

Good Homes Good Neighbours



The Councillor's Guide to Affordable Housing Opportunities

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Welcome to the 1st Edition of Good Homes, Good Neighbours: The Councillor's Guide to Affordable Housing Opportunities. As an e-document, this guide will be updated periodically to reflect new information, new ideas and examples of best practices. We welcome your comments and suggestions. Please send them to Sean Gadon, Director, Affordable Housing Office, at sgadon@toronto.ca .

Introduction

City Councillors play a critical role in helping to preserve existing affordable housing and creating new housing for their constituents and, indeed, for all Toronto residents.

Tackling the lack of affordable housing is a city-wide issue. Families and individuals living in unaffordable or unsuitable housing are found in every corner and neighbourhood of Toronto. For example:

- One in five Toronto residents live in housing they cannot afford, that is too small for their needs, or that requires significant repair.
- Across the city, people who are homeless or at risk of becoming homeless are accessing outreach and housing help services.
- The 70,000 families and individuals on the City's 'Housing Connections' subsidized housing waiting list live in every ward.
- Public and private rental housing throughout Toronto requires investment to achieve and maintain a good state of repair.

Fortunately, Toronto's governance provides a unique opportunity, as well as a responsibility, for City Councillors to champion the cause of maintaining and creating affordable housing. The ward system allows Councillors to quickly identify local issues while using Community Councils and City Council to craft city-wide solutions.

This short guide is intended to assist Councillors to find housing solutions in their communities and to implement the new [Housing Opportunities Toronto \(HOT\)](#) Action plan approved by Toronto City Council in August, 2009.

Frequently Asked Questions

Here are some samples of the many questions councillors and their staff are often asked to answer and that this Guide is intended to assist with:

Q/ How can I assist a constituent who is about to be evicted from their apartment or rental house?

A/ Put them in touch with the local Housing Help Services which assist people to find housing or with the Toronto Rent Bank which can provide some financial help. See Pg. 5

Q/ How do I assist a constituent whose rental unit needs repairs?

A/ Guide them through the City programs that set and enforce standards for apartments. See Pg. 6

Q/ How do I assist someone who needs to find housing immediately and can't wait by applying through the Toronto Housing Connections waiting list?

A/ Put them in touch with the local Housing Help Services. See Pg. 5

Q/ A developer has come to me with a proposal to build affordable housing and wants to know what kind of support he can get from the City and other governments.

A/ Contact the City's Affordable Housing Office. See Pg. 6

Q/ How can I assist people living on the street to obtain housing?

A/ Connect them with a Streets to Homes worker. See Pg. 5

Identifying Housing Needs

Councillors are best positioned to know their ward -- they are the 'eyes on the street'!

To help constituents with housing needs, Councillors can:

- Direct them to the various housing services provided by City Divisions and Agencies. For a brief summary of who does what, as well as Quick Links, see Pages 10-12.
- Check the City's [Housing Profiles](#), [Ward Profiles](#) and [Neighbourhood Profiles](#) to better understand local and city-wide housing and population trends.
- Use their newsletters to ensure constituents are aware of the full range of housing opportunities by providing information contained in this guide.
- Help solve housing issues by forging partnerships in the ward with agencies such as Toronto Community Housing, non-profit and co-op housing providers, community agencies and health centres, faith groups and the private sector.

The Power of Partnerships

There is a remarkable range of organizations – private, charitable and public – assisting people to find and keep homes at the ward level and city-wide. They work with homeless people, with tenants and homeowners, seniors and youth, new Canadians and new families.

Getting to know local groups will make it easier to find housing solutions for constituents. Supporting and encouraging local partners helps to strengthen the social safety net that is so important to a healthy, vibrant Toronto, especially during economic downturns.

Councillors can work with:

- Community groups and faith-based organizations that provide valuable services for homeless and vulnerable households, such as the [Out of the Cold](#) program.
- [Habitat for Humanity Toronto](#) – to identify families in need and potential sites in their ward or to work on a Habitat construction site.
- The more than [250 social housing providers](#) funded and overseen by the City – including [Toronto Community Housing](#).
- Tenant associations – to improve the conditions of rental buildings.
- Landlord associations – to promote professional management of rental housing.
- Owners and landlords – to make them aware of the legal requirements to keep their buildings in good repair and about initiatives such as [Mayor's Tower Renewal](#) and the [Municipal Licensing & Standards Multi-residential Apartment Buildings \(MRAB\) audit and enforcement program](#).
- Developers of new housing – to achieve a mix of market and affordable housing.

Housing Opportunities and Solutions

Here are just some of the ways to plug into the programs and partners available to assist in finding housing solutions for constituents:

- To help people living on the street get assistance and housing:
 - Make sure they have contacted a [Streets to Homes](#) worker who can connect them to supports and housing, including the Assessment and Referral Centre at 416-338-4766 or 1-877-338-3398 (toll-free from a pay phone). Refer to the City's [Guide to Services for People Who Are Homeless](#).
- To help someone needing services and supports to make the transition to a new home:
 - Refer to [Welcome Home: A Guide to Services for New Tenants](#) or, if relevant, to the [City of Toronto Immigration & Settlement Portal](#).
- To help a family being evicted or someone sleeping on the floor of a friend's apartment:
 - Refer them to [The Toronto Rent Bank](#) which provides limited, interest- free loans to qualified tenants at risk of eviction, and to local [Housing Help Services](#) which assist people to find and keep housing.
 - Over the longer term, make sure they have applied for subsidized housing through [Toronto Housing Connections](#).
- To help a senior or someone receiving Ontario Disability Support Payments who is finding it difficult to afford to live in their own home:
 - Refer them to [Housing Help Services](#)
 - Make sure they are familiar with the [City's Tax and Water Relief](#) programs for eligible low-income seniors or persons with a disability.
 - Connect them to the [Toronto Seniors' portal](#) for a range of issues about and services for seniors.

- Advise them to contact the Affordable Housing Office for information about the [Home Adaptations for Seniors' Independence \(HASI\)](#) program that provides financial assistance to seniors for minor home adaptations.
- To help a low income homeowner with the cost of home repairs and modifications:
 - Contact the Affordable Housing Office, which administers the [Residential Rehabilitation Assistance Program \(RRAP\)](#). Subject to availability, RRAP provides funding for eligible property owners to do housing repairs, make modifications for disabled residents and seniors, create secondary suites and convert non-residential buildings into new rental housing.
- To help a tenant living in an apartment building in need of repairs:
 - The City has an aggressive inspection program which gets results for tenants in sub-standard buildings whose owners won't carry out required repairs. Guide constituents through the Municipal Licensing & Standards [Apartment Standards](#) program and the [Multi-Residential Apartment Buildings \(MRAB\) audit and enforcement program](#).
- To do something about vacant, rundown or abandoned buildings in the community, meet with the owner to discuss options for cleaning up the site and creating affordable housing, including:
 - Securing health, safety and building standards of sites through Municipal Licensing & Standards Division (ML&S).
 - Contacting the Affordable Housing Office to find out about possible City incentives available for affordable housing.
 - Talking to the City's local planner about building conversion options and, where applicable, policies and by-laws that protect rental housing stock (and tenants) from demolition and redevelopment.
- To kick-start a site ready for affordable housing intensification or to respond to an enquiry about City support to build affordable or mixed-income housing:
 - Get in touch with the City's [Affordable Housing Office](#) to determine what supports are available and what steps can be taken.
 - Support the creation of affordable housing on publicly-owned surplus property suitable for residential use.

Negotiating Local Housing Benefits

Applications for new development and redevelopment often provide the opportunity to obtain community benefits. Using the City's Official Plan policies on height and density incentives (Policy 5.1.1), Councillors working with City planning staff have an opportunity to secure new affordable housing for their ward with [Section 37](#) agreements under the Planning Act. In developments with an increase in new housing on large sites of at least 5 hectares, the Official Plan (Policy 3.2.1.9) provides that 20 per cent of the additional housing should be affordable housing as the first priority community benefit using Section 37 agreements.

Look for opportunities to meet local housing needs where developers seek changes in height and/or density through the planning process, regardless of the size of the development site. Work with City planners during the planning approval process to ensure that the City's policy on 20 per cent affordable housing on large sites is implemented. Discuss options with City planners. Examples of local housing benefits negotiated through the planning process include:

- A developer agreeing to build a mix of housing, including family homes, as a condition of planning approval.
- A developer agreeing to fund needed improvements to public housing within the community that would not otherwise be funded.
- A developer providing a percentage of affordable homes in the overall development.
- A developer making a cash contribution to the City's Capital Revolving Fund for Affordable Housing to build affordable housing on other sites.
- A developer adding an apartment building to an existing rental property agreeing to secure the new housing as rental rather than condominium and making capital improvements to the existing building without raising rents.

Housing Advocacy

Councillors have the opportunity to support and promote investments in housing solutions using the political process.

Through debates and votes at Community Council, Standing and Special Committees, City Council and Agencies, Boards and Commissions, Councillors can shape the agenda and set priorities that will assist constituents to get the housing they need to prosper.

Speak Out for Housing

Toronto residents want a city where no one is homeless or unable to afford a place to live. This principle is reflected in the [Toronto Housing Charter – Opportunity For All](#) adopted by Toronto City Council in August 2009. It is also the basis for the City’s [Streets to Homes](#) program, a “housing first” strategy to end homelessness by assisting people to find permanent housing and providing appropriate supports so they can remain in their homes.

It is important for Councillors to speak out for the families and individuals who need affordable and well-maintained housing. Councillors can make sure local MPPs and MPs hear their voice on the need for ongoing investment in affordable housing by the provincial and federal governments.

Councillors can help ensure that public meetings about affordable housing are held on the planning merits of the development proposal, NOT the nature of the future residents. They can advise participants that the [Ontario Human Rights Code](#) protects people from discrimination in housing.

This often becomes more difficult during public meetings where local residents may express concern about the impact of an affordable housing development. In these instances, Councillors have an added responsibility to set the tone and the ‘ground rules’ for public discussion.

Councillors can be prepared to answer constituents’ concerns and questions by becoming familiar with studies that show affordable housing can actually help raise property values as neighbourhoods are revitalized. Studies also show that supportive and affordable housing make good neighbours and contribute to healthier communities. A list of these studies has been collected by the [HomeComing Community Choice Coalition](#) – click on [Property Values](#) and [Community Impact](#).

Councillors can help by supporting the approval of affordable housing developments and the protection or replacement of rental housing in their ward and across the city; and by promoting the positive power of affordable housing, which fuels Toronto’s economy (including job creation), improves the health of people and their communities, and greens the City, as explained in the [Housing Opportunities Toronto \(HOT\)](#) plan (Pg. 8).

Housing Help from the City

Affordable housing is a corporate City priority with some responsibilities mandated by the Province. As such, a number of City Divisions, Agencies and Corporations are responsible for the delivery of housing services.

Affordable Housing Office (AHO) – Facilitates the development and rehabilitation of affordable rental and ownership housing; develops and administers City housing policy and partnerships; administers City, Provincial and Federal funding programs for affordable housing development and related intergovernmental relations.

City Planning – Advises City Council on development projects and any proposal needing planning approvals, including those involving existing rental housing or new affordable housing, after consulting with members of the public, the ward Councillor and other City staff; develops and implements housing policies for the planning approval process; negotiates rental and affordable housing benefits under Official Plan policies and the Section 37 community benefits process; and administers the City's By-law on Rental Housing Demolition and Conversion.

Municipal Licensing and Standards Division (ML&S) – Administration and enforcement of by-laws, including property standards, rooming house licensing (former City of Toronto only) and group home registrations (Scarborough, Etobicoke and York only).

Shelter, Support and Housing Administration (SSHA) – Provides emergency shelter and street outreach to homeless people, funds services to assist low-income and at-risk households to find and keep housing; funds and oversees Toronto's social and affordable housing stock provided by some 250 community housing groups, including TCHC; develops policy and programs; administers provincial and federal homelessness, shelter and supportive housing funding programs.

Social Development, Finance & Administration (SDFA) – Responsible for initiatives that advance social inclusion and build safe, strong neighbourhoods and communities. This includes oversight of Toronto's strategy for the 13 priority neighbourhoods as well as community revitalization, such as Regent Park and Lawrence Heights. Community Revitalization creates neighbourhoods of mixed uses, housing types and incomes along with enhanced community infrastructure.

Toronto Community Housing Corporation – The largest social housing provider in Canada and the second largest in North America. As an arms-length corporation which receives sole shareholder direction from City Council, Toronto Community Housing provides rent-geared-to-income and market housing for 164,000 low-and-moderate-income tenants in 58,500 households; develops new social housing and affordable ownership homes; revitalizes social housing communities and administers the subsidized-housing waiting list, [Housing Connections](#), on behalf of the City.

Toronto Long-Term Care Homes and Services (LTCH&S) – Responds to the needs of individuals requiring long-term care. This includes managing 10 long-term care homes, the provision of supportive housing and the provision of homemaking services that allow seniors to remain in their homes.

Other Divisions engaged in delivering affordable housing and related services are: **Facilities and Real Estate** and **Build Toronto**, pertaining to the use of city-owned land for affordable housing, and **Revenue Services**, regarding tax and water relief programs for eligible, low-income seniors or persons with a disability.

The following portals offer extensive information on a range of community, social, health and government services, including financial assistance:

- [211 Community Connection \(Toronto\)](#) (follow the links to Housing and to Homelessness)
- [City of Toronto Employment & Social Services](#) for employment services and supports and financial assistance.

Quick Links

Affordable Housing Office

www.toronto.ca/affordablehousing

City Planning – Housing Policies: rental housing, Official Plan, research

www.toronto.ca/planning/housing.htm

City Ward Profiles

<http://app.toronto.ca/wards/jsp/wards.jsp>

City's Tax and Water Relief programs

http://www.toronto.ca/taxes/property_tax/tax_relief.htm

Community Revitalization Unit

http://www.toronto.ca/revitalization/regent_park/

http://www.toronto.ca/planning/lawrence_allen.htm

<http://www.torontohousing.ca/revitalization>

Guide to Services for People Who Are Homeless

www.toronto.ca/housing/guide.htm

Habitat for Humanity Toronto

www.torontohabitat.on.ca/web/default.aspx

Home Adaptations for Seniors' Independence (HASI)

www.toronto.ca/affordablehousing/hasi.htm

HomeComing Community Choice Coalition

www.homecomingcoalition.com

Housing Connections www.housingconnections.ca

Housing Help Services

www.toronto.ca/housing/housing-help-services.htm

Housing Opportunities Toronto Plan (HOT)

www.toronto.ca/affordablehousing

Mayor's Tower Renewal www.towerrenewal.ca

Municipal Licensing & Standards Division:

Multi-residential Apartment Buildings (MRAB)

regulatory strategy www.toronto.ca/licensing/mrab.htm

Ontario Human Rights Code

www.ohrc.on.ca/en/resources/code

Out of the Cold programs www.ootc.ca

Residential Rehabilitation Assistance Program (RRAP)

www.toronto.ca/affordablehousing/rrap_outline.htm

Secondary Suites – legal status, contact Toronto

Fire Services www.toronto.ca/fire/contact_tfs.htm

– maintenance issues, contact ML&S

www.toronto.ca/licensing/key_contacts.htm

Shelter, Support & Housing Administration (SSHA)

www.toronto.ca/housing/index.htm

Streets to Homes Program

www.toronto.ca/housing/about-streets-homes.htm

Toronto Employment and Social Services (TESS)

www.toronto.ca/socialservices

Toronto Housing Charter

www.toronto.ca/affordablehousing/pdf/housingcharter_may8.pdf

Toronto Rent Bank

www.toronto.ca/housing/rentbank.htm

Toronto Seniors' Portal www.toronto.ca/seniors/

Welcome Home: A Guide to Services for New Tenants

www.toronto.ca/housing/welcome_home.htm

211 Community Connections (Toronto)

www.211Toronto.ca

