

# FOCUS AND FRAME IT: REFRAMING WHERE AND HOW WE LIVE

## The Focus:

The housing affordability crisis threatens our quality of life. As the region's rental vacancy rates hit new lows and the cost of housing rises, increasing residential density can help house a growing urban population. How might we create the conditions to increase density within existing neighbourhoods more evenly across our cities to unlock this untapped potential?

## The Frame:

### Why the housing crisis is an issue

We don't have enough housing, and there are significant barriers to building it.

- The region sees about 120,000 new residents each year, but there's only enough new housing built for about half of those residents.<sup>8</sup>
- Even though 88% of Torontonians support building more homes to ease prices, a lot of them don't want it in their backyards. 37% of Greater Toronto Area residents don't want a new townhouse within a half kilometer of their home. This number rises to 52% for mid-rise condo buildings and 59% for high-rise condos.<sup>9</sup>

The housing that do we have is increasingly unaffordable and does not meet the needs of our population.

- Half of GTHA households spend 50% or more of their disposable income on shelter costs.<sup>10</sup>
- A growing population combined with ever scarcer housing options in the rental market is causing rents to skyrocket – rent in Toronto condo units, where most of Toronto's rental stock exists, surged by 30% between 2006 and 2018, while the median renter income actually declined by 1% between 2006 and 2016.<sup>11</sup>

Without affordable, desirable housing options, we could lose our region's talent, diversity, and growth momentum.

- 42% of young professionals are considering leaving the region because of the high cost of housing.<sup>12</sup>
- Rental vacancy rates are at historic lows. While a healthy vacancy rate is considered to be 3% at minimum, Toronto's rate routinely dips to around 1%.<sup>13</sup> Tight rental markets tend to worsen housing discrimination, preventing people who receive social assistance, are racialized, live with mental illness, or have small children from accessing housing.<sup>14</sup>

## Challenging the myths - The “Status Know”

**Myth:** “We just need to build more.”

**Reality:** We need to build more, but it matters what we build and where we build it. The GTHA suffers from a “tall and sprawl” pattern of housing in which most homes are either high-rise buildings in very dense neighbourhoods or single-family homes in sprawling low-density neighbourhoods. What we’re missing is mid-density housing such as rowhouses, townhouses, walk-up apartments, and low- to mid-rise building – the “missing middle”.<sup>15</sup>

**Reality:** 83% of Toronto’s total population growth between 2006 and 2016 was in suburban or exurban areas, where residents tend to be car-dependent and neighbourhoods experience significant social equity, environmental sustainability, and economic efficiency issues.<sup>16</sup>

**Myth:** “Home ownership is the Canadian dream and we need to enable it.”

**Reality:** A healthy housing ecosystem includes a wide variety of affordable, secure, and desirable housing options that serve a diverse population – including home ownership, primary and secondary rental, cooperatives, condominiums, supportive and transitional housing, student housing, co-ownership, rent-to-own, and others.

## Solution Spotlight:

Since 2018, laneway housing pilot projects in Hamilton and Toronto have changed zoning laws in order to permit the construction of self-contained residential units that are located on the same lot as existing houses, usually in the rear yard next to a laneway. Laneway suites could provide new rental housing opportunities within established neighbourhoods.

### Discussion Questions

1. What’s your “housing” story so far? Where have you lived? Have you rented or owned? What kind of neighbourhood do you live in? How dense is it?
2. Picture your ideal home. Do you own, co-own, or rent it? Who else lives there? How big is it? How far from work do you live? Who are your neighbours? How much does it cost you each month? Do you live in your ideal home now?
3. What do you think is the biggest thing standing in the way of people accessing affordable, desirable homes in the region? How can we remove that barrier?

## Action:

To get involved in more thought-provoking dialogue about this and other issues, join the [Emerging Leaders Network](https://leadership.civicaaction.ca/ELN) (leadership.civicaaction.ca/ELN) It’s free to join! Through the ELN, you can attend events on city-building topics like the housing crisis, participate in skills-building workshops, network, and get to know fellow emerging leaders who are invested in building a better city for all.