# **DA TORONTO**

## STAFF REPORT ACTION REQUIRED

## Housing Opportunities Toronto: An Affordable Housing Action Plan 2010 – 2020

Date:	May 6, 2009
То:	Affordable Housing Committee
From:	Sue Corke, Deputy City Manager
Wards:	All
Reference Number:	AFS-9852

## SUMMARY

Under the stewardship of Councillor Giorgio Mammoliti, Chair of the Affordable Housing Committee, a comprehensive consultation began in 2007 to engage the public and stakeholders in discussions about Toronto's affordable housing challenges and opportunities.

This report presents the outcome of those consultations, "Housing Opportunities Toronto: An Affordable Housing Action Plan 2010 - 2020," for Council consideration and approval. The HOT Action Plan is the City's plan to address Toronto's affordable housing challenges over the next ten years. It sets out eight strategic themes and 67 actions to assist 258,000 households and guide housing investments by all governments through 2020.

The HOT Action Plan will be submitted to the Province of Ontario as the City's contribution to the creation of a long-term provincial affordable housing strategy.

## RECOMMENDATIONS

## The Deputy City Manager responsible for the Affordable Housing Office recommends:

1. City Council endorse "Housing Opportunities Toronto: An Affordable Housing Action Plan 2010 - 2020" as the plan to address Toronto's affordable housing

challenges over the next ten years, including the 67 proposed actions as provided in Attachment 1 to this report;

- 2. A ten-year implementation plan arising from the 67 proposed actions be developed as part of the 2010 Budget process and that any City investment be subject to Council approval and the annual capital and operating budget processes;
- 3. the Deputy City Manager forward "Housing Opportunities Toronto: An Affordable Housing Action Plan 2010 2020" to the Ontario Ministry of Municipal Affairs and Housing as Toronto's contribution to the creation of a provincial long- term housing strategy; and
- 4. the Deputy City Manager forward "Housing Opportunities Toronto: An Affordable Housing Action Plan 2010 2020" to the Minister of Human Resources and Skills Development, other Ontario municipalities, the Federation of Canadian Municipalities, the Canadian Housing and Renewal Association and the Association of Municipalities of Ontario, to inform local housing strategies and advocacy efforts, including influencing provincial and federal action on affordable housing.

## **Financial Impact**

There are no budgetary impacts resulting from the recommendations of this report.

Funding for the full range of affordable housing, homeless and income supports programs is divided among municipal, provincial and federal governments. The Housing Opportunities Toronto (HOT) Action Plan builds on these funding relationships.

At the same time, the HOT Action Plan calls on the federal and provincial governments to maintain existing investments, provide new investments and reduce the City's burden of paying costs more appropriately funded by the federal and provincial governments.

Consequently, the estimated cost of \$484 million annually to fund the ten-year Action Plan will require active participation and investments from the federal and provincial governments.

While the HOT Action Plan proposes a continuation of existing City financial support for affordable housing, there will be a need for Council consideration of some recommendations throughout the 2010-2020 timeframe. Recommendations with potential financial implications have been identified and are subject to Council approval as part of the City's annual capital and operating budget processes.

The Deputy City Manager and Chief Financial Officer has reviewed this report and agrees with the financial impact information.

## **DECISION HISTORY**

At its meeting of January 20, 2009, the Affordable Housing Committee recommended that the City's affordable housing priorities for 2009 include the finalization of Toronto's ten-year affordable housing action plan. This direction was endorsed by Council at its meeting on February 23, 2009. The report on this matter can be found at: http://www.toronto.ca/legdocs/mmis/2009/ah/bgrd/backgroundfile-18177.pdf

Previously, at the June 16, 2008 Affordable Housing Committee meeting, approximately 30 residents and organizations filed submissions and made deputations on the HOT framework as part of the public consultation process. Decision documents and background information on a number of these matters can be found at:

Housing Opportunities Toronto – Affordable Housing Framework 2008 - 2018 http://www.toronto.ca/legdocs/mmis/2008/ah/bgrd/backgroundfile-13639.pdf

June 16, 2008 Affordable Housing Committee Decision Document http://www.toronto.ca/legdocs/mmis/2008/ah/decisions/2008-06-16-ah07-dd.pdf

April 22, 2008 Affordable Housing Committee Decision Document http://www.toronto.ca/legdocs/mmis/2008/ah/decisions/2008-04-22-ah06-dd.pdf

## **ISSUE BACKGROUND**

The City's Official Plan recognizes adequate and affordable housing as a basic requirement for everyone. It also acknowledges that affordable housing is integral to the City's "quality of life, economic competitiveness, social cohesion, as well as its balance and diversity."

In November 2007, Councillor Giorgio Mammoliti, Chair of the Affordable Housing Committee, released the HOT consultation framework based on the "power of affordable housing" as a positive contributor to Toronto's economy, its environment, and the health of its residents and neighbourhoods. The goal was to engage the public and key stakeholders in a discussion about how to address Toronto's affordable housing challenges and opportunities over the next decade.

Throughout 2008, the Chair and City staff engaged in an extensive consultation process with more than 1,800 individuals and organizations participating through public meetings, stakeholder workshops, targeted focus groups, mail and e-mail submissions, and deputations to the June 16, 2008 Affordable Housing Committee meeting. In addition, workshops were convened with local, national and international housing experts

and a cross-section of provincial staff. Overall, strong support was expressed for the approach proposed in the HOT framework.

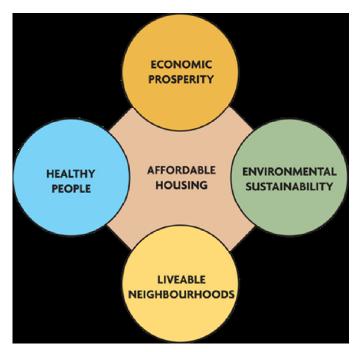
## COMMENTS

The HOT Action Plan is a roadmap to direct the actions of all governments across the full spectrum of housing need in Toronto – from supportive housing for homeless persons to the repair and revitalization of existing rental housing to assistance for low-income homeowners to remain in their homes. In all, the HOT Action Plan establishes eight strategic themes and 67 actions to assist 258,000 households – or 640,000 people – over the next ten years.

The HOT Action Plan responds to direction from Council at its January 27 and 28, 2009 meeting to finalize the City's ten-year housing strategy as a priority for 2009. This follows on Council's endorsement of the Federation of Canadian Municipalities' 2008 National Action Plan for Housing and Homelessness at its meeting on May 26 and 27, 2008.

### I. The Power of Affordable Housing

Affordable housing makes a powerful, positive contribution to Toronto's economy, to a better environment, to healthier communities and healthier people. This "power of affordable housing" makes the goals and actions outlined in this Action Plan critical to the continued prosperity of Toronto and its residents over the next ten years.



Housing Opportunities Toronto: An Affordable Housing Action Plan 2010 – 2020

Toronto is a major driver of Canada's economy, and affordable housing is a key factor in the City's economic success. It helps to attract and retain skilled key workers and business investment. Every new affordable home created generates 2 to 2.5 person years of employment.

It also contributes to a cleaner and greener city because people can live closer to where they work, resulting in fewer vehicle trips and the associated pollution. As well, investing in upgraded heating and cooling systems, one of the main sources of greenhouse gases and pollutants, helps make residential buildings more efficient.

Affordable housing is an important factor in creating healthy, diverse and prosperous neighbourhoods. Neighbourhoods with a range of housing types and mixed incomes are safe and healthy places to live. Strong diverse communities enhance residents' quality of life and improve liveability, which is strongly linked to a city's prosperity.

Affordable housing is also an investment in health promotion and illness prevention which can reduce health care costs. Access to safe and stable housing gives children the opportunity to learn and succeed. Providing people who are homeless with permanent housing has a significant impact on their mental and physical health, and reduces their use of costly emergency services. It is clear that investing in housing results in savings in the health, education, criminal justice and social service systems.

The HOT Action Plan will support, and contribute to the implementation of, key strategies aimed at improving Toronto's economic competitiveness and the health of its residents, neighbourhoods and environment. These include the Official Plan, the Prosperity Agenda, Transit City, Making a Safe City Safer and the Change is in the Air climate change strategy.

### II. The Need for Action

Toronto faces a dynamic and uncertain decade in which population shifts and economic change will put continued pressures on the City's ability to provide housing opportunity for all.

Over the next decade, Toronto will grow by a net total of 130,000 people to reach a population of 2.8 million by 2020. This includes:

- up to one million immigrants arriving in the city from every corner of the world
- 100,000 young people entering Toronto's housing market for the first time
- 80,000 residents entering their senior years
- the migration of many current residents, particularly families, out of Toronto and into the surrounding region and beyond.

Shifting economic and demographic trends will place a strong demand on the full range of housing opportunities available in Toronto in both the ownership and rental sectors – in terms of responding to needs within the existing stock as well as creating new

opportunities to reduce demand and manage growth pressures. While many residents will be able to compete in the private market many others will need strong public policies and programs to meet their housing needs.

The current economic downturn has put the focus on affordable housing both as a key response to rising social need and as a strong contributor to economic recovery efforts through job creation. Taking action on affordable housing today, and in the future, will create and sustain employment in the construction sector, in addition to ensuring that Toronto residents have access to a full range of housing.

The HOT Action Plan proposes 67 actions within eight strategic themes to assist 258,000 households struggling with high housing costs or inadequate accommodations over the next ten years. The eight strategies consist of:

- 1) Create housing opportunities in all neighbourhoods
- 2) Help homeless and vulnerable people find and keep homes
- 3) Assist individuals and families to afford rents
- 4) Preserve and repair rental housing
- 5) Revitalize neighbourhoods
- 6) Create new affordable rental homes
- 7) Help people to buy and stay in their homes
- 8) Working together

Key actions proposed in the Housing Opportunities Toronto Action Plan include:

- A "Toronto Housing Charter" based on the principle that every resident is entitled to housing opportunities in the neighbourhood of their choice without discrimination.
- A Housing First plan to end homelessness.
- A commitment to repair and revitalize housing in Toronto Community Housing and other non-profit housing communities.
- Creation of 1,000 new affordable rental homes annually.
- Innovative regulatory changes that will extend financial incentives to create more affordable rental homes mixed within market housing developments, as well as to increase home-ownership opportunities.

While the Action Plan recognizes legal, well-run rooming houses (along with second suites) as an important part of the range of affordable housing needed in Toronto, changes to zoning provisions regulating where rooming houses can locate will be considered as part of the City's harmonized zoning bylaw process currently underway.

#### III. Implementation

The estimated annual cost of implementing the HOT Action Plan is \$484 million. This amounts to an approximate increase of 35 per cent over the more than \$1.4 billion in current annual housing investment in Toronto by the three governments. It is also consistent with Toronto's share of the \$3.35 billion in annual investments across the country called for in the Federation of Canadian Municipalities' 2008 National Action Plan on Housing and Homelessness.

Costing estimates for the implementation of the HOT Action Plan have been reviewed and confirmed by Steve Pomeroy, a national housing expert who developed the Federation of Canadian Municipalities' 2008 National Action Plan.

The City, provincial and federal governments are all expected to contribute to the implementation of the HOT Action Plan, working in cooperation with non-profit and private sector partners.

Staff will report back to Council on specific housing initiatives to implement the HOT Action Plan and as part of the City's ongoing annual capital and operating budget processes. In addition, scheduled progress reports on the plan's implementation, including specific actions, will be submitted in 2011, 2014 and 2019.

## CONTACT

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## SIGNATURE

Sue Corke, Deputy City Manager

## ATTACHMENTS

Attachment 1: Housing Opportunities Toronto Consolidated Recommendations Attachment 2: Housing Opportunities Toronto: An Affordable Housing Action Plan 2010 - 2020

Attachment 1: Housing Opportunities Toronto Consolidated Recommendations

## **Create Housing Opportunities in All Neighbourhoods**

#### City Actions

- 1. Approve the *Toronto Housing Charter* that affirms the opportunity for all residents to have a safe, secure, affordable and well-maintained home from which to realize their full potential, without discrimination.
- 2. Support Councillors to take a leadership role addressing affordable housing issues in their wards by providing *Good Homes-Good Neighbours*, a Councillor's guide to affordable housing.
- 3. Work with partners to undertake public education initiatives highlighting the Toronto Housing Charter.
- 4. Examine bringing forward a bylaw that strengthens the City's response to housing discrimination.

## Help Homeless and Vulnerable People Find and Keep Homes

#### **City Actions**

- 5. Expand Toronto's Housing First approach to help people living on the street or in shelters find permanent affordable housing by:
  - a. Continuing to work toward Council's goal of ending street homelessness through the implementation of the enhanced Streets to Homes program.
  - b. Working with the Province to establish a permanent program using flexible shelter per diem funding to provide shelter clients with housing supports in the community, similar to the Hostels to Homes pilot.
  - c. Working with the Province to implement a new funding model for shelters that supports a Housing First approach.
  - d. Redeveloping selected emergency shelter sites into a combination of innovative long term care, health care, supportive and affordable housing and emergency shelter programs.
- 6. Co-ordinate and provide supports and housing to ensure homeless and vulnerable people are able to keep their homes by:
  - a. Allocating funding to community programs and services which help people find and keep homes.

- b. Advocating to the provincial and federal governments to provide increased funding to enhance housing supports available to vulnerable tenants in private market and social housing communities.
- 7. Expand alternative, supportive and interim housing for formerly homeless and vulnerable people by:
  - a. Developing new interim housing units for people housed from shelters and clients of the Streets to Homes program
  - b. Replenishing the Mayor's Homelessness Initiative Fund to support development of supportive and interim housing.
- 8. Support the acquisition and renovation of residential apartment and similar buildings such as single room occupancy (SRO) hotels to provide sustainable, affordable rental homes by:
  - a. Providing funding for the redevelopment of SRO hotels as interim and supportive housing for people leaving shelters and Streets to Homes program clients.
  - b. Encouraging acquisition/renovation of privately-owned apartment buildings, legal rooming houses and SRO hotels as an eligible option under future programs for affordable housing development.
- 9. Address future supportive/alternative housing needs for vulnerable and formerly homeless people with mental health and daily living challenges by:
  - a. Working in partnership with the Mental Health Commission of Canada and housing providers to implement and develop further evidence for successful housing program models for individuals with mental health issues.
  - b. Identifying effective practices and gaps in existing supportive/alternative housing for clients with complex needs.
  - c. Working with the provincial government to ensure that mental health supportive housing options are integrated into the housing and homelessness service system.
- 10. Address the housing issues facing Aboriginal people who are homeless by:
  - a. Allocating funds to support the development of Aboriginal-specific housing options.
  - b. Developing partnerships with and supporting the delivery of housing support services by Aboriginal-specific agencies.

- 11. Develop strategies to help seniors live independently in existing social and rental housing by:
  - a. Creating new models of housing and supports and long-term care for vulnerable and formerly homeless seniors with complex needs.
  - b. Assisting seniors in social and rental housing to live independently.
  - c. Redeveloping long-term care facilities into Campuses of Care that promote healthy aging in place with a range of housing, health and social services options in a single location.
- 12. Use the Street Needs Assessment and other research to help guide future affordable housing strategies by:
  - a. Conducting a Street Needs Assessment every three years, with the next to occur in 2012.
  - b. Analyzing available data to identify changes and evidence for future service needs.

- 13. The provincial government use a Housing First approach to deliver funding and services to vulnerable and homeless people, including reinvesting savings achieved by this approach from other areas, such as health, immigration, corrections and emergency services.
- 14. The provincial government implement a new funding model for shelters which supports a Housing First approach and provide flexibility in the use of shelter funding to establish a permanent program to provide shelter clients with housing supports in the community, similar to the Hostels to Homes pilot.
- 15. The provincial government increase funding for mental health supportive housing and housing with supports options and that these be integrated into the existing housing and homelessness service system.
- 16. The provincial government increase funding for housing supports, Housing Help Centres and Drop-in Centres.
- 17. The provincial government increase funding for supportive housing options for vulnerable seniors.
- 18. The federal government, at a minimum, double and make permanent funding to address homelessness.
- 19. The federal government increase funding and revise criteria for programs that help landlords repair and adapt rental housing for seniors and other vulnerable people.

## Assist Families and Individuals to Afford Rents

#### **City Actions**

20. Keep tenants housed through eviction prevention and education by:

- a. Funding Housing Help Centres to provide housing assistance to at-risk households.
- b. Administering the provincially-funded Rent Bank program which helps atrisk households avoid eviction through short-term, interest free loans.
- c. Providing funding to drop-in centres to provide food and other practical supports that promote housing stability.
- 21. Support the development of skills training opportunities, employment creation initiatives and community economic development for social housing tenants, shelter users, street involved and recently housed homeless people by:
  - a. Expanding specialized employability assessment and counselling supports.
  - b. Facilitating access to skills training, work preparation options and educational opportunities with specialized accommodations and supports.
  - c. Working with the business community, non-profit organizations and government to develop transitional work programs and to broker employment opportunities with appropriate supports for individuals who require a staged re-entry to the workforce.
  - d. Continuing to support the development of social purpose enterprises that provide supported work placement and employment opportunities.
- 22. Transform the social housing waiting list into a proactive social housing access system by:
  - a. Leading a comprehensive review to explore how to improve service to clients, more effectively match applicants with units, and provide fair and efficient access to housing for the most vulnerable.
  - b. Implementing identified recommendations and advocating for the changes to provincial legislation that are required in order to create an effective, responsive and customer-oriented waiting list system.

#### Requests to the Federal and Provincial Governments

23. The provincial government assist low-income residents through sustainable increased funding for rent supplements, housing allowances, and/or other shelter benefits.

- 24. The provincial and federal governments continue to fund housing allowance and rent supplement programs, in particular those which are set to expire.
- 25. The federal and provincial governments provide municipalities greater authority under a more flexible legislative framework to make local decisions about social housing.
- 26. The provincial government annually increase and adjust social assistance rates to reflect current living standards and to include a shelter component maximum equal to 100 per cent of the median market rent for each local housing market, based on annual statistics collected by the Canada Mortgage and Housing Corporation.
- 27. The provincial and federal governments increase access to Employment Insurance, child benefit programs and other benefits for the working poor.

## **Preserve and Repair Rental Housing**

#### **City Actions**

- 28. Ensure that the existing social housing stock achieves and maintains a state of good repair by:
  - a. Supporting the efforts of Toronto Community Housing to implement its Real Estate Asset Investment Strategy.
  - b. Working with non-profit and co-operative housing operators to improve their financial capacity to respond to state of good repair needs and maintain their buildings.
- 29. Strengthen the more than 250 non-profit and co-operative housing providers to make them even more effective partners in delivering and maintaining social housing communities by:
  - a. Encouraging the federal and provincial governments to invest in strategies to ensure that social housing providers are able to attract and keep qualified volunteer board members and staff.
  - b. Working with social housing sector organizations to seek opportunities for collaborations and mergers.
  - c. Working with social housing sector organizations to develop training to strengthen the capacity of housing provider boards and staff.
- 30. Ensure existing affordable rental housing is preserved by:
  - a. Establishing an 'abandoned building protocol' designed to identify and provide solutions where rental buildings are deliberately left vacant.

- b. Consistently applying the Official Plan housing policies and the City's conversion and demolition bylaw to prevent the loss of rental housing when property owners apply for City approvals.
- 31. Preserve and expand the supply of affordable housing available to single persons by:
  - a. Encouraging and permitting an increase in legal, well-run rooming houses and other appropriate forms of housing.
  - b. Providing training and other supports to landlords and operators to assist them to improve and maintain the rooming house stock.
- 32. Promote the repair and retrofit of homes in the public and private rental sector by:
  - a. Expanding Mayor's Tower Renewal based on the recommendations emerging from the pilot projects.
  - b. Ensuring the existing private rental stock is maintained in good repair through a permanent proactive strategy program, such as the Multi-Residential Apartment Building Strategy.
  - c. Working with social and private housing providers to promote fire safety, including the development of home escape plans and the maintenance of working smoke alarms.

- 33. The federal government re-invest the savings arising from the expiration of current agreements back into social housing.
- 34. The federal and provincial governments provide ongoing and sustainable funding to ensure the social housing stock achieves and maintains a state of good repair.
- 35. The provincial government increase the cap on rent scales for social assistance recipients in rent-geared-to-income housing to match the maximum shelter allowances provided by Ontario Works and the Ontario Disability Support Program.
- 36. The federal and provincial governments facilitate the redevelopment and refinancing of social housing by amending regulations which limit innovation in leveraging the use of social housing assets for investments in building repairs, expansions and energy retrofits.
- 37. The federal and provincial governments implement the recommendations from the report, *Tied in Knots: Unlocking the Potential of Social Housing*, approved by City Council in December 2007.

38. The federal and provincial governments increase funding for private-sector rental repair and energy retrofit programs while ensuring rents remain affordable.

## **Revitalize Neighbourhoods**

#### **City Actions**

- 39. Support Toronto Community Housing in the completion of the Regent Park revitalization by:
  - a. Facilitating City approvals and coordinating City actions.
  - b. Providing incentives, where appropriate, to support the redevelopment of the existing community.
- 40. Support and participate in the revitalization of 13 social housing communities, starting with Lawrence Heights, as part of Toronto Community Housing's 10-year Real Estate Asset Investment Strategy by:
  - a. Facilitating required City approvals and coordinating City actions.
  - b. Providing City incentives, where appropriate, to support the redevelopment of the existing communities.
- 41. Support and participate in the revitalization of Toronto's waterfront, including the creation of 2,400 affordable rental homes in the West Don Lands and East Bayfront by:
  - a. Facilitating required City approvals and coordinating City actions.
  - b. Providing City incentives, where appropriate, to support the development of the new communities.
- 42. Use planning tools to create affordable housing in mixed income, inclusive communities by:
  - a. Adopting an Official Plan amendment requiring more family-sized housing within the downtown area.
  - b. Prioritizing the use of the Official Plan housing policies for large sites and new neighbourhoods to secure affordable housing as part of the planning approval process, and the use of Section 37 of the Planning Act to obtain contributions for affordable housing from other residential developments where density and/or height is increased.

#### **Requests to the Federal and Provincial Governments**

43. The federal and provincial governments participate as funding partners in cityidentified neighbourhood revitalization projects, including future phases of Regent Park, Lawrence Heights and other social housing initiatives.

- 44. The federal and provincial governments participate as funding partners to achieve affordable housing targets in revitalization projects such as the Waterfront and shelter redevelopment.
- 45. The provincial government provide Toronto with new powers to implement an inclusionary housing program and tax increment financing to increase affordable housing opportunities in new developments.

## **Create New Affordable Rental Homes**

#### **City Actions**

- 46. Support the development of 1,000 new affordable rental homes annually over the next 10 years in co-operation with private, non-profit and co-operative housing partners by:
  - a. Delivering larger per unit funding amounts available through the new Affordable Housing Initiative.
  - b. Allocating new funding secured through the Development Charges Bylaw to affordable housing initiatives.
  - c. Extending City incentives to create affordable housing within mixed use developments and within condominiums through a revised Housing (Municipal Capital Facilities) Incentives Bylaw with consideration of measures that ensure affordability, stability and security for future residents.
  - d. Encouraging the provision of affordable housing opportunities through the planning approvals process.
  - e. Replenishing the Capital Revolving Fund to support affordable housing initiatives.
  - f. Providing new affordable housing developments with additional provincial rent supplement funding, as available.
- 47. Prioritize the allocation of affordable housing program funding for:
  - Program-ready initiatives on public sites being developed by proponents such as Build Toronto, Toronto Community Housing and Waterfront Toronto.
  - b. Initiatives to support the redevelopment of selected emergency shelter sites and the acquisition of Single Room Occupancy hotels.

- c. Proposals that deliver a range of housing types and rent levels, especially to meet the needs of lower-income residents, people with disabilities, families and families with children with disabilities.
- d. Affordable housing proposals that secure the affordability of units for longer terms (e.g. more than 20 years).
- 48. Attract and retain artists and other creative workers in Toronto by:
  - a. Encouraging the creation of affordable live/work studios to foster the development of Creative Toronto
  - b. Working with providers of affordable housing to increase the amount of space available to artists.
- 49. Ensure that new affordable housing development supports the City's climate change strategy by:
  - a. Requiring all affordable housing proposals to achieve the minimum building sustainability and energy efficiency requirements set out in the Toronto Green Standards
  - b. Giving priority to affordable housing proposals that exceed the minimum requirements under the Toronto Green Standards

- 50. The provincial government provide new rent supplements on an annual basis to create "truly affordable rents" for residents in new affordable housing developments who earn low wages or receive social assistance.
- 51. The federal and provincial governments provide stable, long-term affordable housing funding and access to surplus properties to properly meet the needs of Torontonians.

## Help People Buy and Stay in Their Homes

#### **City Actions**

- 52. Continue measures to improve the affordability of new homes for low-andmoderate income home buyers by:
  - a. Extending the City's partnerships on affordable ownership housing initiatives, including the allocation of federal and provincial funding.
  - b. Extending City incentives to affordable homeownership initiatives through a revised Housing Incentives Bylaw.

- c. Maintaining Toronto's Land Transfer Tax Rebate for first-time home buyers.
- 53. Support low-income homeowners, including seniors and persons with disabilities to stay in their homes by:
  - a. Providing financial assistance to low-income and disabled homeowners to assist with home repairs and accessibility modifications.
  - b. Providing property tax relief to qualifying low-income senior and disabled homeowners.

- 54. The provincial and federal governments continue to protect low-and- moderate income purchasers from ownership housing cost increases through measures like the harmonized sales tax rebate on new homes.
- 55. The provincial and federal governments continue to provide funding for homeownership as part of affordable housing programs.
- 56. The Province provide Toronto the option of implementing statutory covenants to secure ongoing affordability where City benefits have been provided.
- 57. The federal government increase funding to existing rehabilitation assistance programs to fully meet the needs of lower-income homeowners for home repairs and modifications.

## **Working Together**

#### **City Actions**

- 58. Monitor and report to City Council on the implementation of HOT as appropriate, including update reports in 2011, 2014 and 2019.
- 59. Create a working group of local housing stakeholders to assist in the implementation of HOT strategies and recommendations.
- 60. Continue to work with the federal and provincial governments to shape their own homeless and affordable housing policy and program decisions.
- 61. Develop a process, in co-operation with the federal and provincial governments, to measure the qualitative and quantitative benefits of affordable housing.
- 62. Partner with community organizations, labour groups, colleges and universities during the housing construction period to provide residents, particularly youth, with skill development, apprenticeship and employment opportunities.

#### **Requests to the Federal and Provincial Governments**

- 63. The provincial government implement a fully funded long-term affordable housing plan consistent with the City's strategic themes, strategies, and targets.
- 64. The federal government commit to create a National Housing Strategy with predictable, long-term funding for affordable housing and homelessness services.
- 65. The provincial government work with the City of Toronto and other municipalities to consolidate the existing range of housing and homelessness programs into one service managed at the municipal level.
- 66. The provincial government support a full financial upload of all social housing operating and capital costs.
- 67. The provincial and federal governments directly involve and consult the municipal sector on homeless and affordable housing issues, policies and programs.

Attachment 2: Housing Opportunities Toronto: An Affordable Housing Action Plan 2010-2020