



AMO Knowledge Exchange on Community and Supportive Housing

SUMMARY OF PROCEEDINGS

October 1-2, 2024
Toronto, Ontario

Introduction

This report details the proceedings of the Knowledge Exchange on Community and Supportive Housing, held in Toronto on October 1 and 2, 2024. The event brought together over 200 municipal, Indigenous, and sector leaders to build understanding, insight and action on advancing and growing Ontario's community and supportive housing system.

Community housing refers to housing that is either owned and operated by non-profit housing societies and housing cooperatives, or housing owned by provincial, territorial, or municipal governments. Supportive housing refers to housing that provides a physical environment that is specifically designed to be safe, secure, enabling, and home-like, along with support services to maximize residents' independence, privacy and dignity.

Municipalities fund more than \$1 billion in social housing per year and the need for deeply affordable housing continues to grow in communities across the province. The necessary response far exceeds the fiscal capacity of municipalities to respond. It is estimated that 140,000 new units of community housing are needed in this province just to approach the OECD average.

Ontario is also in urgent need of more supportive housing. Estimates of the shortfall of units from nearly a decade ago range from between 30,000 to 90,000 and likely far undercount the current need. This Knowledge Exchange discussed not only how we can address the challenges facing our community and supportive housing sectors, but also the social, economic, and health benefits of doing so.

Housing is top of mind in AMO's call to the province to engage with municipalities on a Social and Economic Prosperity Review. The stability and sustainability of municipal governments is critical to ensure that important municipal services continue to support the quality of life of residents, and the economic and social prosperity of people and communities.

AMO is working hard to drive change across Ontario, and we are pleased that so many municipalities joined us at this important event and in our work. The objective was to create a platform for dialogue to share and understand various perspectives and experiences with community and supportive housing across the province, and to move towards building coordinated and strategically aligned solutions.

¹ Canada Mortgage and Housing Corporation. (2022, May 17). *The National Housing Strategy Glossary of Common Terms*. CMHC. <https://www.cmhc-schl.gc.ca/nhs/guidepage-strategy/glossary>

Key Knowledge Exchange Take-Aways



The system is under pressure: The system is feeling pressure from underinvestment, increasing complexity in mental health and homelessness challenges, aging demographics, and systemic problems related to incomes not aligning with market housing costs. This is a province-wide issue, and all communities are facing the same challenges at different scales.



There is a demonstrable return-on-investment from community and supportive housing but significant unmet need: Stable housing leads to cost savings in other systems including reductions in contact with the justice sector, use of healthcare services, and police calls. It also improves economic productivity and GDP. But despite this evidence-base, insufficient progress has been made on expanding these deeply affordable housing options.



Political will and meaningful community engagement strategies are essential to advancing bold, innovative solutions. This includes councils being informed and prioritizing affordable housing and ending homelessness, while minimizing the influence of NIMBYism. It also includes provincial and federal leadership to drive solutions on a broader scale. This has led to transformative change in other jurisdictions, such as Finland, and can be replicated in Ontario. There is an urgent need for a committed, all-of-government approach to get us where we need to be.



Prevention-focused interventions could offer low-cost and low-barrier options for municipalities: With the rising costs of managing encampments across Ontario, the expense of providing 24/7 support is beyond the capacity of municipalities. There is a need to redirect current government funding toward upstream and prevention-focused approaches to homelessness. These approaches should be culturally relevant and focused on housing stabilization through a combination of financial assistance, access to affordable housing, case management, and connections to community resources, all designed to build resilience and promote sustained self-sufficiency for families and youth at risk of homelessness.



Innovative partnerships will be key for community and supportive housing expansion: Partnerships are necessary to meet the intersectional needs of clients and to bring service delivery experts together with housing builders and operators. Partnership opportunities exist throughout the sector with Indigenous organizations, non-profit organizations, and private sector developers. This creates benefits in the services delivered but also in creating new models within the existing funding and legislative landscape.



Indigenous-led housing providers are the most appropriate and effective providers for urban and rural Indigenous people living within municipal boundaries. Building partnerships between municipal governments and Indigenous housing providers and organizations is essential to ensure culturally appropriate housing solutions are available to Indigenous residents in their communities.



AMO President Robin Jones speaking at the podium.

The Knowledge Exchange in Detail

Opening Remarks from Minister Paul Calandra

Key Takeaways:

- Minister Calandra recognized in his remarks that there is a need for more community housing and highlighted the initiatives the provincial government has taken that can contribute to expanding solutions.
- The Minister agreed that events like this are part of the solution and recognized that there is more to do to make progress on this issue.

Advancing Community and Supporting Housing Collectively

Moderator: Oliver Moore, Urban Affairs Reporter, The Globe and Mail

Speakers: Camille Quenneville, Chief Executive Officer, Canadian Mental Health Association - Ontario

Ray Sullivan, Executive Director, Canadian Housing and Renewal Association

Rebekah Young, Vice President, Head of Inclusion and Resilience Economics, Scotiabank

Key Takeaways:

- Despite investments made by municipalities, the federal and provincial governments should be increasing their investments in this area. Provincial and federal governments benefit from expanded community and supportive housing through cost savings to systems like healthcare and improved economic productivity. This is good timing for a “new deal” with all three orders of government to demand a united, forward-thinking approach.
- Housing First is a research-supported model. Both scattered site and cluster models of Housing First are needed and could be implemented in Ontario. An appropriate mix of options must be available for the different challenges people are experiencing. We have seen this model work effectively in Finland but need to have enough housing supply and services available to meet the current demand for supportive housing. In the meantime, while we work to build stock over time, we need to look at new approaches including acquiring and converting different buildings and working with the private sector.
- Creating new community housing increases economic productivity and GDP. This was demonstrated by an [economic study](#) undertaken by Deloitte and commissioned by the Canadian Housing and Renewal Association with support from AMO and other partners.
- There is also a link to poor employment outcomes caused by lack of housing or living in precarious housing situations.
- Canada needs to double its social housing stock to come into line with other OECD countries according to a [Scotiabank report](#) and we need to overcome barriers to private sector involvement.

| Solve the Crisis Campaign Update

Speakers: Marianne Meed Ward, Chair, Ontario Big City Mayors and Mayor of Burlington

Key Takeaways:

- There's a homelessness and mental health crisis happening on our streets. Ontario's cities cannot solve it alone.
- The Government of Ontario needs to step up and help our cities solve the humanitarian crisis by enacting recommendations by the Ontario Big City Mayors.
- The Solve the Crisis campaign is seeking political and public attention about the growing crisis. Only through mobilization and collective action by all municipalities can we affect change. To join the campaign, visit <https://solvethecrisis.ca/>

| What You Need to Know About Community Housing

Speakers: Marlene Coffey, Executive Director, Ontario Non-Profit Housing Association

Amina Dibe, Senior Manager, Government Relations, Co-operative Housing Federation of Canada

Judy Lightbound, Chief Business Development Officer, Housing Services Corporation

Ken Ranta, Chief Executive Officer, Thunder Bay District Social Services Administration Board

Key Takeaways:

- There is an important window right now to change our approaches to community housing. Over the next decade, the mortgages of housing providers will come to an end, including original obligations to provide community housing. This presents risks and opportunities for the future of community housing in Ontario. There is also some uncertainty from housing providers about what municipal funding contributions will be. Under the Community Housing Renewal framework, there is an opportunity to create meaningful relationships and new service agreements between service managers and housing providers that are sustainable over the long term. It is critical that municipal mortgage savings are reinvested and that assets are leveraged.
- The biggest challenge right now is the historic unfunded capital needs. Capital repairs are scoped in the billions of dollars and millions per year are needed to keep housing in a state of good repair. However, this is still more economical than building new. Service managers are having to make hard decisions to prioritize capital repairs while pushing off investing in social benefits for complete communities.
- New funding and financing solutions are needed from all levels of government to both maintain and grow the system. This includes consistent and predictable funding for capital repairs, low interest financing, and helping to unlock debt. Creative solutions should also be explored such as sponsorships or donation and fundraising efforts to fund smaller unfunded capital projects (e.g. parks, beautification). Long-term planning should adopt a strategic business model and explore a myriad of solutions including innovative financing, re-mortgage opportunities, acquisition programs, and more.

- To grow housing supply, providers require flexibility, land, capital and capacity building. There is action required by municipal service managers as well as resources from the provincial and federal governments. Dialogue between all parties is critical.

| Municipal Leadership to End Homelessness through Housing Solutions

Speakers: **Alex Bierk**, Councillor, City of Peterborough

Brian Marks, Chief Administrative Officer, Cochrane District Social Services Administration Board

Danielle Neilson, Manager, Housing Stability Services, St. Thomas

Key Takeaways:

- Successes and best practices were shared by the three panelists:
 - » St. Thomas reached functional zero on veteran’s homelessness in April 2023 and reduced chronic homelessness by 30% in seven months through their work as a Built for Zero community.
 - » Cochrane District is taking a portfolio approach to attract housing developers while campaigning for upstream approaches including income security changes and interventions within the school and other systems.
 - » The City of Peterborough created 50 modular units for people experiencing homelessness with services and supports on the site of a former encampment in the city’s downtown.
- Sometimes municipalities need to act first to spark support from provincial and federal governments.
- The system needs to move towards long-term housing that includes supports for unhoused individuals with complex needs, rather than short-term emergency shelters.
- Human Resources challenges can be addressed in new creative ways such as working across sectors (e.g., police and mental health) to efficiently use resources.
- Measuring progress and sharing best practices is important not just for evaluating if strategies are working, but also to shape narratives, dispel myths, and build collaborations with partners.

| Partnering with the Health and Justice Sectors

Speakers: **Whitney Kitchen**, Coordinator of Housing Administration and Development, City of Windsor

Angela Robertson, Executive Director, Parkdale Queen West Community Health Centre

Key Takeaways:

- There is an integral link between improving housing, health and justice outcomes; all need to be met for lasting solutions for homelessness and housing precarity. The relationship between them is complex and bi-directional.

- Windsor secured municipal buy-in for innovative models for justice and housing models. The Homelessness and Housing Help Hub (H4) serves 150 people every day with 86% of their clients having been incarcerated. The goal of H4 is to provide access to health and justice supports through a series of local partnerships.
- The Parkdale Queen West Community Health Centre leveraged their property to provide supportive housing through working with housing partners. This model presents an opportunity to partner with new sectors to make the most of community capital by using these lands for affordable and supportive housing, particularly in the face of gentrification changing the housing mix in communities.
- For success, we need to build community, relationships and enact shifts in the public narrative to recognize that housing leads to improved health and increased community safety.

■ Funding and Financing Housing

Speakers: **Daniel Kingsbury**, Senior Specialist – Municipal Relations, Canada Mortgage and Housing Corporation

Jeremy Tessier, Knowledge Transfer Specialist – Outreach, Canada Mortgage and Housing Corporation

Key Takeaways:

- The CMHC provided an overview of program offerings to fund and finance housing.
- Members of the audience were encouraged to work with their local CMHC staff on generating solutions and finding the right fit with CMHC offerings. CMHC is also building an [Expert Community on Housing](#).
- Strong applications will have commitments from other levels of government, commitments to social outcomes, and partnerships that support project viability. These factors will result in higher likelihood of prioritization for funding.
- There are several tools that municipalities have at their disposal to support affordable housing projects, including those highlighted through the first round of the [Housing Accelerator Fund](#).

■ Indigenous Housing Solutions

Speakers: **Chelsea Combot**, Director of Policy and Government Relations, Ontario Aboriginal Housing Services

Taylor Muloin, Ontario Federation of Indigenous Friendship Centres

Mandy Tait-Martens, Assistant Director Community Services, Ontario Native Women's Association

Taylor Adair, Manager of Housing, Ontario Native Women's Association

Key Takeaways:

- 88% of Indigenous people in Ontario live in urban settings. It is vitally important, effective and appropriate to respond to the [Truth and Reconciliation Commission Calls to Action](#) with Indigenous-led housing solutions supported by Indigenous experts and community.
- Partnerships with Indigenous organizations are key. Projects will look different in different communities based on their needs. Establishing relationship is key to being able to share evidence and data between Indigenous organizations and municipalities. This ensures programs are informed by engagement to target needs and measure positive outcomes, which demonstrates municipal accountability to Indigenous residents living in their communities.

Enabling Affordable Housing Development

Speakers: Tania Dickson, Housing Services Manager, Bruce County

Nyasha Harper-Michon, Director of Programs, CP Planning

Tina Metcalfe, Director of Human Services, Bruce County

Ashwin Vadivelu, Senior Director, Strategy & Origination, EllisDon Community Builders

Key Takeaways:

- Enabling affordable housing development can be done in variety of ways. Housing can be an opportunity to make progress on equity through partnerships with non-profits that integrate equity outcomes and community needs with housing projects. Municipalities can leverage their role in planning but also tools such as data, funding, and communications. They can also be working with developers to rethink or streamline projects in a way that reduces the burden of upfront steps.
- Bruce County emphasized the importance of developing a collaborative, multi-sectoral Housing Action Plan, together with practical resources and toolkits to attract developers to build the right mix of housing in their communities.
- CP Planning stressed the importance that housing developments are inclusionary and guided by a human rights-based approach, providing an overview of tools and resources to make this happen including a NIFTY Affordable Housing Tool (Neighbourhood Investment for Targeted Yield of Affordable Housing – Assessment Tool) for use at the neighborhood level. They also spoke to the power of P4 arrangements including the government, non-profit, private and philanthropic partners.
- EllisDon Community Builders emphasized their approach to treating housing as social infrastructure to build community and supportive housing. They have solutions to unlock and de-risk project in a model that lowers upfront costs and risk.

Government of Canada Action for Housing: Remarks by the Parliamentary Secretary

Speakers: Peter Fragiskatos, Parliamentary Secretary to the Minister of Housing, Infrastructure and Communities

Key Takeaways:

- The Parliamentary Secretary conveyed gratitude and appreciation to municipalities working on the frontlines in partnership with the federal government.
- Details on the federal government's work on housing affordability, homelessness, and encampments were shared.
- More announcements on the Housing Accelerator Fund, Reaching Home allocations, and the Urban, Northern and Rural Indigenous Strategy should be expected soon.

Affordable Home Ownership

Speakers: Mike Nadeau, Chief Executive Officer, District of Sault Ste. Marie Social Services Administration Board

Key Takeaways:

- An innovative program designed and implemented by the District of Sault Ste. Marie Social Services Administration Board overcomes barriers to affordable home ownership by providing low-income households a place and building their home equity.
- Houses in neighborhoods in need of revitalization are purchased with a replenishing loan fund. Training is provided to recipients on social assistance who are then employed to renovate the building and supported to their employment goals. A low-income household is then selected from the housing waiting list.
- The program is jointly funded by seed money from the provincial government of \$900,000 and by the DSSAB which funds the training program. It has resulted in \$250,000 in savings to the province from social assistance payments avoided through this employment opportunity. The DSSAB works with a credit union on securing mortgages for the new homeowners without subsidy from the municipality.

Overcoming Barriers to Expanding Supportive Housing

Speakers: Chelsea Combot, Director of Policy and Government Relations, Ontario Aboriginal Housing Services

Mike Nadeau, Chief Executive Officer, District of Sault Ste. Marie Social Services Administration Board

Lesley Nagoda, Executive Director, Services and Housing in the Province

Karen O'Connor, Chief Executive Officer, Addictions and Mental Health Ontario

Key Takeaways:

- Supportive housing need is growing across the province and should be treated as a social good grounded in the right to housing principles.
- Service managers can improve culturally appropriate housing services by working with Indigenous housing providers and seeking advice from Indigenous Friendship Centres or other Indigenous organizations.
- There is a need to grow the supportive housing system improving housing and health outcomes with government investments and robust community engagement strategies.
- HART Hubs present an opportunity to build partnerships and leverage new tables to provide services in communities while we wait for more supply.
- There are multiple barriers to overcome including NIMBYism. Housing should be treated as a community asset, not a problem. Elected officials need to have the right data and play their role by getting ahead of the discussion in the community and demonstrating strong municipal support and allyship.

Protecting and Growing Affordable Rental Housing Supply

Speakers: Nat Pace, Network Director, Canadian Network of Community Land Trusts

Key Takeaways:

- There is great potential to use Community Land Trusts (CLTs) to create affordable housing in perpetuity with innovative financing models. The CLT model is that land should be stewarded by and for local communities. They are non-profits that are portfolio-based and manage multiple sites for perpetual affordability.
- CLTs need the help of municipalities; they cannot do it alone. Support can be provided with land, funding for buildings, and rent supplement agreements to deepen the level of affordability.

Supporting People In Housing

Speakers: Ahmad Bonakdar, Senior Director of Research, Canadian Observatory on Homelessness

Ian Cummins, Director, Ontario Health Team Strategy, Ontario Health Agency

Key Takeaways:

- The Canadian Observatory on Homelessness has been working with the A Way Home Canada coalition to prevent youth homelessness. Interventions for youth and their families are critical starting as early as 13 years of age to stop the cycle of homelessness from starting in the first place. With evidence-base efficacy, programs such as Family and Natural Supports and Housing First are promising and offer low-cost, low barrier options for municipalities to prevent and end homelessness. Municipalities can support with strong leadership to prioritize youth homelessness, funding support and evaluation, capacity building, and facilitating engagement of partners including Indigenous organizations.

- At an average cost of \$15,000 annually per youth, Family and Natural Supports programs can complement the work of Youth Wellness Hubs in Ontario by providing direct support to youth and their families to prevent youth homelessness.
- Local partnerships with Ontario Health Teams can support people in housing by integrating health and human services responses. There are successful initiatives in places like Hamilton and Guelph-Wellington featuring municipal engagement in the OHTs. Approaching OHT executives with ideas tends to result in positive local activity. There is potential for OHTs to be active in many sectors including schools to provide upstream interventions.

Popcorn Session

What's a key take-away from this knowledge exchange that you're going to go tell your colleagues about?

- Bold, innovative actions are necessary to addressing the homelessness and housing crisis.
- Buy-in from the community is essential to addressing this crisis. Homeowners need to be engaged to overcome the us vs. them mentality that leads to NIMBYism getting in the way of advancing solutions. The language being used as politicians should also be considered in how it may perpetuate stigma or shape perceptions that lead to NIMBYism. If we want to solve this crisis the NIMBY perspectives cannot be allowed to take over the conversation and solve progress. More opportunities for public education and engagement should be prioritized so residents understand the scope of the crisis and their role in addressing it.
- We need to think about how to shift resources from emergency responses and instead invest in prevention-focused solutions and long-term supports to sustainably house residents and meet their needs.

What has been done in your community that has made a positive impact increasing community and supportive housing supply that could be replicated across the province?

- Examples were shared from across the province on places where innovative solutions are being tried. This included:
 - » Working with a private developer to create community and supportive housing. A tenancy security person was hired to build relationships with tenants.
 - » Purchasing the high school in the municipality to create integrated and mixed housing. The municipality is working with the developer and has partnered with the youth centre and other community partners.
 - » Partnering with a First Nations non-profit housing provider to use school property for housing.

- Councillor Derek Giberson from the City of Oshawa is working with the School of Cities at the University of Toronto to develop a toolkit of case studies that municipalities can replicate within the current legislative framework. Please contact DGiberson@oshawa.ca & a.almusa@utoronto.ca for more information.

What parts of the affordable community and supportive housing puzzle should AMO focus our policy development, membership education and advocacy over the next year?

- AMO's role is to work with all elected officials from 444 municipalities to align behind a common cause for housing and take a stand with a united voice.
- AMO should work with the provincial and federal governments to implement a whole of government approach with a multi-ministry response including upstream interventions. We need to get on the same page with common definitions and understandings of the problems and the solutions needed.
- AMO should continue to advocate for more housing as there is no effective Housing First approach without the housing supply needed to meet the demand.
- Municipal councils are looking for a play book and tools on how to address, educate, mitigate, and engage with NIMBYism in their communities to ensure solutions can move forward in their communities.

Are there other partners that AMO should collaborate with to advance non-market housing solutions in Ontario? Are there new ways we could be doing this?

- Health-funded organizations are promising partners.
- The private sector must be involved and should be engaged in giving back to the community. We need to identify leaders who have that mindset and invest together into building safe, thriving communities.
- Higher income households need to be part of the solution. There is a role for private philanthropy.
- Advocacy on community and supportive housing should also engage with people with disabilities and seniors who are also accessing these forms of housing.

How can AMO contribute to meaningful truth and reconciliation with Indigenous People through housing solutions and policy advocacy?

- This question should continue to be posed to AMO members and Indigenous partners so that we can think about how it intersects with this work.
- AMO and municipalities need to identify which of the Truth and Reconciliation Commission Calls to Action can be meaningfully enacted with high impact and then do the work to address them.



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