

# Accountable - Affordable

"While the total housing need problem in Canada is quite large, Canada as a society can afford to address these problems." Will Dunning, *The Dunning Report: Dimensions of Core Housing Need in Canada - Second Edition*

## Core housing need: What does it mean?

CMHC describes core housing need. A household is said to be in core housing need if its housing falls below at least one of the standards of adequacy, suitability or affordability, and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that meets all three standards. Adequate dwellings do not need any major repairs. Suitable dwellings have enough bedrooms for the size and make-up of the household. Affordable dwellings cost less than 30% of before tax household income.

## The federal government's role in addressing core housing need.

For 50 years, Canada's federal government has helped community-based groups provide affordable housing.

In the 2009 federal budget, the government, designated \$1 billion in economic stimulus funds for social housing renovations and retrofits. We also welcomed the Affordable Housing Initiative (AHI) funding announced in September, 2008.

The Co-operative Housing Federation of Canada (CHF Canada) and its 900 member housing cooperatives are ready to help achieve better value from this welcome federal investment in affordable housing.

We believe that a framework is needed to

make sure that federal dollars go as far as possible to help the four million Canadians, including 750,000 children, who live in core housing need.

This framework would link funding for affordable housing to measurable reductions in core housing need.

The two important elements of this framework are **accountability** and protecting **affordability**.

**Canada's co-op housing community welcomes the federal government investment in new affordable housing. We are ready and eager to help the government meet the housing needs of Canadians.**

**1.494**  
M I L L I O N

The number of Canadian households who live in core housing need, according to the Canada Mortgage and Housing Corporation (CMHC) figures for 2006.

**4,000,000**

The number of Canadians who live in households in core housing need.

**65.7%**

The percentage of those households in core housing need who are renters. Only 6.3% of home owners are in core housing need.

**750,000**

The number of children under the age of 15 who live in core need households.

**35.4%**

The rate of core need for recently-arrived immigrants to Canada. Immigrants are more likely to be in core housing need than non-immigrants.

**57,000**

The number of units of co-operative housing that are jeopardized as funding agreements expire.

# Accountability:

**The federal government must make sure there is full and transparent accountability for housing funds transferred to the provinces. The government must require measurable outcomes in reducing the number of households in core housing need.**

Most of the federal funding for housing is transferred to the provinces and territories. To make sure that the funds are used to reduce core housing need, the federal government must hold the provinces and territories accountable. The federal government can and should call for clear targets and measurable outcomes to reduce core housing need.

The development of new co-op housing and the expansion of existing co-operatives targeted to low and moderate income households will improve housing conditions in Canada. As many government evaluations have shown, co-op housing gives the best long-term value for federal spending to ease core housing need. A direct link between federal housing spending and reducing core need would improve accountability for the taxpayer's investment.

*Providing stimulus dollars for renovations and retrofitting is a good start. New co-op housing, and an expansion of existing co-op housing across Canada, can make a real difference in improving core housing need.*

# Affordability:

**The federal government must develop a new program to protect rent-geared-to-income housing in existing affordable housing developments.**

There are about 630,000 units of social housing across Canada. Most of them were developed under federal housing programs. Over the past 60 years, funding agreements made it possible for social housing providers to offer rents geared to income for low income Canadians.

These agreements are beginning to end, including agreements for 57,000 units of federal co-op housing in British Columbia, Ontario, Quebec, Alberta and Prince Edward Island.

As the agreements end, it will be difficult to continue to offer low-cost housing to seniors, people with disabilities and other low-income Canadians.

Keeping low-income households in existing affordable housing is a cost-effective solution to reduce core housing need. Canadians want the government to protect the investment in affordable housing.

The federal government must develop a new program so that housing providers can continue to offer affordable housing for low-income households.

This requires no new funding: housing assistance programs would simply be maintained at current levels, with no increase.

Without a new program, Canada will lose existing affordable housing at a time we need it most.

# Co-op Housing *Fast Facts*

- There are housing co-operatives in every province and territory.
- Over 2,100 non-profit housing co-ops are home to a quarter of a million people in over 90,000 households.
- Half of all co-op households pay a monthly charge geared to their income.
- 58% of member residents are women.
- Half of co-op households are female single person households or female single parents.
- 11% are members of visible minorities.
- 20% are immigrants.
- 4% are of Aboriginal ancestry.
- 12% of households include a person with long-term physical disability requiring special features such as wheelchair access.
- Housing co-ops cost less to operate than municipal or private non-profit housing, according to a CMHC study.

Region	Coops	Units
BC	264	14,698
Prairies	127	6,892
Ontario	557	44,287
Quebec	1,129	22,445
Atlantic	138	3,362
YK, NT & NU	5	162
Total	2,220	91,846



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