

## Housing Policy Debate &gt;

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Financing social housing: Mechanisms, constraints, and opportunities

# Financing social housing in Canada

Nick Van Dyk

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## Abstract

This article examines the mechanisms used since the 1970s to finance social housing in Canada. It reveals that direct government assistance has proven to be the most cost-effective mechanism. Experimentation with alternative mortgage instruments such as the graduated-payment mortgage and the index-linked mortgage has also been central to the attempt to minimize subsidy and financing costs.

The article concludes that the possibility of further enhancements in social housing finance is limited at best. The problem remains the gap between the cost of developing new social housing and the revenues generated from rents. Various partnership

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