



CANADA'S SOCIAL AND AFFORDABLE HOUSING LANDSCAPE

A PROVINCE-TO-PROVINCE OVERVIEW

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1.

Overview and History

Canada is a federated state, meaning that the two senior levels of government have separate but interdependent jurisdictions. The Canadian federal constitution assigns responsibility for monetary policy, including money supply, interest rates and control over mortgage lending to the federal government. Provinces control natural resources, including land use planning, building codes and housing development. The federal government has more tax room and greater spending powers than the provinces¹.

Canada's Housing Market

- 68% home ownership
- 26% private sector rental housing
- 6% social and affordable housing

Canada is also the second largest country in the world in geographic terms. However, its population density is quite low and four fifths of the population resides within 150 kilometers of the United States border. Canada's large area is divided into ten provinces and three territories, each with its own diverse physical and social climate. As a result of this diversity and shifting political ideologies, Canada's social housing system has become more diverse. However, this increase in diversity is also coupled with increased complexity.

Social housing is housing subsidized by governments (often developed in collaboration with the private and public not-for-profit sector) that is made available to those who would otherwise be unable to afford to live in suitable and adequate housing in the private market². It generally is distinguished from affordable housing provision because of the long-term operating or rental subsidies that are provided to assist low-income households. The provision of social housing aims to meet the basic physical need of shelter, as well as a variety of social and psychological needs. In Canada, social housing has traditionally been funded by multiple orders of government and a web of complicated agreements among different parties. Affordable housing generally refers to programs where ongoing operating costs are not covered by government and instead tenants pay rents at 80% of the market rent of the area. Affordable housing does not typically serve households with very low incomes.

¹ Social Housing in Canada, 2010: A Patchwork Quilt, page 1.

² Canadian Housing Observer, 2011. page 127.

The purpose of this paper is to describe the social and affordable housing landscape that exists in Canada today. The paper identifies by province and territory, who the governing organization is and the role that they play in their jurisdiction. This information includes a basic outline of the administering bodies for social and affordable housing and discusses some of the data that is publically reported by these organizations. This paper also documents which provinces and territories (P/Ts) have a housing strategy, as most have recently completed one over the past few years.

Prior to the 1990s, the federal government through Canada Mortgage and Housing Corporation (CMHC) maintained administrative and funding responsibility for social housing and provided funding to provinces and territories that shared the costs according to levels determined by overarching program agreements. However, the 90s ushered in a period of dramatic political and funding structure changes in Canada. These changes were due to the nationally increased economic instability experienced in Canada and the growing concern surrounding national debts and deficits. These concerns resulted in increased neo-conservative ideological solutions to social welfare funding structures. The Federal government began the process of reducing its administrative responsibilities and turning them over to provinces and territories. This meant that the financial and administrative responsibility for social housing was downloaded to Canada's provinces and territories. Slowly over the course of the mid-to-late 1990s, most of the provinces and territories became responsible for making decisions regarding the administration, design and funding of housing programs (Leone and Carroll, 2010).

The federal government retained responsibility for managing existing agreements with co-operative housing providers in several provinces, plus it retained responsibility for developing and managing housing for aboriginal people living on-reserve. Canadian Housing Statistics no longer capture the number of social and affordable housing units across Canada. Instead, they estimate households assisted through existing agreements. The statistics do not capture any housing which was developed without federal funds (ie solely provincial or municipal funding). In this sense, it is difficult to quantify the size and scale of the social and affordable housing sector across Canada.

CMHC transfers slightly under \$1 billion annually to provinces and territories with signed a Canada Social Housing Agreement (SHA). The SHA effectively transfers former federal administrative and funding roles and responsibilities with non-profits and municipal housing organizations to a province or territory who has signed the agreement. As of 2013, only three provinces (Alberta, Quebec and PEI) have not assumed the federal government's role in administering and funding social housing. In these provinces, CMHC has retained that role. Today, there is no one standard system of social or affordable housing within this one single nation.

To complicate matters, after the devolution of social housing to provinces and territories, the federal government introduced the Affordable Housing Initiative (AHI) in 2001 to create new affordable housing although without ongoing subsidies as had occurred under the previous

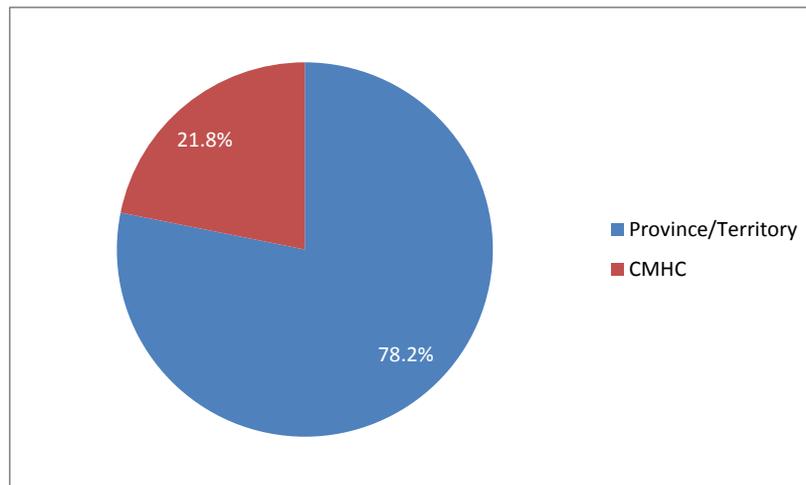
social housing programs. New program funding continues to flow under the Investment in Affordable Housing Agreement with new commitments available until 2017. The National Homelessness Initiative (NHI) was launched slightly before AHI in 2000 and is delivered through a federal government department, not CMHC. The Homelessness Partnership Strategy (HPS) has been delivered since 2007 through a network of governments, non-profits and community organizations delivering the programs and services to people who need it.

Since devolution, data on social and affordable housing in Canada has grown increasingly fragmented. Ontario is the only province which, in 2000, downloaded its funding and administrative responsibilities for social housing to the municipal (or regional) government level. Provinces and territories (P/Ts) have developed their own data collection and administration approaches. This makes sense as they are ultimately in charge but there is no national requirement for P/Ts to report to the public in a standardized way. P/Ts do report to CMHC about certain information and some data can be found in the Canadian Housing Statistics reports issued annually by CMHC. It is important to note that although CMHC is branded as Canada's national housing agency; its role involves reporting on public funds and commitments from the federal government. Its role is not to provide data and statistics on funds and commitments provided by other orders of government including provincial and municipal governments.

It is therefore difficult for researchers, policy makers, students, government officials and the general public to get a comprehensive perspective on social and affordable housing in Canada. The Canadian Housing Statistics only present part of the picture given the heavy involvement of provinces, territories and municipalities in the management, ownership and funding of social and affordable housing across Canada.

Over 593,000 households were assisted in 2012 through existing agreements either by CMHC or provinces/territories (P/Ts) as per the 2013 Canadian Housing Statistics, the majority through agreements administered by a province or territory. Figure 1 below provides an estimated percentage breakdown of the administering authority either, CMHC or provinces/territories (P/Ts). Appendix C shows the variation by province and territory.

Figure 1. Estimated Households Assisted Through Existing Agreements Administered by CMHC or P/Ts - 2012



Source: Canadian Housing Statistics, Table 43

As time has passed, many provinces and territories have developed, delivered and funded their own new programs, with new definitions and standards. This is good news but there isn't any one place that documents or identifies the housing programs or services across Canada. From province to province, social and affordable housing are administered by a variety of crown corporations, private corporations, government departments, and municipal and provincial bodies. In addition to these governing bodies, a variety of non-profits, co-operatives, local housing authorities, municipally owned corporations, private landlords, and charities serve as housing service providers that administer and manage their own stock of housing units. Devolution has resulted in an increase of organizations that are responsible for social and affordable housing. These organizations often have different rules, mandates and reporting structures.

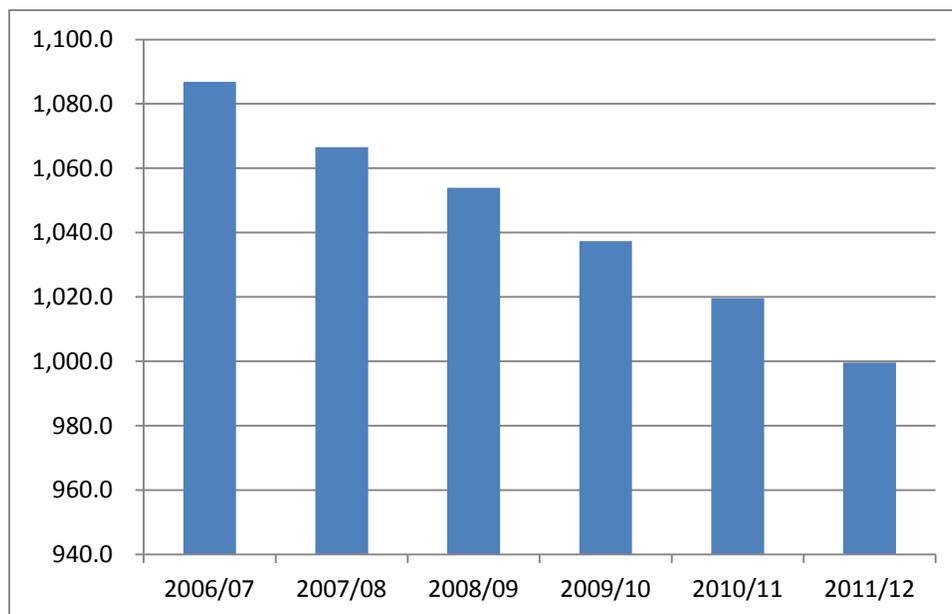
The federal government's role in social housing funding and financing is also limited and is declining due the expiry of long-term agreements. Although the federal government recently renewed the Investment in Affordable Housing (IAH) Program over the next 5 years (2013-17), each province and territory must make its own decisions on how to spend that funding. Funding can be used for the construction and renovation of affordable housing units, as well as home ownership assistance, rent supplements, shelter allowances, and the renovation and repair of accommodations for victims of family violence. The provinces and territories act differently when it comes to housing finance. It is, therefore, difficult to get a sense nationally about how much money is actually being spent on social and affordable housing in its entirety. Figure 2 shows the annual IAH federal funding allocations from 2010/11 to 2013/14.

Figure 2. Annual Federal Allocation for IAH 2010/11 to 2013/14

	AHI Ext.	Reno. Ext.	Combined Funding Envelope
	(\$M)	(\$M)	(\$M)
Newfoundland	2.71	4.10	6.81
PEI	0.50	0.98	1.48
Nova Scotia	3.33	6.88	10.21
New Brunswick	2.67	5.13	7.80
Quebec	28.86	28.83	57.69
Ontario	43.69	36.44	80.13
Manitoba	4.53	5.82	10.35
Saskatchewan	4.09	5.10	9.19
Alberta	11.98	8.21	20.19
BC	15.83	14.19	30.02
NWT	1.35	0.49	1.84
Yukon	0.99	0.59	1.58
Nunavut	0.89	0.58	1.47
Total	\$121.42	\$117.34	\$238.76

Figure 3 below shows the declining funding provided to P/Ts for social housing agreements that are gradually expiring from slightly under \$1 billion in 2011/12 to \$0 by 2032. This issue has been well-documented by other sources including Housing Services Corporation, the Canadian Housing and Renewal Association (CHRA), the Co-operative Housing Federation of Canada (CHFC) and the Federation of Canadian Municipalities (FCM). A listing of resources can be found in Appendix A.

**Figure 3. Federal funds for Transferred Programs from 2006/07 to 2011/12
(millions of dollars)**



Source: Canadian Housing Statistics, Table 50

In spite of the impending withdrawal of significant funding from the federal government, the provinces and territories are continuing to provide social and affordable housing in accordance with existing agreements with CMHC, or through their own self-funded initiatives. Most P/Ts have also spent the time and resources necessary to develop their own forward-thinking housing strategies. Appendix B identifies which P/Ts have developed their own housing strategies as well as which jurisdictions have signed Social Housing Agreements with the federal government.

2.

Social and Affordable Housing Administration by Jurisdiction

This section outlines the provincial or territorial government department or corporation involved in the funding and administration of social and affordable housing. It provides a general overview of information that is publically available through annual reports and financial statements. While it is recognized that CMHC continues to administer about 22% of housing programs in Canada, it is not the focus of this project to describe CMHC's role in the delivery of those programs. Appendix B provides a snapshot of each province and territory plus identifies administering and funding organizations.

BRITISH COLUMBIA

British Columbia Housing Management Commission (BC Housing) was established in 1967 and has a mandate to fulfill the government's commitment to the development, management and administration of subsidized housing as set out in the Government's Letter of Expectations and as reflected in an Order-In-Council under the *Ministry of Lands, Parks and Housing Act*. BC Housing is a crown corporation and reports to the Minister Responsible for Housing through a Board of Commissioners. The government appoints the board to oversee policy implementation and direction and, in cooperation with senior management, to set strategic direction. The board also monitors BC Housing's performance based on the province's planning and reporting principles. BC Housing also has responsibilities under the *Homeowner Protection Act* and plays an important role for buyers of new homes by licensing residential builders, administering owner builder authorizations, overseeing the third-party home warranty insurance system and carrying out research and education to improve the quality of construction of new homes. BC Housing has a Chief Executive Officer.

The Provincial Rental Housing Corporation (PRHC) holds property for social and other low-cost housing for the Province. Incorporated in 1961 (under the Business Corporations Act), PRHC buys, holds and disposes of provincially owned social housing properties and leases residential properties to non-profit societies and co-ops. Members of BC Housing's senior management team serve as PRHC's president and directors and the sole shareholder is the Minister of Housing in BC. PRHC is administered by BC Housing and does not directly employ any staff.

In 2012/13, roughly 98,000 households in 200 communities throughout the province were assisted through subsidized housing³. Approximately 800 housing providers, mostly non-profit societies and housing co-operatives, manage about 59,300 of these units and about 28,500 households receive financial assistance to make their rent more affordable in the private market. BC Housing directly manages 7,200 of the public housing units. Non-profits, cooperatives, and private corporations manage the remainder of the units.

BC Housing updated its *Housing Matters: A Housing Strategy for British Columbia* in 2014 and reports annually on its performance in relation to its strategies. Goals and objectives are established annually in its Service Plan and reported in its Annual Report⁴.

Over 61% of BC Housing's 2012/13 revenues of \$656.6M comes from the provincial government and 27% comes from the federal government. The remainder comes from tenant rents and revenues from other sources. BC Housing spends its revenue on a variety of housing programs and solutions with the majority spent (about 35%) on independent social housing and 28% on emergency shelters.

ALBERTA

Alberta's Department of Housing, located in the Ministry of Municipal Affairs, contributes to the inclusion, well-being, and independence of lower-income Albertans through safe, sustainable and affordable housing, and assists urban communities with addressing their unique needs. About 26,500 provincially-owned or supported social housing units are overseen by Municipal Affairs⁵. Over 400 organizations, including municipalities, housing management bodies, non-profit and private sector organizations provide housing for Albertans in need.

In addition, the Alberta Social Housing Corporation (ASHC) is an entity of the Crown and operates under the authority of the Alberta Housing Act. The ASHC's main mandate is to facilitate the provision of affordable housing options to low-income Albertans and those with special needs through community-based Housing Management Bodies (HMBs), and to administer the seniors' self-contained housing program. The ASHC owns and administers the Crown's portfolio of housing assets and manages provincial debts and agreements associated with those assets.

³ <http://bchousing.org/resources/About%20BC%20Housing/Annual%20Reports/2013/2012-13-Annual-Report.pdf>

⁴ <http://www.housingmattersbc.ca/index.html>

⁵ <http://municipalaffairs.gov.ab.ca/housing.cfm>

In 2007, Alberta was experiencing unprecedented prosperity and growth; with these changes came challenges. A growing population and demand for housing put pressure on the housing supply. In response an Affordable Housing Task Force was formed and developed a series of recommendations. The *Housing First: An Investment in a Return for Prosperity* report was released in 2007⁶. The province committed to developing 11,000 affordable housing units by 2012. This goal was met and exceeded in 2011 ahead of the intended schedule. In 2008, Alberta released *A Plan for Alberta: Ending Homelessness in 10 years*⁷.

Alberta has not signed a Social Housing Agreement (SHA) with the federal government yet. This makes comparisons between it and P/Ts which have signed SHAs difficult. Also, reporting in Alberta occurs at the Ministerial level (ie. includes Municipal Affairs and not just Housing) and therefore, it is difficult to identify where revenues come from and expenditures are made for various social and affordable housing programs.

SASKATCHEWAN

Saskatchewan Housing Corporation (SHC) is a Crown Corporation and is accountable to Cabinet through the Minister of Social Services. Legislative authority is provided by *The Saskatchewan Housing Act*. The *Act* establishes a Board of Directors (the Board) to conduct the affairs and business of the Corporation. The Board provides oversight in accordance with the legislated objectives and powers vested in SHC.

The Ministry of Social Services through the SHC supports about 24,200 government-subsidized Social and Affordable Rental Housing units and about 4,400 special purpose housing units (i.e. special care and group homes) in the province. Over the years, SHC has helped many households achieve homeownership. There are about 1,000 households who have received such assistance and who still have a forgivable loan with SHC. In total in 2012, SHC provided support for households living in approximately 29,600 housing units. SHC owns 62 per cent of these, which local housing authorities manage on SHC's behalf. The remaining units are owned and managed by non-profit and co-operative groups and the private sector⁸.

In 2011, Saskatchewan launched its 2011-2019 housing strategy *A Strong Foundation – The Housing Strategy for Saskatchewan*⁹. The strategy contains high level principles, directions and

⁶ http://housing.alberta.ca/documents/Housing_Task_Force_report.pdf

⁷ <http://alberta.ca/albertacode/images/AlbertaPlantoEndHomelessness.pdf>

⁸ <http://www.socialservices.gov.sk.ca/2012housing-annreport.pdf>

⁹ <http://www.socialservices.gov.sk.ca/Housing-Strategy-2011-19.pdf>

objectives focussed on increasing the supply of housing, improving affordability, supporting families and collaborating with partners.

Over 17% of SHC's 2012 revenues of \$210.8M comes from the provincial government and 35% comes from the federal government. The remainder comes from tenant rents and other sources. SHC continues to manage a sizable housing portfolio itself so the majority of its revenue is spent on housing operations and related services.

MANITOBA

Manitoba Housing is a Crown Corporation created by statute (*The Housing and Renewal Corporation Act*) in 1967. Manitoba Housing is governed by a Board of Directors appointed by the Lieutenant Governor in Council with policy direction provided by government. The Deputy Minister of Housing and Community Development serves as Chair of the Board of Directors. The Board meets at least quarterly to fulfill the legal and financial obligations and to consider and approve specific policy-related items.¹⁰

Manitoba Housing owns the Province's housing portfolio and provides subsidies to approximately 34,800 housing units under various housing programs. Within the portfolio, Manitoba Housing owns approximately 17,900 units of which approximately 13,500 units are directly managed by Manitoba Housing and approximately another 4,400 units are operated by non-profit/cooperative sponsor groups or property management agencies. Manitoba Housing also provides subsidy and support to approximately 16,900 households (including over 4,400 personal care home beds) operated by cooperatives, Urban Native and private non-profit groups.

HOMEWorks! Housing Strategy and Policy Framework for Manitoba was launched in 2009¹¹ and followed by *Strong Communities: An Action Plan* in 2011¹². The Action Plan reflected the expanded mandate and scope of activities including the department's active role in supporting the social economy, addressing social challenges in Manitoba communities, and promoting housing solutions as a key component of community development.

Only 22% of Manitoba Housing's 2012 revenues of \$300.8M comes from the provincial government and 29% comes from the federal government. The remainder comes from tenant

¹⁰ http://www.gov.mb.ca/finance/pdf/annualrep/2011_12/hcd.pdf

¹¹ http://www.gov.mb.ca/housing/pubs/homeworks_booklet.pdf

¹² http://www.gov.mb.ca/housing/pubs/hcd_strategicframework_web.pdf

rents and other sources. Manitoba Housing continues to manage a sizable housing portfolio itself so the majority of its revenue is spent on housing operations and related services.

ONTARIO

In Ontario, the administration of social housing is quite complex and diverse. The Ministry of Municipal Affairs and Housing (MMAH) is responsible as a 'steward' for social housing and for the governing legislation, the *Housing Services Act, 2011*. There are 47 different service managers, mandated by MMAH to fund and administer social housing at the service manager (municipal or regional) level. The Act and regulations provide a social housing funding formula, eligibility criteria for rent geared-to-income housing and rules governing housing providers and service managers. Service managers also administer centralized waiting lists as per the legislation and oversee independent non-profits, cooperatives as well as service-manager owned housing. Other housing organizations, including private rental market landlords, may also be contracted by the service manager to provide rent geared-to-income housing. MMAH administers the former Rural and Native Housing program by way of agreement with Ontario Aboriginal Housing Services that owns and manages over 1,600 units across Ontario.

Service managers have powers and authorities under the *Housing Services Act (2011)* including the administration of centralized waiting lists using local priorities set within their regions or municipalities. This has allowed waiting lists to be further geared to local needs in Ontario, but it has also led to larger variations in how social housing is administered in Canada.

Ontario launched its high-level *Long Term Affordable Housing Strategy* in 2010.¹³ Due to the devolved nature of housing in Ontario, the 47 service managers were required to complete a housing and homelessness plan by January 1, 2014. Each service manager was required to present a plan with high level priorities along with local measures to be reported on regularly.

Due to the fact that multiple governments and organizations are involved in funding and administering social and affordable housing in Ontario, a comprehensive picture of revenues and expenses is not available.

¹³ <http://www.mah.gov.on.ca/Page9181.aspx>

QUEBEC

The Société d'habitation du Québec (SHQ) was established in 1967. The SHQ is a Crown corporation that reports to the Ministre des Affaires municipales, des Régions et de l'Occupation du territoire. The affairs of SHQ are administered by a 9-member board of directors, including the Chair and CEO of the Company. The Board establishes guidelines and policies and ensures their implementation. It also has the responsibility to adopt action plans and oversee the conduct of the affairs of the organization. Directors are appointed by the government.

SHQ produces regular rolling strategic plans and annual reports with a wealth of information in them. Quebec however, was the first province/territory to undertake an *Impact Analysis of the Activities of SHQ* in 2011¹⁴. The report notes that in 2010 SHQ assisted over 241,000 households across the province. This is significantly higher than what previous reports and studies have shown primarily because the report attempts to document the larger social and economic impacts that housing gives to Quebec.

In Quebec, low-rent housing or rent geared-to-income housing, is publicly owned by the government and managed and administered by municipal housing bureaus (OMHs). CMHC provides additional funding to specific housing co-op and non-profit projects and programs the province has not signed a Social Housing Agreement (SHA) with the federal government. This makes comparisons between it and P/Ts which have signed SHAs difficult. As social housing is administered by municipal housing organizations (OMHs) and delivered by different types of agencies, comprehensive data for revenues and expenses are not available for Quebec.

NEW BRUNSWICK

In New Brunswick, all of the property assets of the Department of Social Development (DSD) are held by the New Brunswick Housing Corporation (NBHC). Assets of the public housing and rural and native housing (RNH) portfolios, as well as undeveloped land, are also held and administered by NBHC. Information on social and affordable housing in New Brunswick is difficult to locate online as the housing functions are part of a larger government department which provides multiple social services to citizens.

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http://www.habitation.gouv.qc.ca/fileadmin/internet/documents/English/Impact_study_activities_SHQ_Summary_report.pdf

Hope is a Home: New Brunswick's Housing Strategy was released in 2010¹⁵. The report has several high level strategies and goals which are to be met over a 5-year period.

The DSD has many programs to assist low-income households in New Brunswick with their housing needs. The Department confirmed that as of March 2012, they had over 17,300 units/beds which they owned and managed (21.8%) or were owned and managed by non-profits and co-ops (49.1%). Programs including the RNH and Rent Supplement are also administered by DSD. The financial statements for the NBHC however, are not publicly available. Data on New Brunswick's social housing expenditures are available through the province's public accounts but are reported in a consolidated fashion. It is not possible to determine comprehensive data for revenues and expenses for social and affordable housing in New Brunswick.

NOVA SCOTIA

The Nova Scotia Housing Development Corporation (NSHDC) provides affordable housing for over 19,000 individuals and families across the Province. It is responsible for holding the province's social housing assets and consolidating the revenues and expenditures associated with operating these assets. The Minister of Community Services is the Corporation's chairperson and the Deputy Minister is the president. The staff of the Department of Community Services carry out the management and administration functions of the Corporation, but are not direct employees and receive no remuneration from the Corporation. Direct service delivery, including functions like tenant and property management, is carried out by seven housing authorities and their employees¹⁶.

The total number of public housing rental units in Nova Scotia exceeds 12,300 with about 7,700 senior apartments and 3,700 family units. There are also approximately 800 rent supplement units. Separate reporting is provided for administration by housing authorities and the Rural and Native Program, resulting in a fragmented system of available data that need to be accessed and compiled to provide an overview of social housing administration in Nova Scotia.

A Housing Strategy for Nova Scotia was released in 2013¹⁷. The strategy contains several strategies and goals which will be met over the next two years including the formation of a restructured NSHDC into Housing Nova Scotia.

¹⁵ <http://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/housingstrategy-e.pdf>

¹⁶ <http://novascotia.ca/coms/housing/HousingDevelopmentCorp.html>

¹⁷ http://novascotia.ca/coms/hs/Housing_Strategy.pdf

About 17% of NSHDC's 2011/12 revenues of \$200.2M comes from the provincial government and 42% comes from the federal government. The remainder comes from tenant rents and other sources. Nova Scotia continues to manage a sizable housing portfolio itself so the majority of its revenue is spent on housing operations and related services.

PRINCE EDWARD ISLAND

PEI is Canada's smallest province geographically speaking and has a small population. This has created unique organizational responses to assist citizens. The Prince Edward Island Housing Corporation (PEIHC) derives its authority from the *Housing Corporation Act* of 1993. The PEIHC shares responsibility for the provision of housing services with the Department of Social Services and Seniors (DSSS) and local Family Housing Authorities (LFHA). The Corporation is responsible for the control of assets, liabilities and revenues. The Department of Social Services and Seniors is responsible for the management of family housing through the local Family Housing Authorities; seniors housing, liaison with the federal government on housing issues; overseeing the administration of federal-provincial agreements and the delivery of most housing programs.

As of 2007, there were approximately 2,700 social and affordable housing units in PEI that were owned and managed by PEIHC (1,100 senior's units), CMHC (700 units), community-based housing authorities (500 units) and another 400 for on-reserve and off-reserve aboriginal households, rent supplement and affordable rental.

Although the PEIHC is responsible for reporting its costs in financial statements, the large departmental involvement in housing provision in PEI results in additional costs being reported in provincial and federal budgets. DSSS is solely responsible for the operation and maintenance of housing for senior citizens and these expenditures are reported separately. Family housing, the Rent Supplement Program and Rural and Native Housing are also reported separately, as these are managed and administered by a variety of different parties including nine local housing authorities. CMHC also continues to play a strong role in providing funding to co-op and non-profit projects. The province has also not signed a Social Housing Agreement (SHA) with the federal government. Due to the large number of housing stakeholders in PEI, the revenues and expenses for social and affordable housing are not available.

NEWFOUNDLAND & LABRADOR

Newfoundland and Labrador Housing Corporation (NLHC) operates under the authority of the *Housing Corporation Act* and is responsible for the implementation of the provincial government's social housing policy and programs. The social housing component for NLHC is addressed through the Public Rental Housing, Provincial Home Repair, Rent Supplement,

Rental Rehabilitation, Residential Energy Efficiency, Oil Tank Replacement and Affordable Housing Programs. NLHC is the province's largest landlord with 5,600 units and is responsible for overseeing an additional 4,400 housing units owned and managed by non-profits and co-ops, providing subsidies to over 1,700 rent supplement tenants and administering over 820 new affordable rental units. Over 16,000 households were assisted through NLHC's various housing programs¹⁸.

Newfoundland and Labrador released *Secure Foundations: A Social Housing Plan for Newfoundland and Labrador* in 2009¹⁹. The plan contains three high-level goals and objectives which outline a long-term vision for the province.

About 39% of NLHC's 2011/12 revenue of \$136.6M comes from the provincial government and 44% comes from the federal government. The remainder comes from tenant rents and other sources. Newfoundland continues to manage a sizable housing portfolio itself so the majority of its revenue is spent on housing operations and related services.

YUKON

The Yukon Housing Corporation (YHC) is a territorial Crown corporation that was established in 1972 under the *Housing Corporation Act*. YHC administers and maintains a housing stock of 822 units, including owning and managing staff housing accommodation for the Yukon government in rural communities. YHC has a broad mandate to address the housing needs of Yukoners, and develops and administers a variety of programs and services to support the mandate as set out in the Act. The Corporation is accountable to the citizens of Yukon through its Board of Directors. The Board is comprised of a Chair, a Deputy Chair and Directors appointed by the Commissioner in Executive Council of the Yukon government. The Board is in turn responsible to the Legislative Assembly through the Minister Responsible.

YHC's 5-year Strategic Plan was approved in 2013²⁰. In early 2013, the Minister Responsible for YHC announced that a Housing Action Plan for the Yukon would be developed with input from the various government departments, the community and stakeholders.

¹⁸ <http://www.nlhc.nf.ca/documents/publications/Ar2011-12.pdf>

¹⁹ <http://www.nlhc.nf.ca/SocialHsingPlan/report.pdf>

²⁰ http://www.housing.yk.ca/pdf/yhc_5_year_strategic_plan_2013_18.pdf

Over 24% of revenues of \$203M flow from the territorial government, 28% from the federal government and 24% from rental income. The remainder comes from various program recoveries.

NORTHWEST TERRITORIES

The Northwest Territories Housing Corporation (NWTHC) was established under the *Housing Corporation Act* (“the Act”) and is Crown Corporation of the Northwest Territories²¹. NWTHC is required to act in accordance with the Act and must meet social housing directives issued by the Minister. The NWT Housing Corporation’s mission is to provide access to adequate, suitable and affordable housing. Through the provision of housing programs and services, the NWTHC contributes to the health and education of NWT residents and to the development of sustainable, vibrant and safe communities. Currently the NWTHC operates more than 2,400 Public Housing units along with homeownership, energy upgrades, repairs and support programs for tenants and owners.

In 2012, NWTHC released *Building for the Future: Northern Solutions for Northern Housing*.²² The framework includes 8 strategic priorities including actionable items with measures to ensure regular reporting on progress occurs over time.

The majority of NWTHC’s 2011/12 revenue of over \$101.2M or 53% comes from the territorial government and 19% from the federal government. The remainder comes from rental income and other sources. Expenses primarily relate to the direct operation of the public housing portfolio.

NUNAVUT

The Nunavut Housing Corporation (NHC) is a Crown Corporation of the Government of Nunavut (GN), created through the Nunavut Legislature by the *Northwest Territories Housing Corporation (Nunavut) Act*. NHC is arms-length from the GN and its operating boundaries are set out in the *Financial Administration Act*²³.

²¹ http://nwthc.gov.nt.ca/_live/pages/wpPages/CorpHistory.aspx

²² http://nwthc.gov.nt.ca/_live/documents/content/Building%20for%20the%20Future_FINAL.pdf

²³ <http://www.nunavuthousing.ca/apps/authoring/dspPage.aspx?page=governance>

The NHC delivers a community-sensitive Public Housing Program by providing financial resources and ongoing professional support to its local delivery agents. These agents are responsible for approximately 5,000 units in the public housing portfolio. NHC also administers another 1,300 housing units for Nunavut government staff.

In 2012, Nunavut Housing Corporation released *Let's Build a Home Together: A Framework for the GN Long-Term Comprehensive Housing and Homelessness Strategy*²⁴

Nunavut's 2012 revenues of about \$230M predominantly came from the territorial government (65%) with the federal government providing roughly 13%. Other revenues come from tenants and other recoveries. Expenses primarily relate to the direct operation of the public and staff housing portfolios.

Conclusion

Researchers, policy makers, students, government officials and the general public have difficulties getting a comprehensive perspective on social and affordable housing in Canada. The Canadian Housing Statistics present part of the picture of the social and affordable housing landscape but do not entirely show the heavy involvement of provinces, territories and municipalities in the management, ownership and funding of social and affordable housing across Canada.

Canada has invested substantial funds in the development and maintenance of housing for low- and moderate-income households over the past 70 years. Despite changing programs, jurisdictional squabbles and new demographic pressures, provinces and territories have continued to meet the needs of their citizens in keeping with the financial resources available to them and collaborating with a variety of organizations to help them achieve their goals. Substantial provincial, territorial and municipal funding is made available every year to offset the costs of running social and affordable housing across the country. Even though Canada itself has no national housing strategy, almost all P/Ts have housing strategies to address the issues evident in their own jurisdictions.

²⁴ <http://www.nunavuthousing.ca/apps/Docs/displayDocs.aspx?cat=&page=2>

Appendix A – List of Resources

Was Chicken Little Right? Case Studies on the Impact of Expiring Social Housing Operating Agreements – Ontario Addendum, CHRA and HSC, 2006

Social Housing End Dates: Service Manager Perspectives, HSC, 2010

Courage under Fire: Addressing the Challenges and Opportunities of a Post-Operating Agreement World in Social Housing, CHRA and HSC, 2011

Social Housing End Dates in Ontario: Assessing Impacts and Promoting Good Practices for Service Managers, HSC and AMO/OMKN, 2012

Appendix B - Overview of Provinces/Territories

Jurisdiction	Administration & Funding	Signed Social Housing Agreement with CMHC	Completed Housing Strategy
British Columbia	Crown Corporation (BC Housing)	Yes	Yes (1)
Alberta	Government Department (Department of Housing)	No	Yes (2)
Saskatchewan	Crown Corporation (Saskatchewan Housing Corporation)	Yes	Yes
Manitoba	Crown Corporation (Manitoba Housing)	Yes	Yes
Ontario	47 Service Managers (largely municipal or regional government)	Yes	Yes (3)
Quebec	Crown Corporation (Société d'habitation du Québec)	No	No (4)
New Brunswick	Government Department (Department of Social Development)	Yes	Yes
Nova Scotia	Government Department (Department of Community Services)	Yes	Yes
Prince Edward Island	Various	No	No
Newfoundland & Labrador	Crown Corporation (Newfoundland and Labrador Housing Corporation)	Yes	Yes

Jurisdiction	Administration & Funding	Signed Social Housing Agreement with CMHC	Completed Housing Strategy
Yukon	Crown Corporation (Yukon Housing Corporation)	Yes	In progress
Northwest Territories	Crown Corporation (Northwest Territories Housing Corporation)	Yes	Yes
Nunavut	Crown Corporation (Nunavut Housing Corporation)	Yes	Yes

Notes:

- (1) BC recently updated its existing strategy in January 2014.
- (2) Alberta has two strategies, one for housing and another for homelessness which appear in separate documents.
- (3) Although Ontario released its Long Term Affordable Housing Strategy in 2010, it relies on the completion of housing and homelessness plans of all 47 service managers. These plans are not due for completion until January 2014.
- (4) Quebec does not have a specific housing strategy per se but does have rolling strategic plans and annual reports with measures and action items.

Appendix C – Percentage Breakdown by Province and Territory of Estimated Households Assisted through Existing Agreements in 2011

	Province/Territory	CMHC
Newfoundland	93.9%	6.1%
PEI	30.6%	69.4%
Nova Scotia	91.7%	8.3%
New Brunswick	87.5%	12.5%
Quebec	69.3%	30.7%
Ontario (1)	83.9%	16.1%
Manitoba	81.6%	18.4%
Saskatchewan	80.9%	19.1%
Alberta	65.8%	34.2%
BC	70.7%	29.3%
Yukon (2)	43.5%	56.5%
NWT (2)	100.0%	0.0%
Nunavut (2)	100.0%	0.0%
Total	78.2%	21.8%

Source: Canadian Housing Statistics, Table 39

Notes:

- (1) Agreement funding and administration in Ontario is not managed by the province instead service managers (municipal or regional levels of government) are responsible under the *Housing Services Act, 2011*.
- (2) In general, the three territories receive at least 70% of their revenue from federal government transfers and are highly dependent on those transfers for the provision of services to territorial citizens (<https://www.fin.gc.ca/fedprov/mtp-eng.asp>). This chart above is solely identifying the % of funding from CMHC but in the case of the territories, federal government transfers happen through other government departments.



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