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# WoodGreen Pre-Budget Submission for Federal Budget 2024



**AFFORDABLE HOUSING FUND**



**IMPROVE NATIONAL HOUSING  
FUNDING STREAMS FOR NON-PROFITS**



**BRING BACK THE RAPID HOUSING  
INITIATIVE (RHI)**



**FEDERAL ACQUISITION PROGRAM**



**SKILLS FOR SUCCESS PROGRAM**



**FUNDING FOR FINANCIAL  
EMPOWERMENT AGENCIES**



**CANADA ONTARIO HOUSING BENEFIT**

WoodGreen Community Services is one of Toronto's largest social service agencies, serving clients across 40 locations, offering over 75 programs and services addressing the health and well-being of our community.



WoodGreen offers community programs and services that connect vulnerable populations with impactful supports to enhance self-sufficiency and improve clients' physical, social and mental well-being. We provide innovative solutions to critical social needs, including:

- Housing
- Community care services
- Community mental health and addictions services
- Child care
- Employment and financial empowerment services
- Newcomer services
- Youth programs
- Developmental Services

WoodGreen's programs reduce cycles of poverty and provide an opportunity for people to thrive and live healthy and well.

## WOODGREEN RECOMMENDS:



The Government of Canada should ensure the existing programs under the National Housing Strategy are well funded and should increase the grant ratios to non-profit developers in financing deeply affordable housing through the Affordable Housing Fund.



The Government of Canada should create funding streams for non-profits to partner with private developers to create affordable housing, including funding non-profits in purchasing segments of CMHC funded buildings with affordable units requirements that are under construction by private developers.



The Government of Canada should continue to invest in the Rapid Housing Initiative to ensure that non-profit housing providers are able to develop deeply affordable housing for vulnerable seniors, women, youth and newcomers.



The Government of Canada should create an acquisition fund and provide additional funding to the Multi-Unit Residential Acquisition (MURA) program

in Toronto. Acquisitions allow non-profits to invest in preserving and regenerating existing mid-and-low level private rental housing that on the verge or already in a state of disrepair.



The Government of Canada should continue to invest in the Skills for Success Program to address longstanding gaps in skills development and continue to foster a culture of lifelong learning and upskilling among all Canadians.



The Government of Canada should provide sustainable funding of \$85 million over five years for community-delivered financial help services through the Financial Consumer Agency of Canada to help increase people's financial stability during an affordability crisis.



The Government of Canada should provide an additional investment towards the Canada Ontario Housing Benefit to the City of Toronto to assist with rental costs for newcomers, refugees and unassisted refugee claimants.



## AFFORDABLE HOUSING FUND

### RECOMMENDATION #1:

The Government of Canada should ensure the existing programs under the National Housing Strategy are well funded and should increase the grant ratios to non-profit developers in financing deeply affordable housing through the Affordable Housing Fund.

There is a growing affordability and housing crisis in Canada. The decline in social housing construction has caused Canada to fall behind many OECD and G7 countries and has contributed to a lack of housing affordability. A recent report by the Canadian Housing and Renewal Association (CHRA) found that by increasing the proportion of community housing in Canada to 7%, there could be GDP growth of up to \$136 billion per year. This would raise the standard of living in Canada without stimulating inflation.<sup>1</sup> Social housing is not only a need but also economically beneficial.

A 2023 Scotiabank report found that there are only approximately 655,000 social housing units in Canada, with 58 per cent owned by governments, 26 per cent owned by non-profits and 10 per cent with a co-op ownership model.<sup>2</sup> Canada's social housing stock represents under 4 per cent of all Canadian housing stock, and there is an urgent need to develop more.

The limited social housing stock in Canada is continuing to shrink. Around one third of Ontario's community housing stock is at risk of being converted to market-rate rentals as

operating agreements are set to expire soon. The remainder are due to expire by 2033.<sup>3</sup> Many affordable housing units developed on 15-year operating agreements are coming to an end now. Between 2011 and 2016, it was estimated that for every new affordable housing unit created in Canada, fifteen existing affordable units were lost.<sup>4</sup>

The Canada Mortgage Housing Corporation (CMHC) found in a recent report that Canada will need triple the housing completions. Canada will need to build 5.8 million housing units of all types between 2022 and 2031, of which 2.6 million need to be in Ontario.<sup>5</sup> The federal government has set a target of building 3.5 million homes between 2022 and 2031, but this is not enough.

From 1990 to 2021, out of nearly 2 million housing units developed in Ontario, only 8 per cent were rentals and 0.4 per cent were non-market housing.<sup>6</sup>

The federal government has an important role to play in ensuring there is deeply affordable rental units for low-income populations. There must be immediate action in Budget 2024 to support non-profit housing developers to build more social, workforce, mixed and deeply affordable rental housing.

The government has taken some steps to support non-profit development such as removing the GST from the construction of new purpose-built rental apartments for both private and non-profit developers and committing to \$1 billion over three years, starting in 2025-26, for the Affordable Housing Fund, formally the National Co-investment fund.

The Government of Canada needs to ensure that federal programs, including the Affordable Housing Fund are contributing to the development of affordable rental units. The Auditor General of Canada found that often the National Housing Co-Investment Fund approved financing for "affordable" rental housing units that were actually unaffordable for low-income households.<sup>7</sup> There must be increased funding directed towards supporting non-profit developers who provide housing with perpetually

# 5.8M

**Canada will need to build 5.8 million housing units, of all types, between 2022 and 2031, with 2.6 million of which need to be in Ontario.**

affordability for the hardest to house – including those experiencing homelessness, and people with vulnerabilities.

Non-profits need the Government of Canada to invest more into the Affordable Housing Fund and provide higher grant ratios. The Affordable Housing Fund should have grants ranging from a minimum of \$50,000 to \$150,000 per door to match the original Co-investment fund. As a non-profit developer this contribution is critical to creating a more effective program to support the development of deeply affordable housing.

Given current trends, high interest rates, and loss of affordable stock, non-profits need the government's support to create more deeply affordable housing.





## IMPROVE NATIONAL HOUSING FUNDING STREAMS FOR NON-PROFITS

### RECOMMENDATION #2:

The Government of Canada should create funding streams for non-profits to partner with private developers to create affordable housing, including funding non-profits in purchasing segments of CMHC funded buildings with affordable units requirements that are under construction by private developers.

# \$1T

According to CMHC, solving the affordability crisis in housing is at least a \$1 trillion problem.

According to CMHC, solving the affordability crisis in housing is at least a \$1 trillion problem.<sup>8</sup> Given the scale of the challenge, this is not a problem that can be tackled by a single group alone, it will take a collaborative effort from private, public and non-profit sectors to build affordable housing.

Currently, no National Housing Strategy funding stream supports non-profits in partnering with private developers to create affordable housing, including funding non-profits in purchasing segments of buildings from private developers as affordable units.

WoodGreen has worked with the private sector to create affordable housing. In 2021, WoodGreen signed a public-private partnership agreement with Sun Life, the Daniels Corporation (Daniels) and the City of Toronto to integrate long-term, affordable, rental units for single mothers into Daniels' multi-family residential development. WoodGreen was able and continues to lease and manage 36 affordable housing units in

this 346-unit building (10 percent). Under the agreement, Sun Life and Daniels established a 40-year lease commitment with WoodGreen, creating long-term affordable housing in downtown Toronto. This is one example where a housing solution was created between WoodGreen as the non-profit, private and public partners. However, new creative solutions are needed.

WoodGreen is exploring Ownership Models, where WoodGreen would own individual units integrated seamlessly within buildings and condominiums, creating a vibrant, cohesive, and resilient mixed-income community. However, no National Housing Strategy funding program supports this collaborative model. The Government of Canada should create funding streams for non-profits to partner with private developers and should look to other jurisdictions for examples on how it can work.

There are other jurisdictions that have used different models where governments have partnered with private and non-profit stakeholders to develop affordable housing. Private-public partnerships (PPP) have been successful in creating social housing for example, in Ireland, the government partnered with private corporations to build and manage 1,500 affordable units<sup>9</sup>. In The UK, a policy was developed requiring private developers to have least 25% of their build be affordable housing units<sup>10</sup>. In the Netherlands, the town of Amersfoort adopted a public-private co-investment approach for a housing development that included different income groups to create a balanced neighbourhood and cohesive community<sup>11</sup>.

PPP in housing for these jurisdictions have increased efficiency and helped these jurisdictions keep up with the growing demand for housing. The example models above were successful in developing modest resilient communities with large portions of affordable housing.

Jurisdiction	Private-Public Partnership Model
Netherlands	<p>The town of Amersfoort adopted a public-private co-investment approach for a housing development that include the government, private developers, and a non-profit housing association. They focused on the concept of togetherness ensuring a balanced neighbourhood and cohesive community could be developed, where the community housing had different income groups<sup>12</sup>.</p> <p>The Netherlands have managed to increase their national housing stock by 7.6% in ten years by building 90 new settlements through the VINEX Housing Programme, whilst still providing 30% of the homes at social rent.</p>
Australia	<p>In Australia, the government partnered with private developers and community housing organizations to redevelop existing public housing and build on government land. The housing built by the private developer was required to be at least 30 per cent social or affordable housing<sup>13</sup>.</p>
Ireland	<p>Ireland was the first to sign PPP for social housing in Europe. The government partnered with private corporations to build and manage 1,500 affordable units<sup>14</sup>. The project was implemented through 3 different social housing bundles which were leased to local authorities for up to 25 years.</p>
Denmark	<p>In Copenhagen, the Danish government did a private public partnership to redevelop an area that was 100 percent social housing. The developer built new private housing while maintaining the number of social housing units in the area, resulting in the proportion of social housing in the neighbourhood to drop from 100% to 40% without losing units. A mix of standalone houses, townhouses, and apartments were built.</p>



## BRING BACK THE RAPID HOUSING INITIATIVE (RHI)

### RECOMMENDATION #3:

The Government of Canada should continue to invest in the Rapid Housing Initiative to ensure that non-profit housing providers are able to develop deeply affordable housing for vulnerable seniors, women, youth and newcomers.

Non-profits need a multi-year Rapid Housing Initiative (RHI) to support the development of new affordable and supportive housing units to reduce homelessness. The program should have predictability for the next several years and the funding should support projects that address the diverse and complex needs of youth, newcomers, seniors, and other marginalized communities.

WoodGreen has benefited from previous rounds of RHI and received funding for operationalization of several development projects. We are currently developing 50 new units of deeply affordable housing for seniors with complex needs at 60 Bowden St. Toronto. As well, we are repurposing our 1080 Queen St East building to have nine units under our signature Seniors Cluster Care Model. Both these projects are receiving funding through the RHI.



WoodGreen plans to grow its pipeline of housing by 2,000 more units over the next 10 years and needs programs such as RHI to help finance affordable and supportive housing for seniors, youth and newcomer populations in Toronto.



## FEDERAL ACQUISITION PROGRAM

### RECOMMENDATION #4:

The Government of Canada should create an acquisition fund and provide additional funding to the Multi-Unit Residential Acquisition (MURA) program in Toronto. Acquisitions allow non-profits to invest in preserving and regenerating existing mid-and-low level private rental housing that on the verge or already in a state of disrepair.



Canada is losing affordable private rental stock at an alarming rate. In 2021, more than 130,000 affordable units of housing were lost in Toronto<sup>15</sup>. Across Canada, for every new affordable housing unit created, an estimated fifteen affordable units are lost<sup>16</sup>.

WoodGreen actively seeks acquisitions of existing private rental properties to preserve them as affordable units. WoodGreen recently partnered with Raising the Roof, a national charity focused on preventing homelessness and creating affordable housing. With the help of the City of Toronto's Multi-Unit Residential Acquisition (MURA) program, Raising the Roof acquired two low-rise privately-owned apartment

buildings. WoodGreen is managing the properties and the units are staying affordable long-term with 80 percent AMR (Average Market Rents) for tenants. Some of these units will be dedicated to newcomers. Recently, WoodGreen purchased a 52 unit building at 2 Laxton in Toronto through the City of Toronto's MURA Program. WoodGreen is currently investing in building retrofit and upgrading the health and safety standards whilst keeping the units affordable to incumbent tenants.

The Canadian Housing Policy Roundtable estimated approximately 60,000 affordable units (where rents were below \$750, and tenant incomes were under \$30,000) were lost every year between 2010-2020. Canada is losing affordable housing faster than we can produce new units.

An acquisition fund federally would support more non-profit housing providers in acquiring existing private rental properties with the aim of preserving affordability, and investing in energy savings and climate change upgrades.



## SKILLS FOR SUCCESS PROGRAM

### RECOMMENDATION #5:

The Government of Canada should continue to invest in the Skills for Success Program to address longstanding gaps in skills development and continue to foster a culture of lifelong learning and upskilling among all Canadians.



# 140,000

In Ontario, over 140,000 trades and related occupations were vacant in the first quarter of 2023.<sup>17</sup>

Ontario is currently facing an unprecedented labour shortage, with a significant number of jobs in key sectors going unfilled. In Ontario, over 140,000 trades and related occupations were vacant in the first quarter of 2023.<sup>17</sup> Now is the time for all levels of government to invest in skills development and training to support various populations to find employment.

According to a Scotiabank study, finding ways to retain older workers in the Canadian job market could significantly reduce the critical labour shortages we have seen in the last few years.<sup>18</sup> Based on the participation rate in the age cohorts, if the participation rate for individuals in the 55 to 59 age brackets were equal to that in the 50 to 54 age bracket, an additional 259,000 individuals would be in the workforce.<sup>19</sup>

The Government of Canada has taken steps to address longstanding gaps in skills development by investing \$298 million in Budget 2021 through the Skills for Success program to support more than 60,000 Canadians.

Through the Skills for Success program, WoodGreen received \$1.17 million to expand our Experienced Workers Skills for Success Training Program to support racialized individuals seeking skills development and upskilling support. WoodGreen's program places a strong emphasis on key employment skills, such as digital literacy, collaboration, adaptability, creativity, innovation, communication, and problem-solving. WoodGreen has successfully assisted under- and unemployed individuals aged 45+ with training and support to improve their foundational and transferable skills to better prepare them to meet on the job demands.

Through the program clients improved their skills, empowering them to better prepare for, secure, and maintain employment, however, the **Skills for Success funding ends March 31<sup>st</sup> 2024**. In order to continue to empower older job seekers who can help reduce the critical labour shortages, there must be continued investment to the Skills for Success program. We therefore call on the Government Canada for additional investment to build on the success of this initiative.



## FUNDING FOR FINANCIAL EMPOWERMENT AGENCIES

### RECOMMENDATION #6:

The Government of Canada should provide sustainable funding of \$85 million over five years for community-delivered financial help services through the Financial Consumer Agency of Canada to help increase people's financial stability during an affordability crisis.



# \$10.44M

**We helped 2,943 clients receive \$10.44 million in tax benefits through WoodGreen's tax clinic.**

When jobseekers improve their finances with the help of community financial empowerment services, they experience improved job placement rates, higher incomes and more stable work results<sup>20</sup>. Addressing financial stabilization for our most challenged jobseekers, such as newcomers, and low-income populations will increase the odds they can successfully transition to employment.

Financial Empowerment Champion (FEC) organizations across Ontario deliver tax filing assistance, help accessing benefits, and offer financial coaching and counselling to 24,000 Ontarians with low incomes annually.

WoodGreen's Financial Empowerment Services offer workshops, one-on-one counselling, free tax clinics, debt management and other resources designed to improve financial literacy and money management skills to help clients reach their financial goals. **WoodGreen does up to 10 years of back taxes for clients and**

**in 2022, we helped 2,943 clients receive \$10.44 million in tax benefits** through our Income Tax Clinic.

Financial help services is a key enabler to employment and financial sustainability for Canadians, including those most affected by the affordability crisis. WoodGreen supports Prosper Canada's proposal for a \$85 million investment over five years towards FEC organizations. This will allow FEC organizations to help eliminate the financial help gap for 1.5 million financially struggling Canadians and connect them to an additional \$2 billion in income benefits they are eligible for but not receiving.

The Financial Consumer Agency of Canada supervises federally regulated financial entities, including banks, and works to keep Canada's financial system safe. It has a mission to strengthen the financial literacy of Canadians. This Agency should prioritize on the ground financial empowerment services by providing increased long-term financial support for FEC agencies.



## CANADA ONTARIO HOUSING BENEFIT

### RECOMMENDATION #7:

The Government of Canada should provide additional investment to the Canada Ontario Housing Benefit to the City of Toronto to assist with rental costs for newcomers, refugees and unassisted refugee claimants.



Toronto continues to see more unassisted refugees and asylum seekers arriving in Canada and filling shelters that are already over capacity. Many are forced to sleep on the streets and some have been able to find shelter at churches who provided them with food and a bed. **Now it not the time to cut funding from the Canada Housing Benefit.**

The federal government has been moving asylum seekers and unassisted refugees to different parts of the province to reduce the strain on Toronto. Asylum seekers have been transported from churches in Toronto to hotels in other cities such as Ottawa, Windsor, Kingston, Niagara Falls and Cornwall<sup>21</sup>. As well, the federal government has committed to provide funding to the Region of Peel to open a reception centre that will include a temporary shelter close to Toronto's Pearson International Airport. While these solutions will temporarily shelter asylum seekers, the claimants still need a pathway out of the shelter system to safe housing.

The Canada Housing Benefit is one of the only ways unassisted refugees and asylum

seekers can find housing as it provides households with assistance with rental costs in the private housing market. The Canada Ontario Housing Benefit (COHB) is tied to the household and can be used to help pay rent anywhere in Ontario.

In the Fall Economic Statement, the government announced that it would shift \$631 million previously intended for the Canada Housing Benefit to the Affordable Housing Fund (former the Co-Investment Fund). While WoodGreen supports further investment towards the Affordable Housing Fund it should not be at the cost of the housing benefit.

The City of Toronto exhausted its 2023 annual allotment of COHB funding within the first 5 months of the year. In the fall, the province announced a joint \$14 million with the City of Toronto to permanently house more than 1,300 people who are in the shelter system. However, more funding is needed and the Government of Canada needs to invest additional funding into COHB.

In Year 4 of the COHB program, the City of Toronto received over \$35M in total funding across three different allocations. However, with unprecedented level of funding needed for rental assistance from eligible applicants, the City needs up to an additional funds to meet the excess demand. WoodGreen therefore calls for an additional investment to the Canada Housing Benefit.



## ENDNOTES

- 1 "The Impact of Community Housing on Productivity," 2023
- 2 Richter et al., 2023
- 3 Housing Needs in Ontario, 2022
- 4 Pomeroy, 2020
- 5 "Canada's Housing Supply Shortages: Estimating What Is Needed to Solve Canada's Housing Affordability Crisis by 2030," 2022
- 6 Bringing Affordable Housing Home - an Action Plan for Housing Stability in Ontario, 2023
- 7 Auditor General of Canada, 2022
- 8 "Examining Escalating House Prices in Large Canadian Metropolitan Centres", 2018
- 9 "The First PPP Programme for Social Housing in Europe Signed in Ireland", 2019
- 10 "Housing Statistics 1 April 2022 – 31 March 2023", 2023
- 11 Falk & Rudlin, 2018
- 12 Ibid.
- 13 Benedict et al., 2022
- 14 "The First PPP Programme for Social Housing in Europe Signed in Ireland", 2019
- 15 Sheppard & Balasubramaniam, 2022
- 16 Pomeroy, 2020
- 17 Job Vacancies, Proportion of Job Vacancies and Average Offered Hourly Wage by Occupation and Type of Work, Quarterly, Unadjusted for Seasonality, 2023
- 18 Perrault & Asselin, 2022
- 19 Ibid
- 20 Medow & Sheldrick, 2021; Menin, 2014; "Boosting Workforce Development - Improving Workforce Outcomes through the Integration of Financial Security Strategies," 2019
- 21 Carcasole, 2023

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