March 31, 2021, and ensure housing is available within 12 months of agreements.
Links	<ul style="list-style-type: none"> • CMHC. (2019). "Rapid Housing Initiative (RHI)". https://www.cmhc-schl.gc.ca/en/NHS/rapid-housing-initiative

17 Funding or program name	Reaching Home, including 2020 changes
<p>Nature or purpose of funds</p> <p>Who funds</p> <p>Who administers</p>	<ul style="list-style-type: none"> • This is the federal program for preventing and reducing homelessness. It is associated with the National Housing Strategy. • The program supports diverse services selected to locally to meet local needs. • The program also requires a local Coordinated Access system by 2023, to prioritize those most in need and match them to suitable housing and services. • Modifications have been made for increased flexibility and reduced eligibility criteria considering COVID-19. <ul style="list-style-type: none"> • Federal government (ESDC – Employment and Social Development Canada). <ul style="list-style-type: none"> • City of Toronto (SSHA). The City is ESDC’s designated ‘community entity’ to administer the program.
<p>Current units and dollars in Toronto</p> <p>Recent trends & changes (2017-2020)</p>	<div> Dollars in Toronto: <ul style="list-style-type: none"> • \$23.3M in 2020 • \$25.7M in 2023 onwards. Units in Toronto: <ul style="list-style-type: none"> • Supports various programs; does not readily translate to client counts. </div> <ul style="list-style-type: none"> • COVID-19 changes include new eligible activities such as provision of basic needs services and health and medical services; waived \$1 for \$1 cost-matching; and eased geographic restrictions allowing for projects to be funded outside of traditional service boundaries. • Reaching Home replaced the Homelessness Partnering Strategy (HPS) effective FY 2019/20. This involved a major review, stakeholder input, and rebranding. • Reaching home has a new emphasis on coordinated access – a change from HPS. • Reaching Home doubled the HPS funding nationwide and meant a more modest 20 per cent funding increase in Toronto (\$21.6M rising to \$25.7M). • Toronto is using the added funding for a new Indigenous funding stream as well as the new Coordinated Access system and point in time homelessness counts.
<p>How much flexibility</p> <p>How open/suitable for expansion</p> <p>Key political considerations</p>	<ul style="list-style-type: none"> • The City combines Reaching Home with CHPI and City funding, to support a mix of services including prevention, outreach, access, follow-up supports, etc. • The program explicitly enables local flexibility to fund priorities chosen locally to meet locally identified needs. These must be identified in a local multi-year plan. • This is not a resource to support the creation of more supportive housing. It has not been used in Toronto for housing allowances or rent supplements. <ul style="list-style-type: none"> • As a flexible program it could easily be expanded if a federal priority existed. • The program explicitly enables local flexibility to fund priorities chosen locally to meet locally identified needs. These must be identified in a local multi-year plan. <ul style="list-style-type: none"> • Reaching Home has a stated goal of reducing chronic homelessness by 50 per cent by 2027/28. It does not offer housing or support resources commensurate with this. • Following modest funding expansion to current levels in 2018 as part of the National Housing Strategy, further expansion in the near future appears unlikely.
<p>Other notes</p>	<p>Program evolution and system perspectives</p> <ul style="list-style-type: none"> • The City of Toronto has for many years used a combination of City, provincial and federal programs to support an array of homeless services and housing supports to meet local needs. These local programs cut cross the sources of F/P funding. • HPS (2007-2019) replaced the Supporting Communities Partnership Initiative (SCPI, 2000-2007). SCPI, HPS, and Reaching Home have all had similar flexible local priorities, and admin by the City as the designated ‘community entity’.

17 Funding or program name	Reaching Home, including 2020 changes
Other notes	<ul style="list-style-type: none"> • SCPI, HPS, and Reaching Home have all been modest but significant parts of overall funding in Toronto for homeless-related services and housing supports. • Under SCPI (1999–2007), the City allocated 20 per cent of funds to create transitional and supportive housing (also the pattern nationwide). This ceased to be a permitted option under HPS in 2007 and is not renewed in Reaching Home.
Links	<ul style="list-style-type: none"> • CMHC. (2019). “Reaching Home: Canada’s Homelessness Strategy Directives”. https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html • City of Toronto. (2017). “Community Grants to Address Homelessness 2017 – 2019”. Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2017/cd/bgrd/backgroundfile-106399.pdf • City of Toronto. (2019). “Implementation of Reaching Home: Canada’s Homelessness Strategy”. Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2019/ec/bgrd/backgroundfile-129658.pdf

18 Funding or program name	TCHC units – Conversion of units, leasing, and client placements
<p>Nature or purpose of funds</p> <p>Who funds</p> <p>Who administers</p>	<ul style="list-style-type: none"> • A significant number of MHA and homeless clients are being housed in buildings owned by TCHC, or which were previously TCHC buildings. • In effect a redeployment of City/TCHC resources to MHA and homeless clients. • Arrangements vary – including headleases; Streets to Homes client placements; people housed via the Housing Connections priority for homeless persons, with third-party supports; transferring TCHC properties to non-profits; etc. • This entails various types of funding, explicit and implicit. <ul style="list-style-type: none"> • There are varied arrangements for funding the supports in these cases, e.g. <ul style="list-style-type: none"> - New support funding to existing MHA housing providers (partnerships at 291 George St. and other sites). - Providers allocating part of existing supports to clients housed in TCHC units. - Home for Good funding (389 Church St., 13-19 Winchester St). • There are varied arrangements for funding the housing in these cases, e.g.: <ul style="list-style-type: none"> - Clients housed in TCHC units implicitly receive a share of overall annual City operating subsidy to TCHC (equivalent to operating costs minus rent paid). - Transfer of properties: e.g., 389 Church St transferred to YWCA; lease of 13-19 Winchester St to Margaret’s Housing and Community Support Services - Associated allocation by the City of repair and rehabilitation funding. <ul style="list-style-type: none"> • City (SSHA) and/or TCHC
<p>Current units and dollars in Toronto</p>	<div> Dollars: <ul style="list-style-type: none"> • No estimate available. • Order of magnitude may be over \$10M for Housing + similar for supports (e.g. 1,000 units @\$500/mo. = \$6M) </div> <div> Units: <ul style="list-style-type: none"> • No estimate available. • Appears to add up to several hundred units at least. </div>
<p>Recent trends & changes (2017-2020)</p>	<ul style="list-style-type: none"> • Extension of George St pilot and associated LHIN-funding supports, to several TCHC buildings with large numbers of high-need residents. • New transfers and/or leases to non-profits (389 Church, 13-19 Winchester, etc.) • Ongoing Streets to Homes placements. • SSHA and TCHC interest in reallocating hard-to-rent units to MHA and homeless clients.
<p>How much flexibility</p>	<ul style="list-style-type: none"> • Wide flexibility for the City and/or TCHC, in partnership with MHA providers.
<p>How open/suitable for expansion</p>	<ul style="list-style-type: none"> • Wide scope for expansion. Flexible funding in many respects. • Unless accompanied by new housing and support funding, this does not add resources to the system. Rather, it reallocates assets and rent subsidies, and thereby reduces the amount available for other types of households in need (families, seniors, working-poor singles, etc.) • Identified in SSHA Supportive Housing Opportunities report (Jan 2020).
<p>Key political considerations</p>	<ul style="list-style-type: none"> • Little political consideration (so far) of implications of redeploying City housing assets and funding flows to homeless and MHA clients in preference to others.
<p>Other notes</p>	<ul style="list-style-type: none"> • Asset Inventory may also provide some relevant data.
<p>Links</p>	<ul style="list-style-type: none"> • City of Toronto. (2020). “Plan to Create Supportive Housing Opportunities”. Shelter Support & Housing Administration. https://www.toronto.ca/legdocs/mmis/2020/ph/bgrd/backgroundfile-145692.pdf

2. Asset Inventory overview of current program funding in Toronto

An analysis of Toronto's existing supportive housing assets offers insights into how funding programs are being used in practice. The data presented here was collected through the Toronto Supportive Housing Asset Inventory survey of Toronto supportive housing operators. (Supportive Housing Growth Plan Asset Inventory Database, unpublished). This Asset Inventory data was collected from two-thirds of all Toronto's supportive housing providers. It includes Ministry of Health-funded mental health and addictions providers, alongside some City-funded alternative housing providers and developmental services providers funded by the Ministry of Children, Community and Social Services (MCCSS). This Funding Analysis examined data from the Asset Inventory on the funding programs that are currently supporting housing units that providers own or deploy rent supplements in. Given the distinct funding streams for owned and non-owned supportive housing properties, the funding profiles of these assets are explored separately.

There are 316 owned supportive housing properties in Toronto. About half of these receive funding from the Ministry of Health and Long-Term Care (MOH), representing 2319 units and 969 beds in shared properties.

Most MOH-funded assets are private non-profit housing corporations (PNP). PNPs make up 75 per cent of units in non-shared properties and 34 per cent of beds in shared properties. Other funding initiatives from the MOH that contribute to a significant share of units include the Capital Homelessness Program, Transformation Housing, and the Housing – Capital and Operating fund.

Table 1.

MOH Funding Initiative	Properties	Beds in shared Properties	Self contained units	Shared units	RGI units	Total units
Addictions Bricks and Mortar	3	52	0	0	24	0
ALC	1	8	0	0	0	0
Capital Homelessness Program	17	98	142	5	146	172
Community Mental Health Programs	2	6	30	0	30	30
Habitat Contract	1	0	29	0	0	29
Homelessness Initiative	6	37	48	2	38	50
Homes for Good	1	0	15	0	0	15
MCSS – Operational	1	9	0	0	0	0
MHHI	1	13	0	0	0	0
MOH Housing – Capital & Operating	20	146	92	5	179	92
MOH Rent Supplements	5	49	7	7	11	35
Ontario Community Housing Assistance Program (OCHAP)	7	37	0	0	37	0
Private Non-Profit Housing Corporations (PNP)	92	335	1,657	39	1,814	1,707
SCPI and CMHC	1	0	14	0	0	14
Transformation Housing	4	144	92	0	123	166
Other	4	35	0	2	9	9
Grand total	166	969	2,126	60	2,411	2,319

Several owned properties (104) receive funding from social and affordable housing programs, comprising 2,542 units and 734 beds in shared properties. About a quarter of units each receive Affordable Housing funding (i.e. AHP/IAH/OPHI), Provincial Reformed/Unilateral funding, and Sector 27/95 funding, respectively. Shared properties follow a similar pattern, with 32 per cent of beds funded by Provincial Reformed/Unilateral, 19 per cent by Section 27/95, and 12 per cent by affordable housing programs.

Table 2.

Social / affordable housing program	Properties	Beds in shared Properties	Self contained units	Shared units	RGI units	Total units
AHP/IAH/OPHI (affordable housing)	14	91	778	0	598	790
Provincial reformed/unilateral	45	234	120	133	457	487
SCPI	1	0	29	0	0	29
SCPI / HPS	1	0	30	0	30	30
Section 27 / 95	9	142	466	0	525	568
Other	34	267	464	3	490	638
Grand total	104	734	1,887	136	2,100	2,542

Figure 1. Units by social/affordable housing program

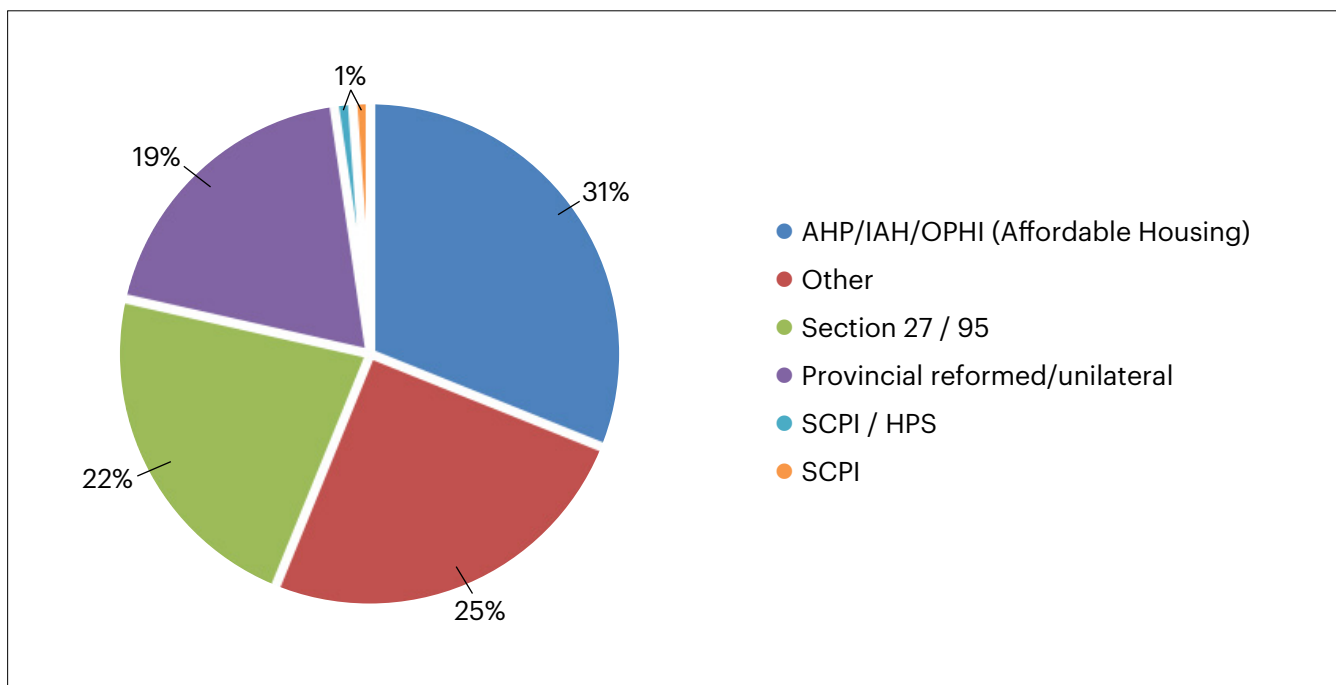
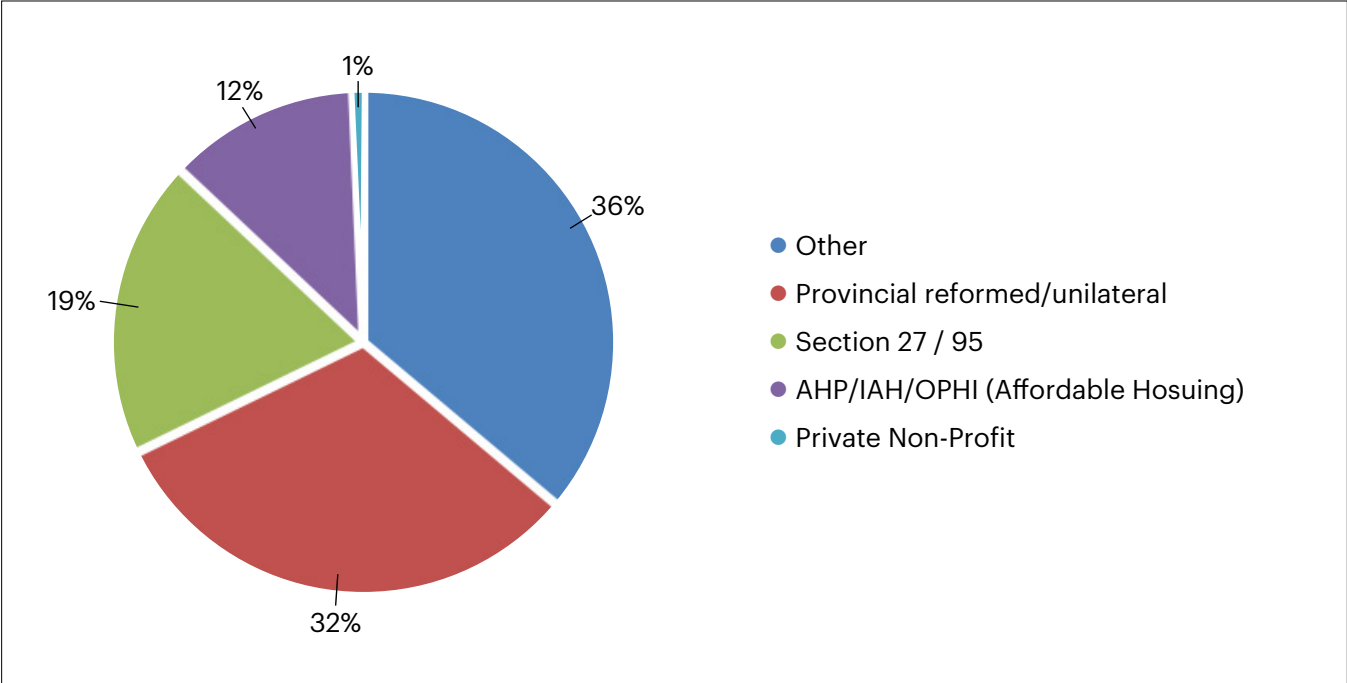


Figure 2. Beds in shared properties by social/affordable housing program



Supports provided in owned properties are largely funded by the MOH/LHINs and the City. For supports attached to units in non-shared properties, 42 per cent are funded solely by the City, 37 per cent solely by the MOH/LHINs, and 21 per cent by both sources. For supports associated with beds in shared properties, 45 per cent receive City funding, 32 per cent receive MOH/LHIN funding, and 19 per cent receive funding from the MCCSS.

Figure 3. Units by supports funding source

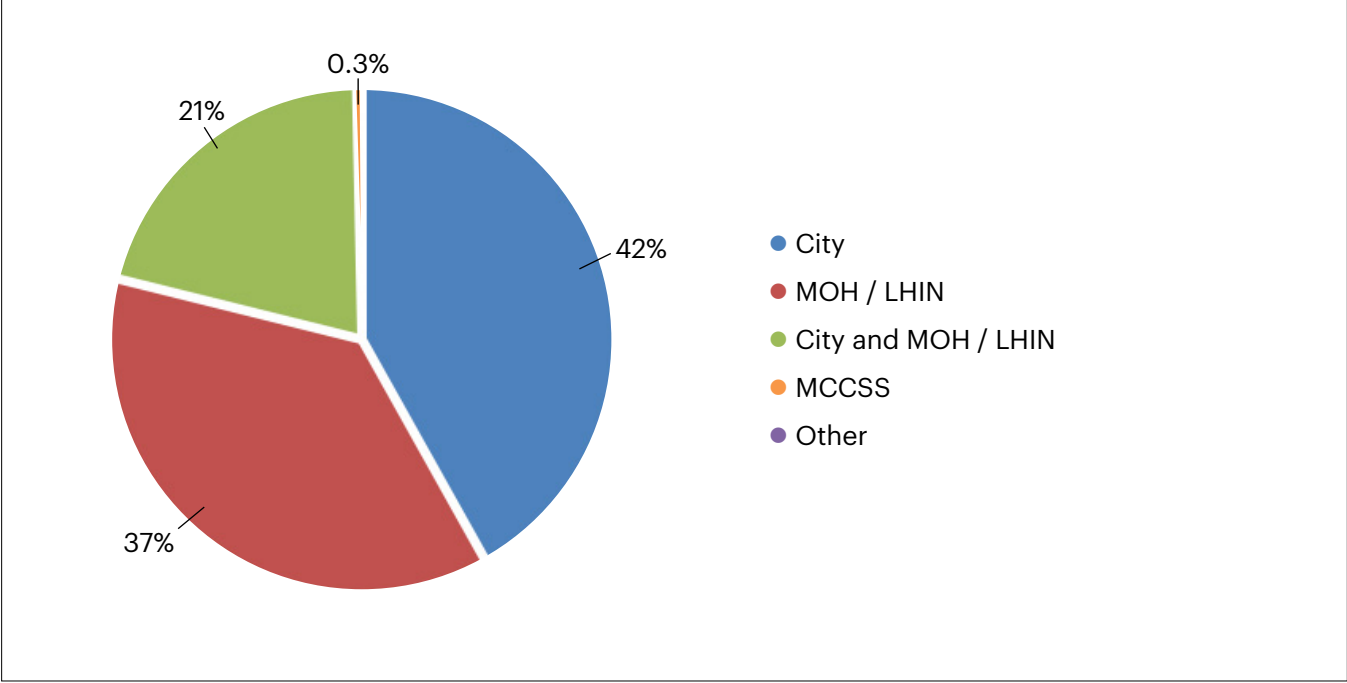
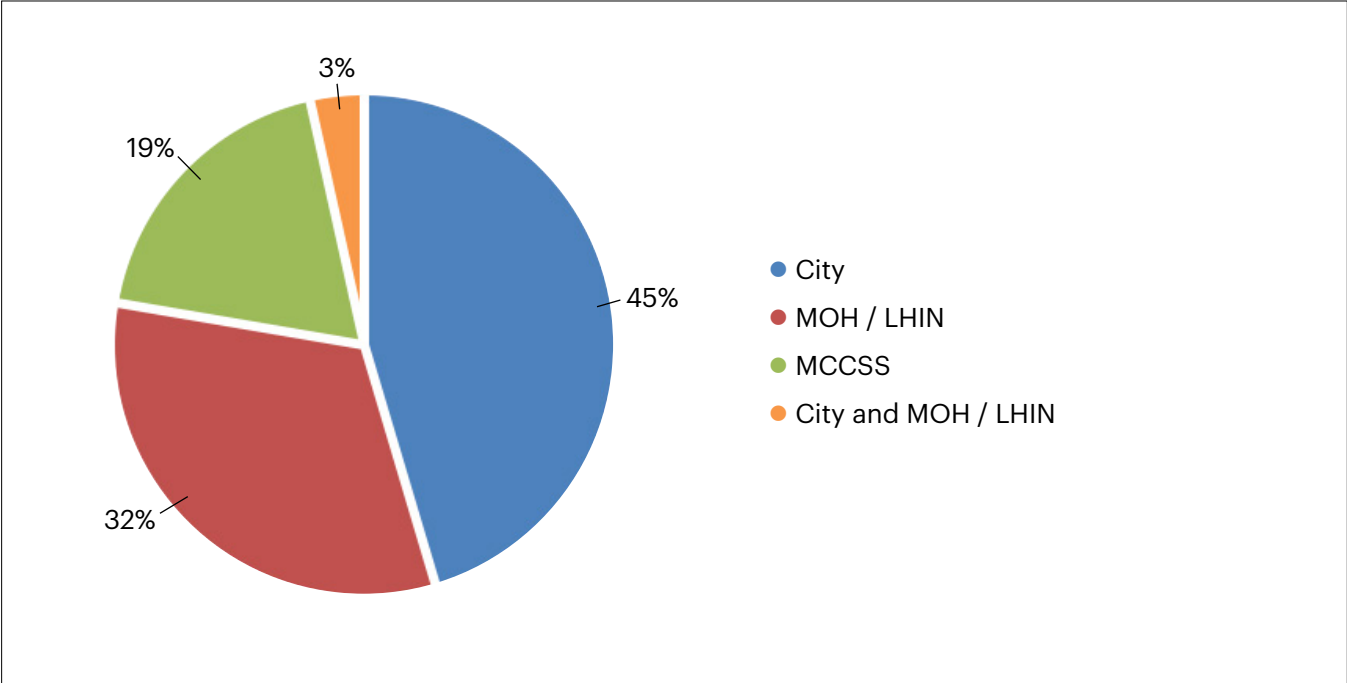


Figure 4. Beds in shared properties by supports funding source



Toronto’s supportive housing system also includes 859 non-owned assets, which are funded through the MOH, the City, or both. Most of these properties (795) receive funding from the MOH, totalling 2,268 units in non-shared properties and 1,026 rooms in shared properties. MOH-funded, non-owned assets provide 3,382 rent supplements. Most rent supplements, units, and shared rooms receive funding from the Mental Health including Service Enhancements rent supplement program. Several units and rent supplements also rely on the Addictions and MH&A Strategy 1000 units rent supplement programs.

Table 3.

Ministry funding program	Properties	Rooms in shared Properties	Shared units	Self-contained units	Rent supp	Headlease units	Total units
Habitat Services	2	49	0	0	42	26	0
Homeless Housing Initiative Program	7	0	0	47	47	0	47
Ontario Community Housing Assistance Program (OCHAP)	3	31	0	48	69	69	48
Reintegration Unit	1	12	0	0	12	12	0
Rent Supplement - Addictions	58	0	10	222	230	204	232
Rent Supplement - Forensic Mental Health	8	0	0	38	38	8	38
Rent Supplement - Mental Health, incl. Service Enhancements	596	789	21	1,646	2,608	1,320	1,667
Rent Supplement - MH & A Strategy	34	48	15	33	42	14	48
Rent Supplement - MH & A Strategy 1000 units	45	33	4	115	147	112	119
Rent Supplement - MH & A Strategy 1150 units	38	6	2	64	74	43	66
Rent Supplement (unspecified)	1	0	0	3	3	1	3
Short Term Transitional Housing	1	20	0	0	20	0	0
Other	1	38	0	0	50	38	0
Grand Total	795	1,026	52	2,216	3,382	1,847	2,268

Figure 5. Rent supplements by MOH funding program

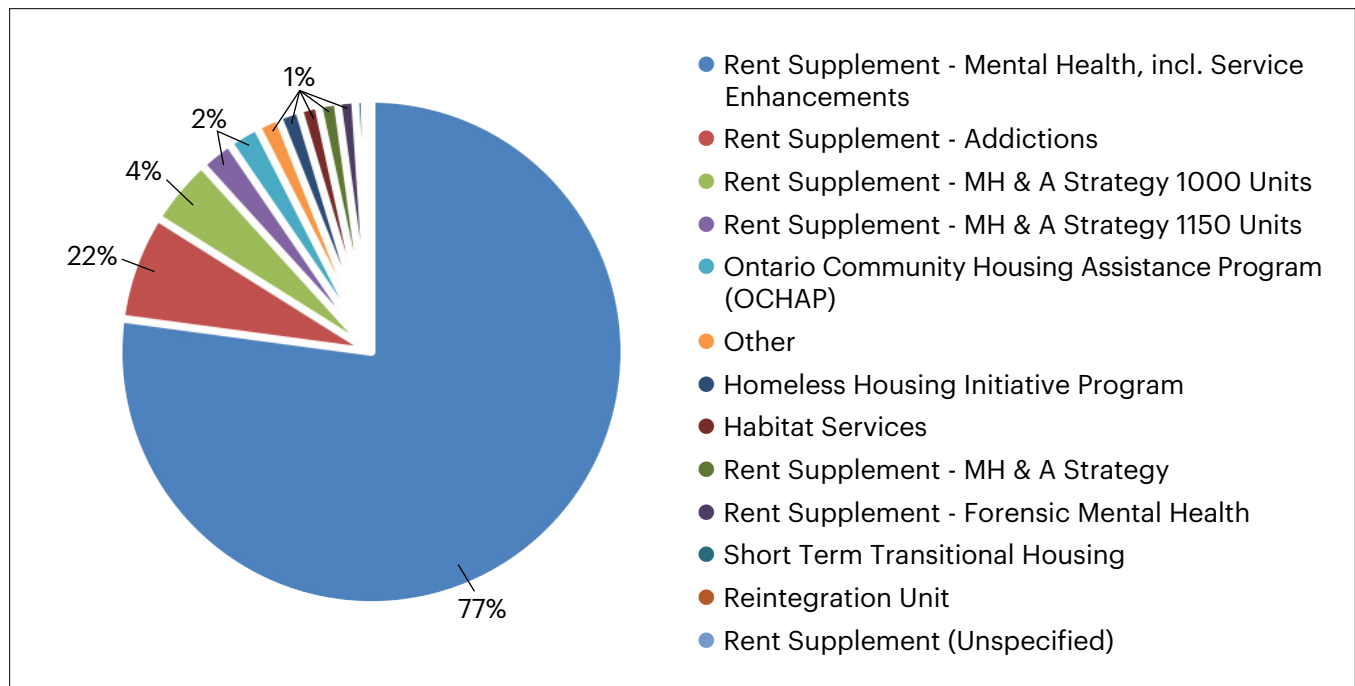


Figure 6. Units by MOH funding program

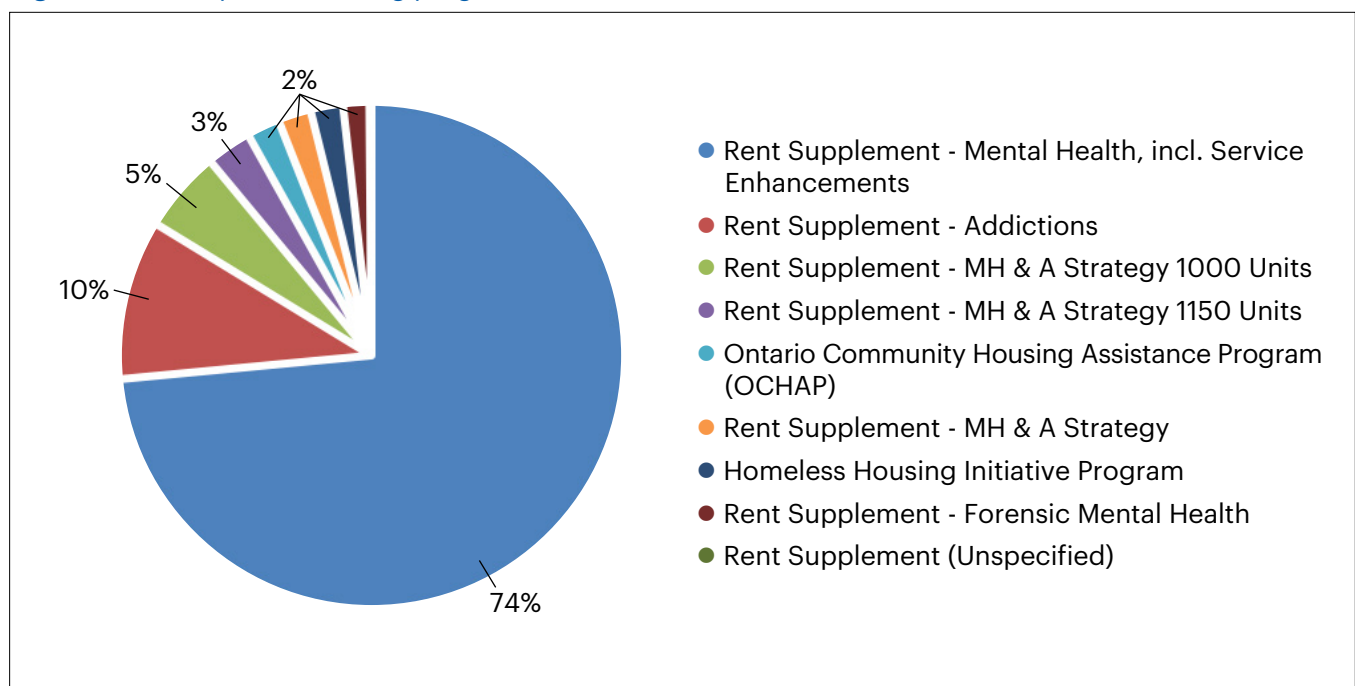
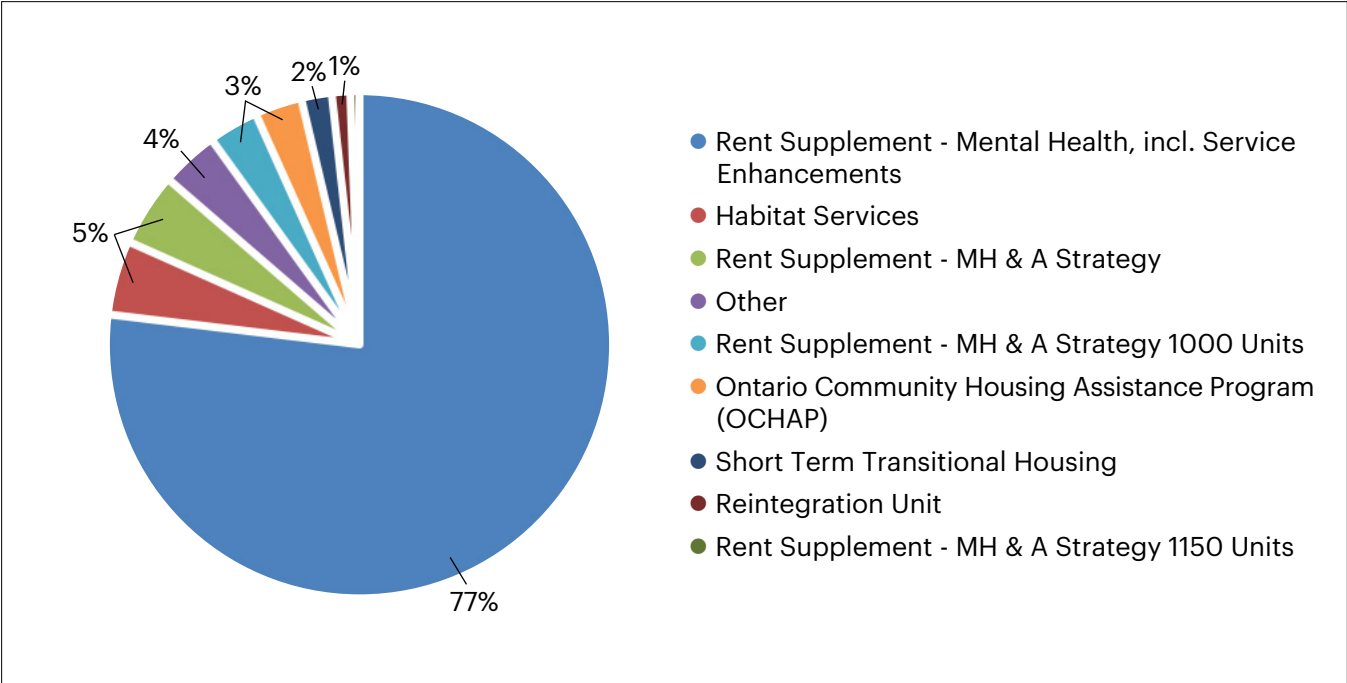


Figure 7. Rooms in shared properties by MOH funding program



A significant share of non-owned properties (324) receives funding from the City, representing 816 units in non-shared properties and 1,000 rooms in shared properties. City-funded, non-owned supportive housing assets provide 1,858 rent supplements, most of which come from the Shelter, Support and Housing Administration (SSHA) division. SSHA also funds the largest share of City-funded rooms in shared properties. The next most frequently used City program is flat rate housing allowances (e.g. IAH, OPHI, HFG).

Table 4.

City funding program	Properties	Rooms in shared Properties	Shared units	Self-contained units	Rent supp	Headlease units	Total units
COT Rent Supplement Program	1	0	0	12	12	12	12
Flat rate housing allowances (IAH/OPHI/HFG/etc.)	32	79	0	139	138	117	139
Housing Connections	2	0	0	5	5	0	5
Housing First	2	0	0	2	2	2	2
National Employment Fund	9	0	0	9	9	2	9
Ontario Community Housing Assistance Program (OCHAP)	4	16	0	60	76	66	60
SCPI	1	0	0	30	30	0	30
SSHA	52	730	0	11	958	3	11
Strong Communities	19	36	15	20	22	11	35
Transitional Aged Youth	2	7	0	0	7	7	0
Other	200	154	9	504	599	294	513
Grand Total	324	1,022	24	792	1,858	514	816

Figure 8. Rent supplements by City funding program

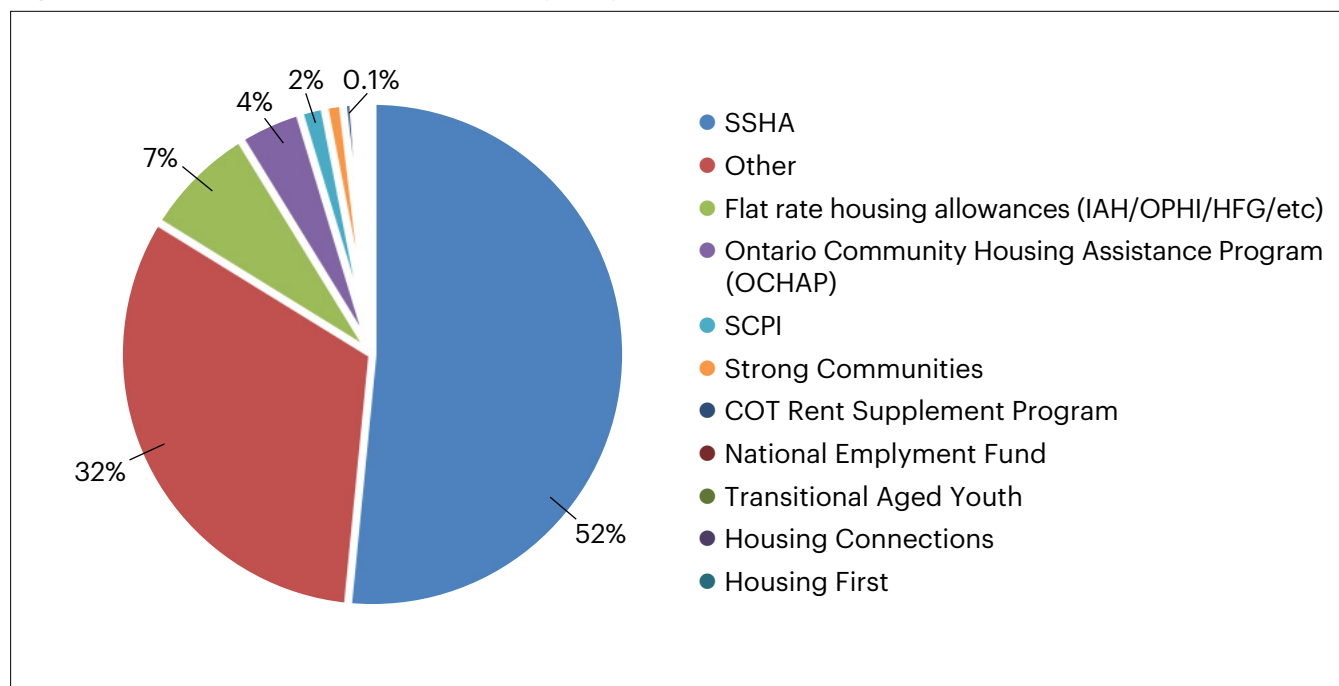


Figure 9. Units by City funding program

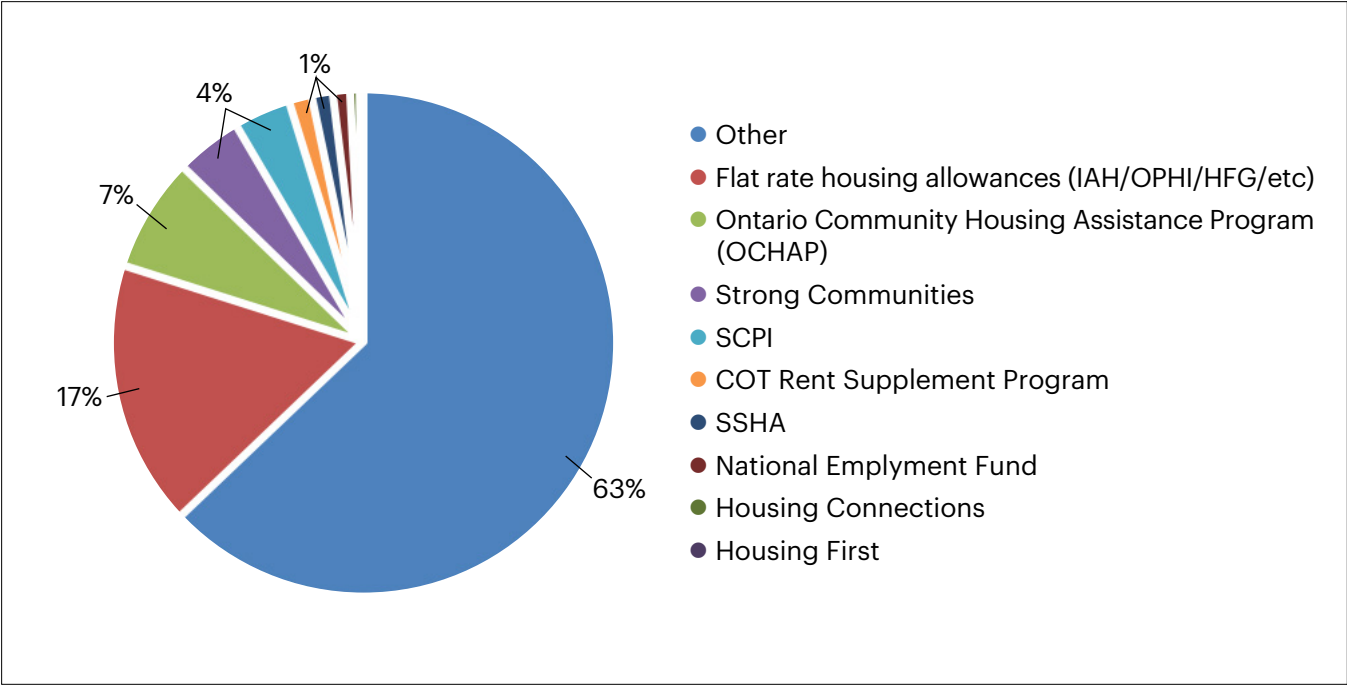
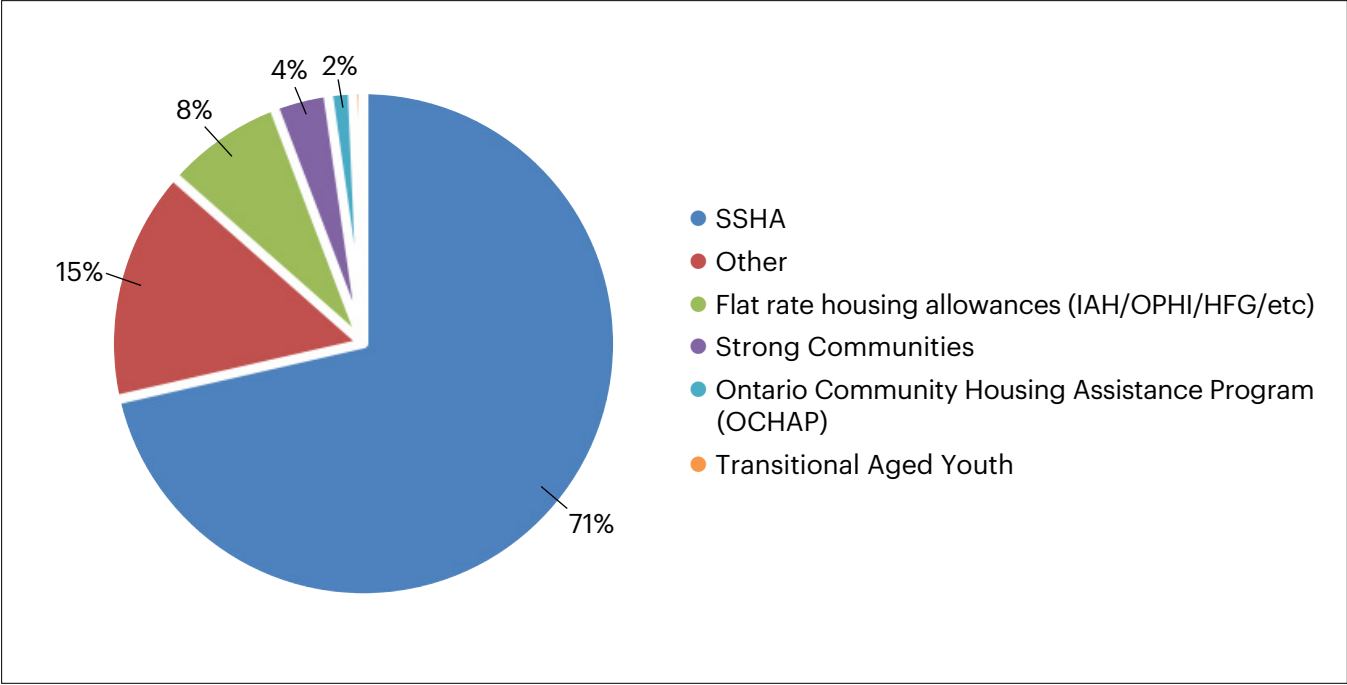


Figure 10. Rooms in shared properties by City funding program



Supports in non-owned properties are almost exclusively funded through the MOH/LHINS.

Figure 11. Units by supports funding program

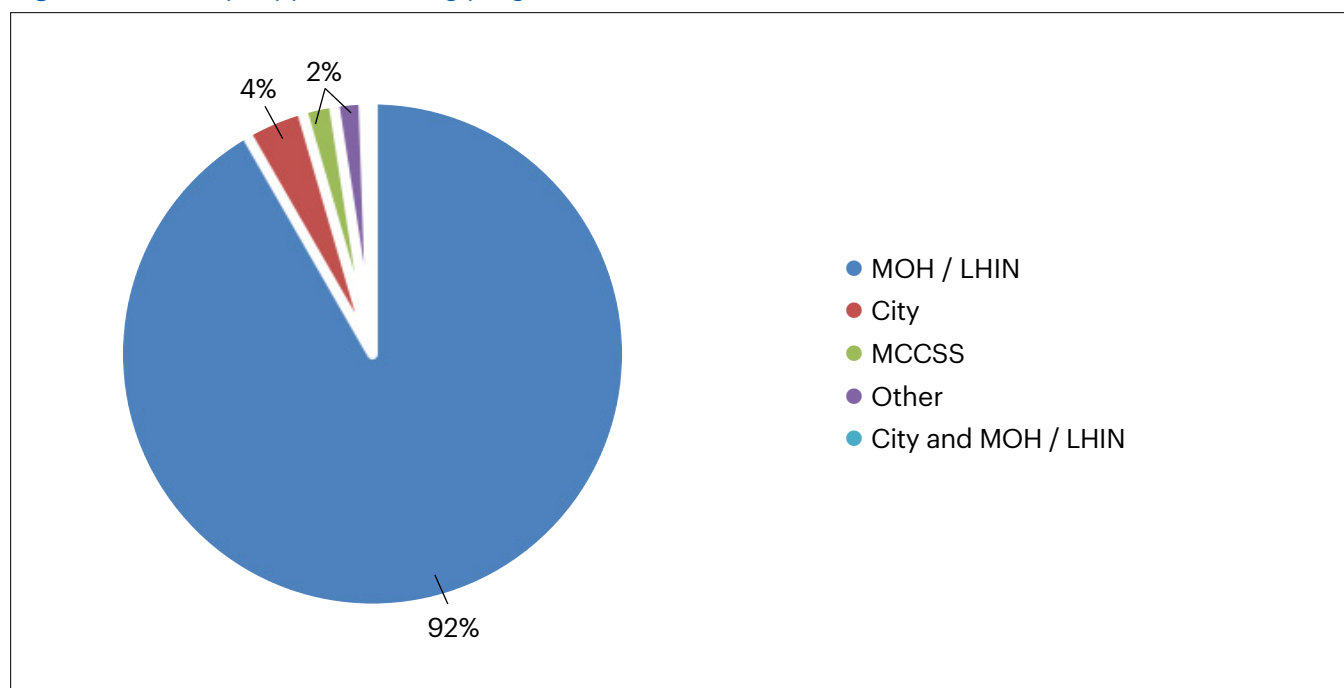
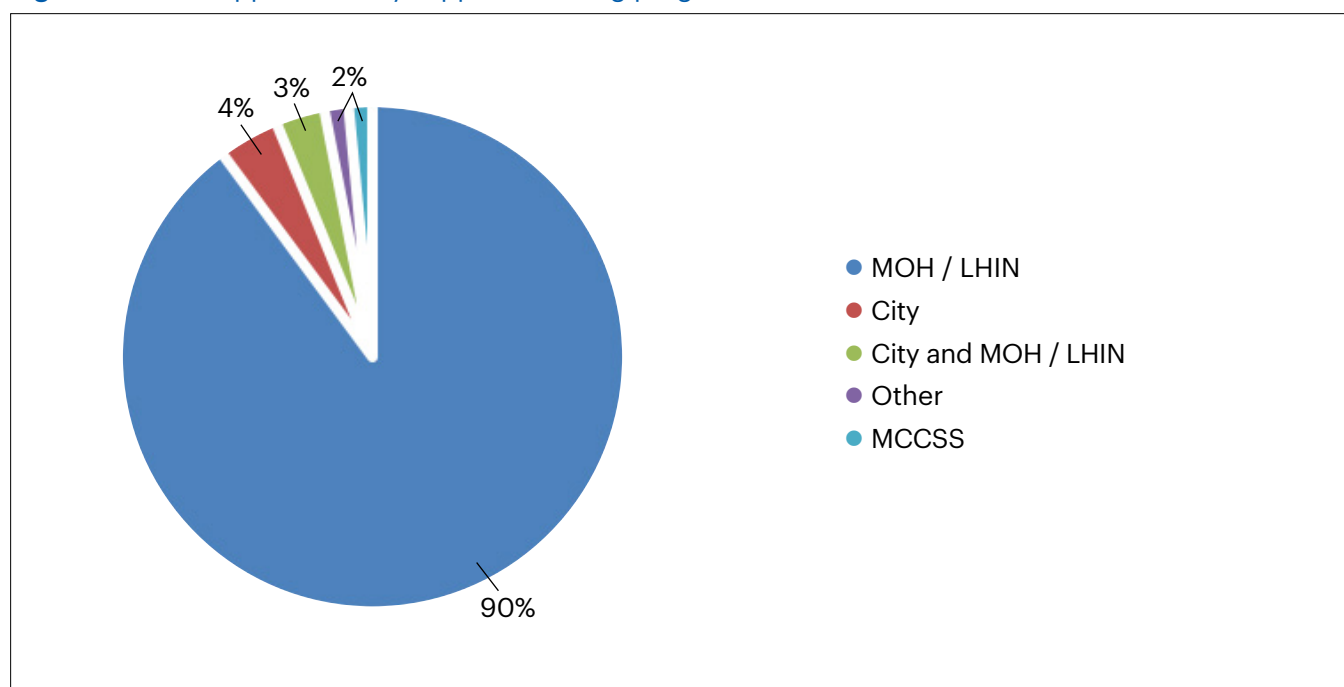


Figure 12. Rent supplements by supports funding program



3. Discussion group of supportive housing sector leaders

Building on the funding program inventory and the funding data analysis, the SHGP project team hosted a facilitated discussion focused on challenges and opportunities related to funding supportive housing growth in Toronto.

Seven supportive housing sector leaders with strong knowledge of the funding environment for supportive housing in Toronto were invited to take part in a two-hour meeting. The discussion focused on the three areas of inquiry. First, the discussion was an opportunity to confirm the key findings of the analysis of the funding inventory and the asset inventory. Second, the group offered an opportunity to identify critical issues or opportunities that had not been well captured in this research. Finally, the group allowed participants to identify critical points that should be brought forward as key messages or key observations to inform the SHGP.

Discussions in the focus group echoed many of the core findings of the funding program inventory and Asset Inventory funding data. Four broad and interconnected themes were drawn from the sector leader discussion group. Building on the four broad themes, several sub-themes raised by sector leaders that illustrate strategic actions that would strengthen funding for supportive housing growth were identified.

1. From collaboration and coordination to commitment

This theme represents the recurring idea that all levels of government, including different provincial ministries, need to work together to provide ongoing funding to the supportive housing sector. For example, this entails improved alignment around goals and investment in supportive housing. In terms of the sector role, approaches to collaboration include being strategic about when different organizations should come together to apply for funding or being deliberate about when members of the sector should focus solely on housing development versus other areas of growth.

Sub-theme and strategic action	Rationale and explanation
Introduce a one-window office for supportive housing development.	<p>Currently, our supportive housing development system consists of many conflicting programs, set up by multiple levels of government. This complex arrangement of programs should be aligned and administered through a one-window approach to simplify the process for developers of supportive housing.</p> <p>There is a need for replicable, widescale development of supportive housing. A one-window approach would allow builders to reuse successful program models, including their combination of government support streams and financing, in order to reach supportive housing growth goals.</p>
Convene a City-wide Planning Table with Ontario Health and the City of Toronto.	<p>There is a need for better coordination around the planning of support services for supportive housing. A City-wide Planning Table would allow for greater collaboration around the delivery of supports across all of Toronto. This could occur in addition to geographical-based or population-based planning for specific areas or groups in Toronto.</p> <p>This would also allow for the supportive housing sector to be more proactively involved in planning with Ontario Health and the City around delivery of supports.</p>

2. Reposition focus away from reactive towards proactive approaches

Current funding programs are designed and delivered in a way that encourages a reactive response to investment and development, where providers respond quickly to discrete, relevant funding calls, without the capacity to be more forward-thinking and strategic in growth plans. There is a need for broader commitment from governments for long-term planning and investment, in terms of an expansion of programs that already exist, and an ongoing commitment to investment that meets the supportive housing growth needs of Toronto.

Sub-theme and strategic action	Rationale and explanation
Increasing supportive housing growth through investment in housing programs that are geared toward long-term development.	Current programs lack long-term continuity that prevents the necessary growth of supportive housing in Toronto. Predictable, long-term funding would help support sector growth. This could be achieved by adding dedicated supportive housing goals and resources to funding programs.
Increase funding amounts to meet the current demand for supportive housing.	There is a shortfall of funding that prevents the supportive housing sector from growing as it needs to in order to meet the need. Greater capital, rent supplements, and support dollars are all needed to meet the SHGP growth targets.
Support sector to build development expertise and capacity.	Considerable capacity already exists with respect to experience and knowledge of development processes within the sector. Further support of providers with respect to skill and expertise development in order to build housing.

3. Flexibility to adapt to changing contexts

This theme relates to the idea that funding of the supportive housing sector should enable flexible, agile and innovative development approaches to adapt to changing contexts when necessary. In addition to the above theme that facilitates long-term strategic planning, there is also the need to avoid overly prescriptive approaches that would prevent being able to modify strategies to evolving environments. A pertinent example of this is the recent COVID-19 pandemic which has introduced changes relevant to the supportive housing environment.

Sub-theme and strategic action	Rationale and explanation
Creating vacancies in supportive housing by supporting successful tenant transitions out of units when tenant support needs change and enabling them to access supports again when needed if their mental health status declines.	Enabling more flow in the system will require affordable housing for tenants to transition to, and the guarantee of rapidly reintroduced supports when needed.
Building back better through the National Housing Strategy.	Multiple housing-related developments have transpired in Toronto since the beginning of the pandemic. Pandemic responses such as hotel leasing, modular housing should be leveraged into growing permanent supportive housing.

4. Reducing barriers to sector-wide development

The final theme represents the idea that organizations face numerous barriers to rapid and efficient development of supportive housing. These barriers exist at multiple levels and in different processes and require attention so that providers can maximize their potential for housing development.

Sub-theme and strategic action	Rationale and explanation
Improve planning processes to fast-track supportive housing at the municipal level.	Municipal approvals present barriers to supportive housing growth that delay projects by years. For example, supportive housing growth should be accelerated with broad pre-approvals of sites and models.
Enabling housing providers to leverage their assets for development.	There is a need for greater flexibility within the funding system to support non-profits to maximize their capacity for supportive housing development. This includes modernizing existing funding agreements so providers can refinance their assets to access capital for development purposes and allowing providers to refinance on a portfolio-wide and/or sector-wide basis.

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