

Ensuring Access to Affordable Housing

Government-subsidized housing, often developed in cooperation with the private, public and not-for-profit sectors, assists people otherwise unable to afford adequate accommodation. This low-cost housing is mainly funded through agreements between the federal government and provincial or territorial counterparts, with a \$1.7 billion annual federal contribution.

In the 1960s, the federal government began subsidizing social housing, providing funds for ongoing maintenance and affordable rent for the duration of the mortgage term on the property, typically 35-50 years. As of 2010, there were approximately 613,500 units receiving these long-term subsidies, but this number has begun to decrease steadily. As the terms of these mortgages expire, so do the rent subsidies, increasing the number of vulnerable Canadians unable to afford housing.

The previous government's Investment in Affordable Housing represented a significant step to address this problem, including a 2013 allocation of \$1.25 billion over five years – matched and administered by the provinces – to be used for rent subsidies, maintenance of existing properties or building new units.

Vulnerable Canadians must have access to sustainable, long-term, affordable housing options.

The current government increased federal investment for affordable housing in its first budget, allocating \$2.3 billion over two years. However, despite these significant contributions,

affordable housing remains precarious for many residing in properties past or approaching the end of their mortgage term.

This situation impacts Jewish Canadians across the country. Securing affordable housing is particularly imperative for young families living below the poverty line or on low income. The rate of poverty in the Jewish community is increasing, while the cost of living is rising and the number of affordable housing options is limited. According to Jewish Federations of Canada-UIA's analysis of the 2011 National Household Survey, 14.6% of Jewish Canadians are living in poverty, compared to 13.6% in 2001. The largest number (24,310) of impoverished Jews live in Toronto, but the highest incidence of poverty (20%) occurs in Montreal. Nearly one in every six Jewish seniors in Canada lives below the poverty line.

The Federal government has a responsibility to ensure sustainable, long-term access to affordable housing for vulnerable Canadians. To accomplish this, the government should work with its provincial and territori-

al counterparts to extend long-term funding for existing affordable housing projects as previous funding agreements expire and expand federal support for new social housing units.

KEY POINTS

- The rate of poverty in the Jewish community is increasing, while the cost of living is rising and the number of affordable housing options is limited.
- Vulnerable Canadians must have access to sustainable, long-term, affordable housing options.
- The federal government should work with its provincial and territorial counterparts to extend long-term funding for existing affordable housing projects and expand federal support for new social housing units.