NOT-FOR-PROFIT HOUSING

As illustrated in the chart 1 of the previous bulletin, *Primary Private Rental Stock*, approximately 15% of Hamilton's rental housing stock is comprised of subsidized housing units, according to the 2016 Census. Combining rental and ownership housing, the subsidized rental housing category falls to approximately 5% of all housing units in Hamilton. Subsidized housing includes a wide variety of housing units, and is most commonly associated with social housing, housing that was purposed by provincial or municipal governments, or non-profit organizations and funded by the federal and provincial government to provide affordable housing to households living on low and modest incomes. Social housing is now increasingly being called Community Housing (Canada's National Housing Strategy, 2017). Not-for-profit housing is perhaps a more apt descriptor as one of the unique and key element of social or community housing, is that no profit is being generated for the housing operator/landlord.

Housing is key to social welfare, and in fact Canada now recognizes housing as a human right in legislation, but "housing is famously the shaky of 'wobbly pillar' of the welfare state in that it is only slightly decomodified" (*Still Renovating: A History of Canadian Social Housing Policy* by Greg Suttor, 2017). The commodification of housing means that most housing is subject to profit-seeking and rising prices, just like any other commodities that are subject to market forces. Non-profit housing is an island of relative housing security in sea of for-profit housing, but, to extend the metaphor, the sea level is rising and not-for-profit housing is shrinking. As illustrated in charts 1 and 2, since 1996 there has been an enormous drop in social housing units being built, due to federal and provincial cuts to housing subsidy programs that allow social housing providers to build new units and provide subsidies to renters. With this decline in not-for-profit housing, people living on low and modest incomes are increasingly forced to compete in the private, for-profit housing market, which leads to precarious and insecure housing for too many Hamiltonians.

Chart 1. Social housing units built as a proportion of all new housing units, and number of new social housing units, 1961-2001, Canada
Statistics Canada, Canadian Housing Statistics as published in Suttor, G. (2017) *Still Renovating: A History of Canadian Social Housing Policy*, McGill-Queen's University Press

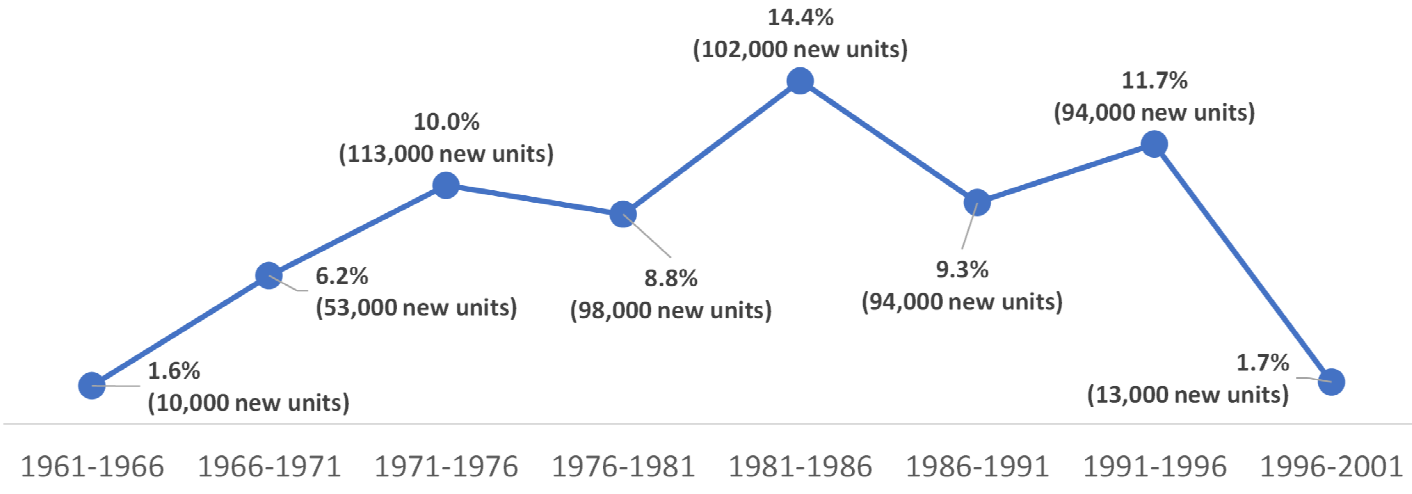
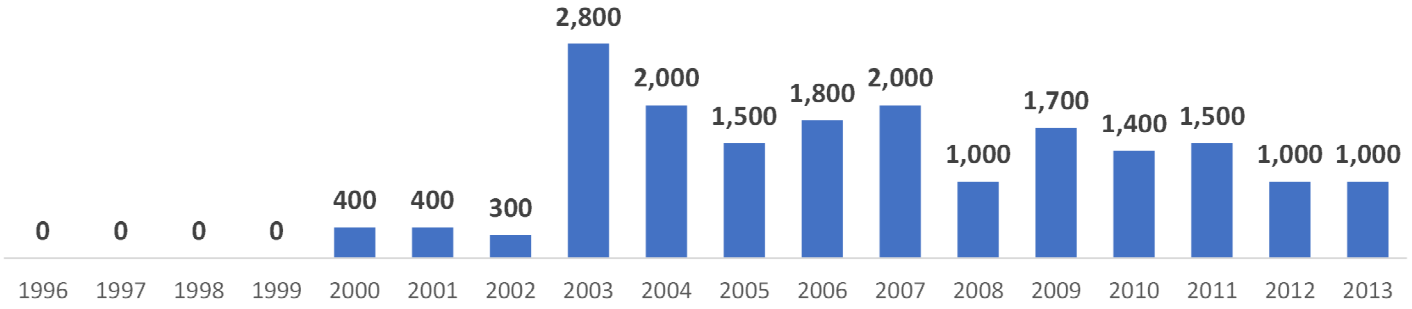


Chart 2. New affordable rental housing units built in post-1996 programs, Ontario
Ontario Ministry of Housing data as published in Suttor, G. (2017) *Still Renovating: A History of Canadian Social Housing Policy*, McGill-Queen's University Press



The lack of investment in building new not-for-profit housing to keep up with population growth has also extended to lack of government funding to keep up with maintaining the current housing stock, the vast majority of which is over 40 years old. Ontario is the only large province that does not provide the majority of funding for its social housing and the only jurisdiction in any wealthy (OECD) country where municipalities are the main housing funders, as noted in Wellesley Institute's recent policy brief, *Sustaining Social Housing in Ontario.*

As documented in the Hamilton's Spectator's Affordable Housing in Hamilton ongoing series, the state of disrepair of Hamilton's social housing units has long passed a crisis situation (https://www.thespec.com/hamilton-topics/8947953-affordable-housing-in-hamilton/). And behind the statistics of the millions of dollars in underfunding of social housing, is the daily reality for over 10,000 Hamilton residents who know that their housing may never be in state of adequate repair in their lifetime, unless there is a shift in social and government priorities to increase operating and capital funding for social housing.

One group disproportionally impacted by the lack of investment and repair in not-for-profit housing is children and teenagers, especially in Hamilton. Chart 3 shows that Hamilton rises well above the provincial average for rates of children and teens living in subsidized housing, according to the 2016 Census. In the 0-19 age group, 6.8% of Hamilton residents live in subsidized housing, higher than the provincial rate of 4.6% in this age group, and 4.8% average for all age groups in Hamilton. As described in the Wellesley Institute's recent policy brief, *Sustaining Social Housing in Ontario*, adequate funding for social housing ensures that needed maintenance and repairs are made, and keeps buildings cost-effective for the long term.

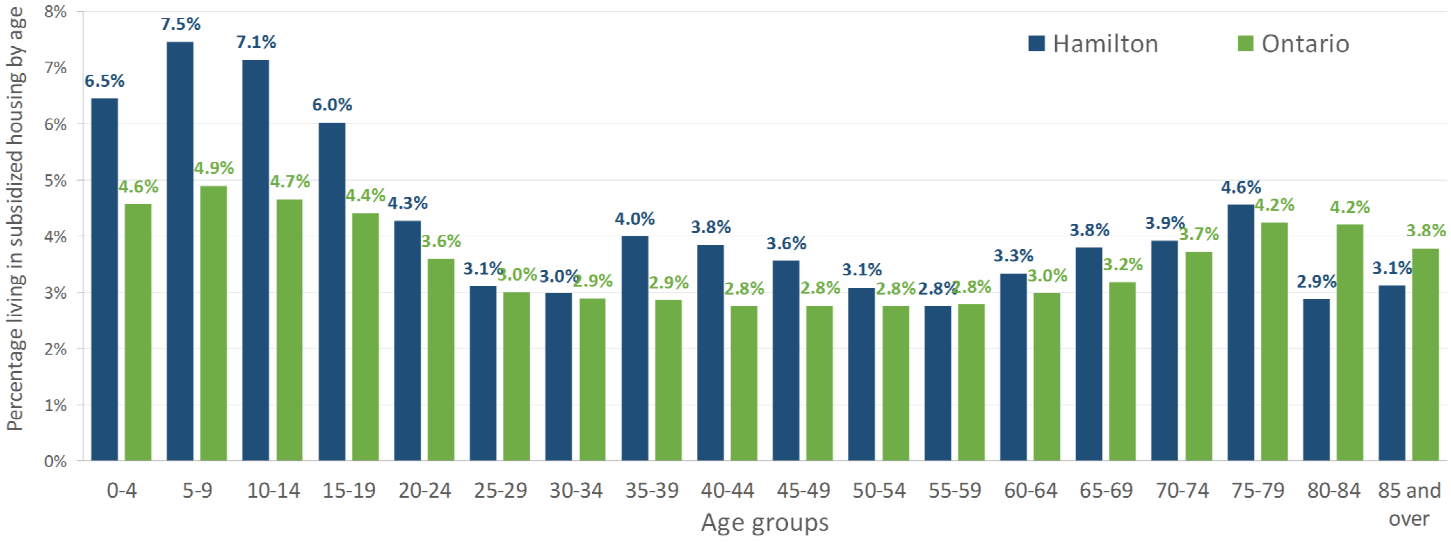



Chart 3. Proportion of residents living in subsidized housing, by age groups, City of Hamilton and Ontario
Statistics Canada, 2016 Census