



All orders of governments have agreed that affordable housing is essential in creating strong, healthy and prosperous communities, but Canada remains the only OECD country without a national housing strategy, and the development of new safe, secure and affordable housing has not kept pace with the Greater Toronto region's needs.

Challenges

CivicAction heard from hundreds of leaders about the importance of ensuring safe, secure and affordable housing and about the important intersections between housing and employment, health and education. It became clear that we needed a shared evidence base for the region to support dialogue among governments, the private sector, non-profit organizations, academics, community agencies and other housing stakeholders.

In January 2011, in collaboration with CivicAction's Neighbourhoods and Affordable Housing Working Group, the City of Toronto's Affordable Housing Office and Toronto Community Housing created the Toronto Regional Housing Data Bank,⁴⁸ a pilot project summarizing regional statistics and trends on housing, poverty and other indicators. Among other things, the Data Bank revealed the following:

- almost one in five Greater Toronto region households (322,415) struggles with finding and keeping an affordable home;⁴⁹
- twenty-six percent of owners and 46% of renters pay too much for housing, devoting more than 30% of their income to basic housing costs;⁵⁰
- the high cost of housing forces many low and moderate-income people to choose between paying rent and buying food;⁵¹
- many affordable units in high rise rental towers are aging and

need repairs,⁵² vacancy rates are decreasing⁵³ and wait lists for social housing are growing;⁵⁴ and

- almost 90,000 people are on Greater Toronto Area (GTA) wait lists for social housing, and they face a two to 21-year wait.⁵⁵

On March 31, 2011, two key housing programs expired: the federally-funded Residential Rehabilitation Assistance Program and the Canada-Ontario Affordable Housing Program (jointly funded by the federal and provincial governments). These programs are essential for providing low- and moderate-income residents with health and safety home renovations, housing allowances, first-time home buyer assistance and new rental housing. They also boost the economy, create jobs, reduce social housing wait lists and improve housing conditions. **As noted below, new federal funding was announced in July.**

Strengths

Various governments have created comprehensive plans and partnered with non-profit organizations and private developers to create affordable and well-maintained homes. In the last two years, the federal and provincial governments directed more than \$500 million of economic stimulus funding to housing in the Greater Toronto region. These investments support the repair and renovation of more than 1,000 social housing buildings. These funds are also creating more than 2,200 affordable homes and assisting more than 800 low- and moderate-income households to buy their first home.

OPPORTUNITY KNOCKS

1. The federal government should create a national housing strategy.

Putting in place a national housing strategy

will confirm the centrality of housing to our economic and social well-being and encourage bolder leadership across Canada on issues of housing and homelessness.

2. The federal and Ontario governments should renew the government housing programs that have recently expired.

In July 2011, the federal, provincial and territorial governments renewed their commitment to housing with the announcement of a \$1.4 billion combined investment toward reducing the number of Canadians in housing need under a new Affordable Housing Framework for 2011-2014. Though the two existing programs will be discontinued, a bilateral agreement between the federal government and the Province of Ontario is to be announced this summer. CivicAction is encouraged by the government's renewed commitment and looks forward to further measures from all orders of government, the private sector and civil society to address the critical challenge of housing in the Greater Toronto region.

3. Establish a multi-sector leadership group to develop a regional housing strategy.

The private and non-profit sectors must join with governments in identifying and leveraging opportunities to expand affordable housing. Governments play a crucial role in providing financing, approvals and a supportive planning environment, but we also need leaders from business, labour and academia to develop, fund and advocate for affordable housing innovations.

CivicAction's consultations indicated the power of bringing a multi-sectoral regional lens to the related issues of housing and neighbourhoods. York Region has put this model to work; the York Region Human Services Planning Board convenes developers, faith communities, all orders of government and academics to discuss and advance housing, health and other pressing social issues.

A regional housing leadership group facilitated by a non-partisan convenor would stimulate broader discussion aimed at creating a common vision, coordinated action and advocacy on housing issues, and connect the dots with transportation, jobs and neighbourhood and economic development. The group would surface the

shared interests of the City of Toronto and the rest of the Greater Toronto region and address common obstacles to affordable housing development such as uneven zoning laws and fees and red tape. This group could also:

- ensure that housing is on every government's agenda and that the region's housing policy needs are understood;
- press for expanded federal and provincial funding and programs and the development of a national housing strategy;
- develop incentives to attract more private sector developers and create financial tools to enable low- to moderate-income households to purchase homes affordably;
- identify and align obstructive municipal policies, such as zoning bylaws that affect parking, economic activity, secondary suites, the use of section 37, and inclusionary zoning;
- improve public awareness about the need for safe, secure and affordable housing and reduce NIMBYism and the stigma associated with people who live in and need social housing; and
- support Greater Toronto Summit 2011 actions and recommendations relating to neighbourhoods (see pages 33-34).

4. Maintain and make the Toronto Regional Housing Data Bank a permanent resource.

Summit participants roundly endorsed making the Data Bank a permanent resource, citing its significant value in maintaining a fact base for research, decision making, advocacy, and public awareness and education.

It was suggested that an advisory group be appointed to expand the Data Bank and find it a permanent "home." In future, the Data Bank could include building costs, success stories, promising practices and a bibliography of other resources, as well as a summary of housing policies across the region, to highlight inconsistencies requiring attention. To broaden the Data Bank's impact, it was also suggested that it be made available online and promoted to new but related audiences such as business improvement associations.

See the related background, *Housing for Everyone: An Affordable Housing Agenda for the Toronto Region and the Toronto Regional Housing Data Bank* prepared for the Greater Toronto Summit 2011 at: www.civicaction.ca/publications

