ONPHA

Making Ends Meet: Opportunities and Challenges of Rental Assistance Programs

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Ontario’s housing crisis

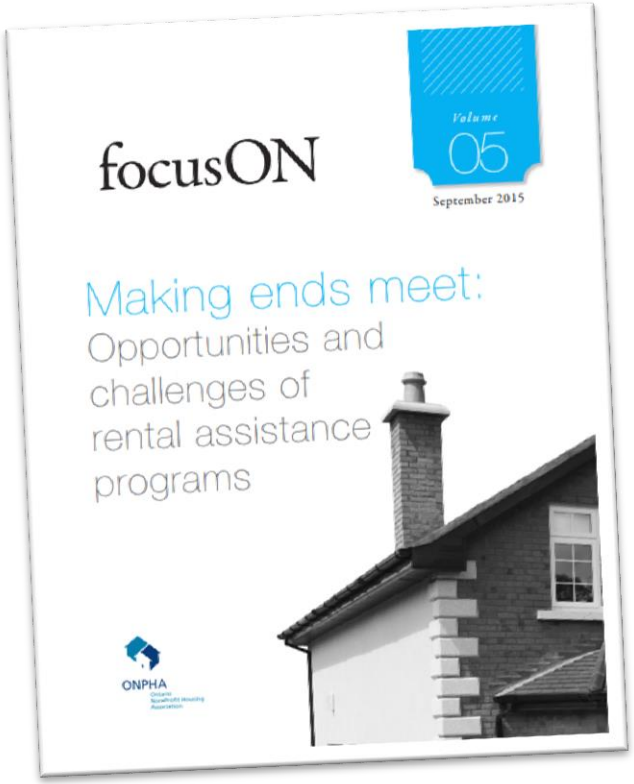
- Increase in low-income renter households + limited rental stock
- 1 in 5 renter households spend more than 50% of income on housing costs
- Currently 168,000+ households on waiting lists for social housing

What are rental assistance programs?

- Signal transition from investment in supply-side housing programs to demand-side
- Two kinds of programs:
  - Rent supplements
  - Housing allowances
- Rental assistance programs support private-sector landlords, rather than social housing providers

Rise in use of rental assistance programs

- Programs piloted at local level
- LTAHS Update Announcement
- Why have programs become more popular?



The advantages of rental assistance programs…

- Quick response to households in crisis
- Increase freedom and agency, esp. if portable
- Can assist more households much faster than new build
- No costly backlog of capital repairs

…And the disadvantages

- No new rental supply
- No enduring public asset, and less cost-effective over time
- Challenging for tenants with complex needs
- Housing quality and location

What’s the solution?

- Not a one-size-fits-all solution to housing affordability issues
  - Suggested program for households fleeing violence
- Subsidies should be permanent, and provide “deep” coverage
- But govt. investment is still needed in order to:
  - Increase supply of affordable rental units in the private market
  - Build new social housing units

Questions?

- Access the report: www.onpha.on.ca
  - Select “Policy & Research” at the top of the page, and then “focusON”
- Contact:

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