

Social and Affordable Rental Housing Module Resource

Today's social and affordable housing looks very different from the first units built in the 1960's, but it still serves the same purpose of providing access to homes for individuals with low to moderate incomes.

Social housing is also sometimes called "community housing" and "subsidized housing." This type of housing is a vital resource and can make it possible for people to secure adequate housing they can afford, as the prices in the private market continue to soar well beyond what low to moderate income households can afford.

Below are some links to information and resources we hope you might find useful as you move forward in creating your individualized housing and support plan, and explore possible housing options.

Module Related Tools and Resources

1. DSO Housing Toolkit Step 2: [Step 2: Reviewing housing options and locations | DSO \(dsontario.ca\)](#)
2. Affordable and Social Housing in Ontario: [14. Affordable and social housing | The Ontario municipal councillor's guide | ontario.ca](#)
3. Canada Ontario Housing Benefit (general information):
[Taking action – narrative elements for each Ontario-delivered initiative | Ontario's interim Action Plan under the National Housing Strategy \(2022–23\) | ontario.ca](#)
4. Cooperative Housing Federation of Canada – Ontario Region:
[Ontario - CHF Canada](#)
5. Find where you can access Rent-Geared-to-Income housing in your area:
https://onpha.on.ca/Content/About/About_non-profit_housing/Coordinated_access_centres.aspx

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DSO Related Tools and Resources:

1. Find your area DSO:
<https://www.dsontario.ca/find-your-dso>
2. What is DSO housing navigation:
<https://www.dsontario.ca/housing>
3. Find your local DSO Housing Navigator:
<https://www.dsontario.ca/housing/welcome-to-the-dso-housing-toolkit/dso-housing-navigators-contact-list>
4. Events Calendar:
<https://www.dsontario.ca/calendar/>

Glossary of Terms:

Affordable housing - Affordable housing generally refers to housing for low-to-moderate-income households priced at or below the **average market rent** or selling price for comparable housing in a specific geographic area.

Average Market Rent (AMR): Canada Mortgage and Housing Corporation (CMHC) carries out a Rental Market Survey every year. In all urban areas with populations of 10, 000 or more, CMHC completes the survey with a representative sample of the geographical area. The survey targets private rental buildings with three or more rental units, which have been on the market for at least 3 months. AMR represents the average of all the rents reported in the sample surveyed, based on unit size, for the geographical area.

Affordable rental housing – Housing where the total monthly shelter cost is at or below the region's **Average Market Rent (AMR)** by unit type.

Canada Mortgage and Housing Corporation (CMHC) is a federal Crown corporation responsible for administering Canada's National Housing Act. Its mandate is to improve housing and living conditions in the country. CMHC provides mortgage loan insurance, supports affordable housing solutions, and offers resources for consumers

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Canada Ontario Housing Benefit COHB – is a monthly housing subsidy paid directly to low- income households to help pay their rent anywhere in Ontario. The housing benefit is not tied to a physical housing unit or a specific address, it is attached to the person or household.

Community housing - is housing owned and operated by non-profit housing corporations, **housing co-operatives** and municipal governments (**service managers**) or **district social services administration boards (DSSABs)**. These providers offer subsidized or low-end-of market rents – housing sometimes referred to as **social housing** and **affordable rental housing**.

Co-operative housing - households in co-operative housing are all members of the co-operative corporation that owns the building. They elect from amongst themselves a board of directors who are responsible for overseeing the management of the building. They are subject to rules in the *Co-operative Corporations Act*, are not considered to be landlords and are not subject to the *Residential Tenancies Act* (with a few exceptions).

Coordinated access: A provincially-mandated system whereby social housing providers co-operate at a local level to provide consistent information about eligibility criteria for access to **social housing**, using a common application form. Under the *Housing Services Act*, the definition was altered to include the development and use of a centralized waiting list within the boundaries of a service area. The system operates under the direction of the **service manager/DSSAB**, according to the *Housing Services Act*.

District Social Service Administration Board (DSSAB) - special agencies created by the Province of Ontario and given the funding and administrative responsibilities of a **service manager**. DSSABs were created in the north where there is no existing municipal government with the legal jurisdiction to act as a **service manager**.

Housing Services Act, 2011 – is a piece of legislation (law) that shapes the rules and regulations for social housing in Ontario. Under this Act, 47 **service managers** (municipalities and **district social services administration boards DSSAB**) are required to manage waiting lists for access to **rent-geared-to-income** assistance in **social housing** in their service area, in compliance with detailed rules.

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Indigenous Housing - housing that recognizes the distinct cultural needs of Indigenous people as tenants. Indigenous housing tends to be created by the Indigenous community, to serve the Indigenous community. In some cases, residents need to provide a status card to be eligible for Indigenous housing, other programs require only self-declaration.

Local priority rules: under the *Housing Services Act*, a **service manager** may establish local priority rules for **rent-geared-to-income** assistance. Priority is typically given to disadvantaged groups such as the homeless or newcomers. Local rules apply in addition to the provincial priority rule (e.g. **special priority**: those who have experienced domestic violence and/or trafficking). They are meant to address particular local housing market issues.

National Housing Strategy NHS - a 10-year, \$55+ billion plan introduced by the Canadian government in November 2017. Through the NHS, the federal government is bringing together the public, private and non-profit sectors to re-engage in **affordable housing**. Using a mix of funding, grants and loans, the strategy will create affordable, stable and livable communities. These communities will be located near amenities and transportation

Non-profit housing - Community-based **affordable rental housing** provided by non-profit corporations, overseen by a volunteer board of directors. A percentage of non-profit housing tenants pay rents geared to their incomes (known as **rent-geared-to-income** housing), and the remaining pay market rents.

Portable housing allowance/housing benefit - is financial assistance provided to a tenant on the social housing registry. Housing allowances and benefits help to reduce the cost of rent in the private rental marketplace. The value of the allowance/benefit is dependent on several factors, including the person's income and what percentage of their income is needed to pay their rent. Housing allowances and benefits are portable, because they are attached to the tenant (not the unit).

Rent-Geared-to-Income (RGI) housing - is a housing subsidy or benefit offered by **service managers** to make rent affordable for households. In most cases, the rent at an RGI unit is set to be 30 per cent of a household's total monthly income before taxes and adjustments.

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Rental Market Report – each year, **Canada Mortgage and Housing Corporation (CMHC)** produces a Rental Market Report for the country, all provinces and major centers. The Rental Market Report provides a snapshot of vacancy, availability (outside Quebec), turnover rates and average rents in both new and existing rental structures.

Rent supplement - provides **rent-geared-to-income** housing in buildings owned by private landlords. This is provided through agreements between landlords and the service manager for the **service area**. When receiving Rent Supplement supports, the tenant's share of rent is paid directly to the landlord, and the service manager pays the remaining amount to the landlord.

Residential Tenancies Act (RTA) - the provincial legislation (law) that governs the relationship between landlords and residential tenants in Ontario. **Social housing** is exempt from a few of its provisions (including the guideline for rent increases) but not others (including the processes for evictions).

Service area - geographic area in which the responsibility for the funding and administering of subsidized housing by a **service manager** applies. There are 47 service areas in Ontario.

Service Managers - In 2002 responsibility for community housing was transferred from the Province of Ontario to 47 "upper tier" municipal governments referred to as service managers. Often the service manager is a regional municipality or county. Service managers are responsible for funding and administration of all community housing.

Social housing - is government-assisted housing that provides lower cost rental units to households with low-to-moderate incomes and can include:

- **community housing** (owned directly or indirectly by **service managers**)
- **non-profit** and **co-operative housing**
- **rent supplement** programs (often in the private market)
- **Indigenous housing**

Social Housing Registry – In communities across Ontario, **service managers** and **DSSABs** are responsible for managing a central waiting list for people applying for RGI housing. The social housing registry is managed according to rules set out by the Province of Ontario in the **Housing Services Act, 2011**.

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Special needs unit - a unit that is occupied by or made available for occupancy by a household having one or more individuals who require accessibility modifications or provincially funded support services to live independently in the community.

Special priority - applicants who are housed in **RGI** housing on a priority basis. The provincial priority rule requires that housing providers give special priority to victims of abuse and trafficking. Municipalities can identify other groups to whom special priority is given (e.g. Indigenous, terminally ill and homeless individuals, etc.).

Supportive housing – is a type of social housing for people who need help to live independently. Currently, supportive housing is occupied by tenants who have services provided by a support service agency. Supportive housing generally administered and funded by the Ministry of Health and Long Term Care and the Ministry of Children, Community and Social Services.

Support services: are services provided to tenants to enable them to live independently in the community. Supportive housing providers receive support-service funding through the Ontario Ministry of Health and Long-Term Care or the Ontario Ministry of Children, Community and Social Services.

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