

Affordable Housing for Seniors:

Impacts in Light of Social Housing End Dates and Provincial
Strategies for Ontario's Seniors

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HSC: Who we are

- Established in 2002 as the Social Housing Services Corporation under the *Social Housing Reform Act*
- Mandated by legislation to deliver programs to benefit Ontario's affordable housing sector but continue to evolve our business to meet sector needs:
 - Insurance
 - Bulk purchasing programs
 - Research, education and training
 - Capital reserve investment management
 - Tenant insurance
 - Energy & asset management
 - Program support (SHRRP, OPA, Infrastructure Ontario)
 - Partnerships (sector working groups, research, program funding and delivery, private/public)
- HSC board is made up of a cross-section of our clients

HSC Objects:

1. To improve the operation, efficiency and long-term sustainability of housing providers that provide housing for moderate and low-income households.
2. To improve the management, maintenance and long-term sustainability and viability of the physical assets of housing providers that provide housing for moderate and low-income households.
3. To improve the quality of life of residents in housing for moderate and low-income households.

Affordable Housing for Seniors

- AMO/OMKN and HSC Collaboration
- October 2012 “Social Housing End Dates in Ontario: Assessing Impacts and Promoting Good Practices”
 - Project identified EOA obligations for Service Managers (SMs), identified impacts of EOA on Service Managers and practices employed to address these impacts
- A second report *Affordable Housing for Seniors in Ontario* is in process
 - Examines current state of seniors housing in Ontario and the disconnect between Service Manager level and policy aims of government. Uses data gathered in “Social Housing End Dates in Ontario” to highlight potential loss of housing due to withdrawal of federal funding

Canadian Social & Affordable Housing context

- Federal government transferred operating authority to most provinces & territories in '90s
- No national housing plan
- But, as of 2013, 11 provinces & territories have housing strategies in place
- Ontario downloaded to municipalities in 2002
- Governed by *Housing Services Act, 2011*
- Ontario housing service managers must complete H&H plans by Jan 2014



Definitions

Social Housing

- Municipal non-profits, private non-profits, co-operatives, private rent supplements
- Built and operated with financial assistance of governments
- Subsidized rents charged are usually geared-to-income
- Mixture of geared-to-income and market renters
- No new social housing since mid-90's

Affordable Housing

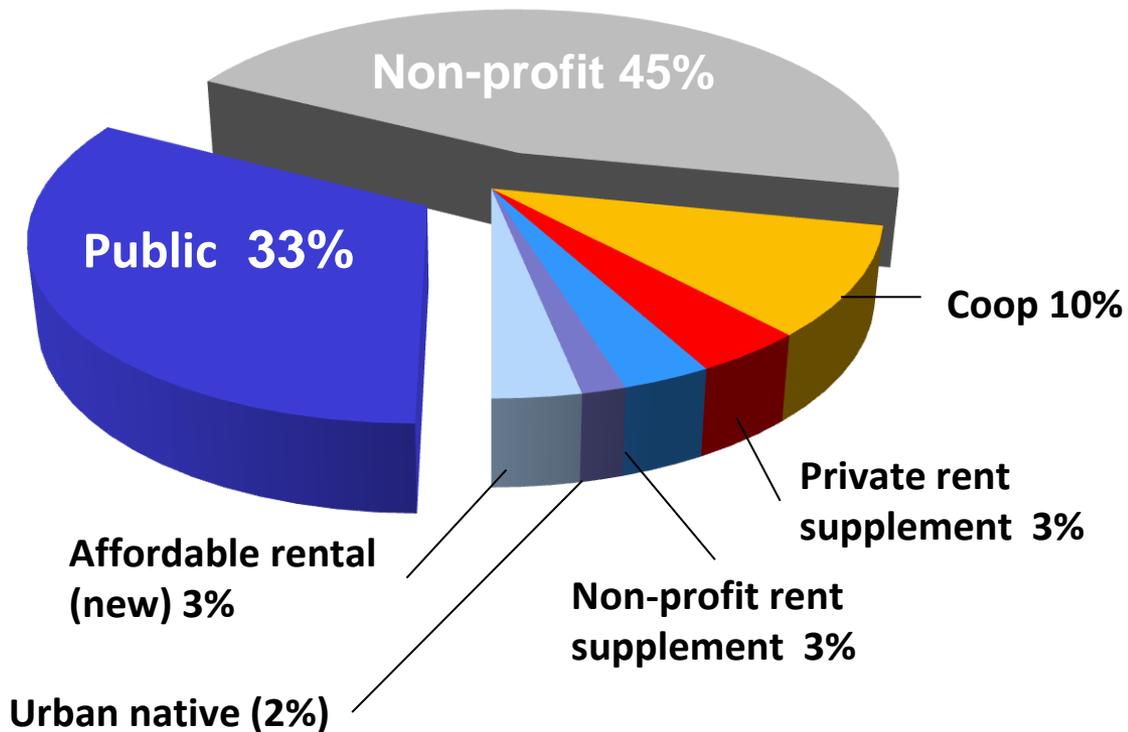
- Housing with ongoing operating funding from government
- Rents are set at the low end of market rent
- Only limited government funding available over past 15 years

Next Generation

- ?

Social Housing: Canada and Ontario

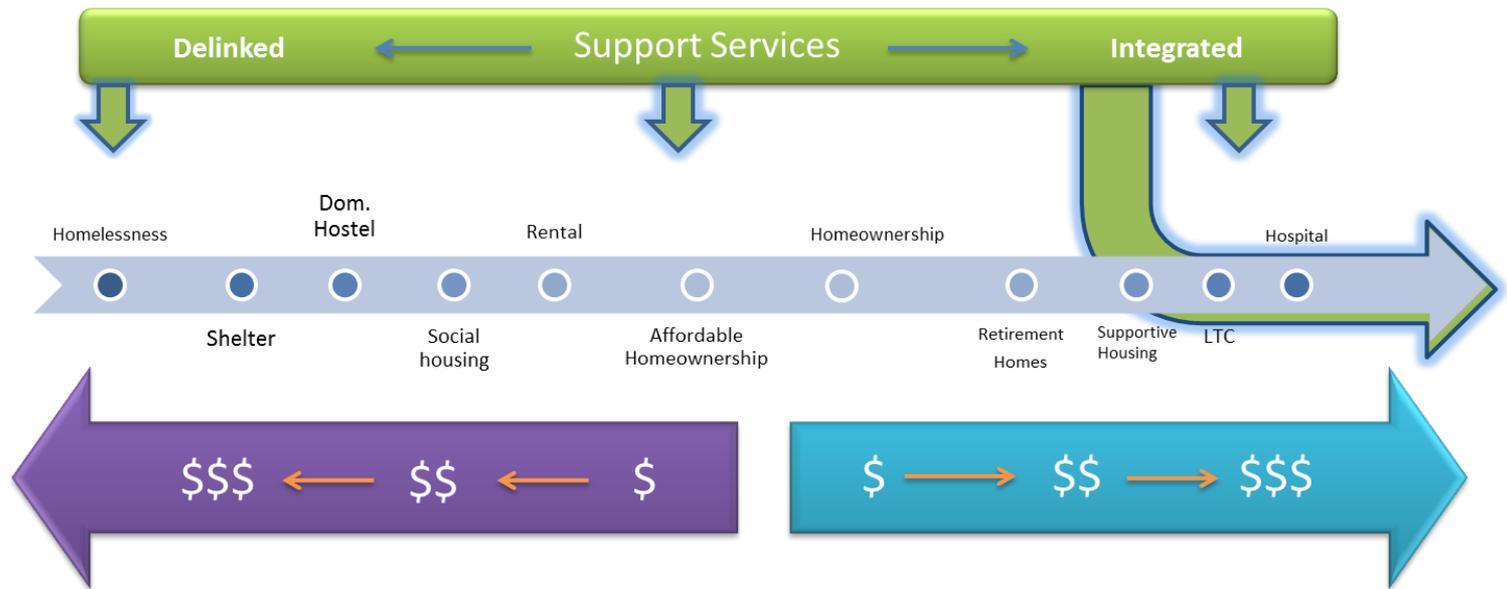
Social Housing in Canada = 630,000 units



In Ontario:

- Population 13 million
- 260,000 units of social housing (5% of households)
- 1,800 housing organizations
- 47 administration centres (Service Managers)

Seniors housing & care continuum



Preliminary findings

- Provincial Strategies
 - Emphasize saving money via “Aging at Home” by diverting seniors away from hospitals and long-term care homes
 - Related: Provincial Commissions on Social Assistance and Human Rights highlight shortcomings of the housing system in Ontario
 - Related: Drummond commission spoke about loss of federal funding for social housing and the need for the Province to engage with Feds
- Municipal Strategies
 - Focus on aligning municipal resources with needs of growing demographic and filling in gaps left by the provincial government
 - Some have adopted WHO guidelines for “Age Friendly Communities”
 - Some are marketing themselves as “lifestyle” destinations for healthy, wealthy and fit seniors
 - Affordability of housing remains key issues in large urban centres

Seniors: Housing Needs

- Social and Affordable Housing in Ontario = MUNICIPAL RESPONSIBILITY
 - Municipal Property tax base supports majority of social housing costs in Ontario (between 35-60%)
 - Province pays about 4-5%
 - Remainder paid by federal government which is slowly expiring over next 20 years
- Social and Affordable Housing for Seniors
 - Data issues
 - Social housing projects for senior's in Ontario = 25% est.

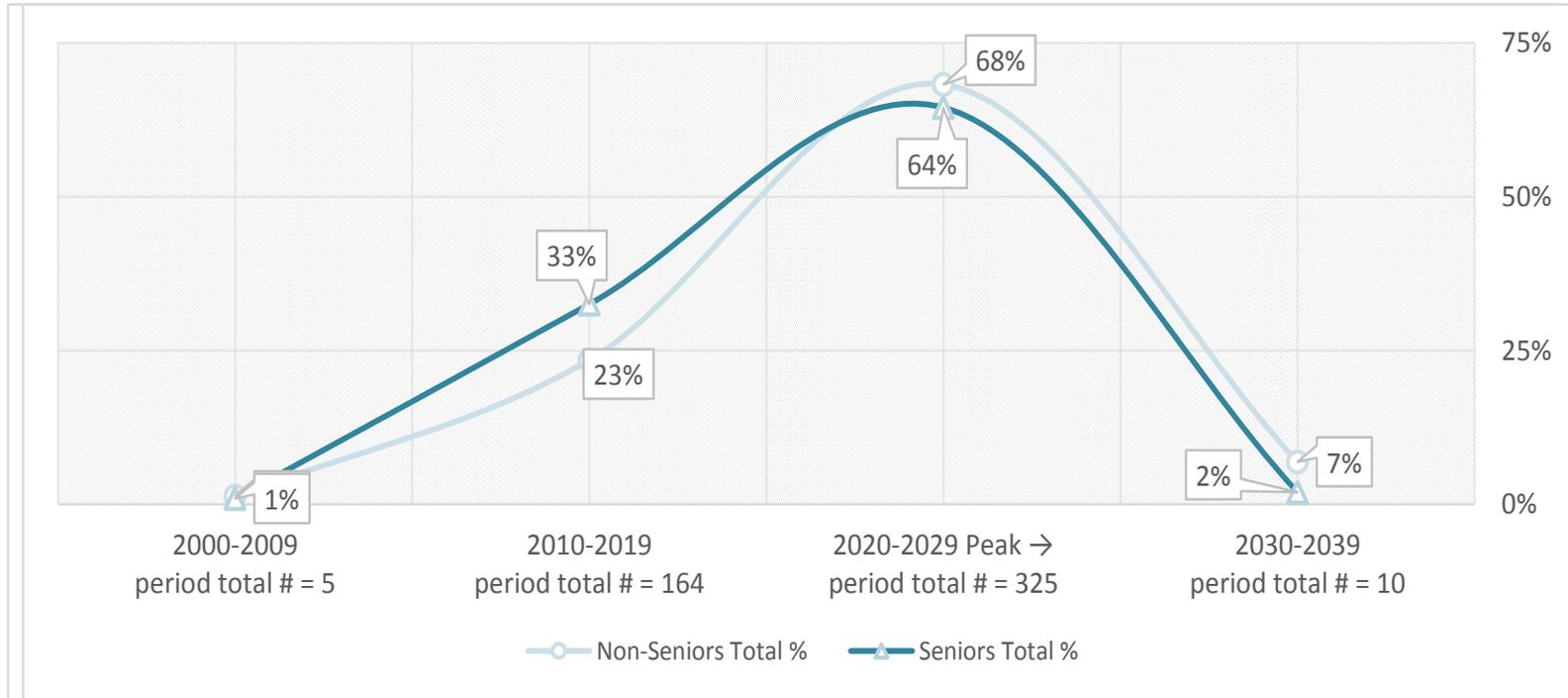
Seniors: Housing Needs

- Ontario's Waiting Lists for Rent Geared to Income:
 - Senior households waiting for subsidized housing in 2011 = 39,463
 - 25% of all waiting households are seniors
 - Mismatch of households waiting to unit types available
 - Geographically variable (some communities, seniors = 50%)
- Senior women account for 38% of one-person subsidized renter households in 2008
 - Non-senior women accounted for 26%, followed by non-senior men (24%) and senior men (11%)

Challenges: Expiry of Operating Agreements (EOA)

- Operating agreements provided subsidies to social housing providers to offset the costs of running their buildings and house people with low income. These agreements are ending.
- EOA could result in less housing stock for low-income seniors
- HSC has produced the following papers on EOA impacts and best practices:
 - Social Housing End Dates in Ontario: Assessing Impacts and Promoting Good Practices – 2012
 - Courage Under Fire – 2011
 - Social Housing End Dates: Service Manager Perspectives -2010
 - Was Chicken Little Right? Case Studies on the Impact of Expiring Social Housing Operating Agreements -2006

Seniors' vs. non-seniors' projects by EOA periods



Seniors housing: Opportunities

- Public has a different understanding of what is “affordable housing for seniors”
- Significant Service Manager financial pressures, deteriorating physical assets and funding gaps
- Substantial federal funding expiring over next 20 years
- Some areas have rental stock for low-income seniors, but resources to provide care or support services are disconnected
- Private senior’s retirement residences are increasingly important but are very expensive
- LTC and social housing were often developed simultaneously – provincial funding available to redevelop LTC but not social housing
- SM’s have variable relationships with LHINs (geography disconnect)

Opportunities

- 2013 Investment in Affordable Housing (IAH) was renewed
- \$253 million in Federal funding over five years for Ontario
- Negotiations between Ontario and CMHC for new IAH funding have not started
- In Ontario, delivery has typically occurred through 47 Service Managers which offer make choices depending on local need
- Range of program options but varies across province due to local decision-making
- As the population ages, the market for up-to-date, good-quality rental housing with supports and services will increase
- Redevelop or repurpose housing stock in line with changing demographics

Key Questions

1. How do you meet high the demand for low-income seniors rental housing in an era of restraint?
2. How do you age in place when the housing stock for low-income seniors is limited or when funding for unit adaptations is not available?
3. How do you draw connections from Ontario's provincial/municipal seniors' strategies that call for better housing into actual programs or initiatives that create tangible results?

Thank you

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