



# An Affordable Housing Action Plan 2010 - 2020



# Table of Contents

Introduction.....	4
The Power of Affordable Housing.....	8
Creating Housing Opportunities in All Neighbourhoods .....	9
Toronto Housing Charter.....	11
Help Homeless and Vulnerable People Find and Keep Homes .....	12
Assist Families and Individuals to Afford Rents .....	17
Preserve and Repair Rental Housing .....	21
Revitalize Neighbourhoods .....	27
Create New Affordable Rental Homes .....	31
Help People to Buy and Stay in Their Homes.....	36
Working Together .....	39
Targets .....	42
Appendix A: Consolidated Actions .....	44
Appendix B: Preliminary Cost Estimates .....	53
Appendix C: Consultations .....	55
Appendix D: Toronto Community Housing Revitalization Communities .....	59

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## Introduction

*“Your immediate problem is not so much the right of the soul to expand, but the necessity for everybody to have a decent dwelling; not to make all homes mansions, but to ensure that none of them will be hovels. It is only a very rare soul that can expand in a hovel. This objective of decent housing simply has to be achieved in our democratic society.”*

The Rt. Hon. Lester B. Pearson,  
Prime Minister of Canada  
Speech to the Ontario Association  
of Housing Authorities, 1965

There is a long history in Canada of governments, groups and individuals working together to provide affordable housing. Filling that need continues to be an important part of building a successful country. We know that affordable housing makes a powerful, positive contribution to the economy, to a better environment, to healthier communities and healthier people.

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 create jobs and to attract and retain skilled key workers and business investment.

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, means cleaner air and lower operating costs for residential buildings.

Affordable housing is an important factor in creating healthy, diverse and prosperous neighbourhoods. Neighbourhoods where people with a mix of incomes live in a range of housing tenures and types are safe and healthy places to live. Strong and diverse communities enhance the quality of life for both owners and renters 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. Having safe and stable housing gives children the opportunity to learn and succeed. Providing people who are homeless with permanent housing and support significantly improves 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.

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However, more than 640,000 people in Toronto – including students, seniors, young couples, people with disabilities, Aboriginal peoples, low-income workers and their families, new Canadians and people who are unemployed — need some form of assistance to meet their housing needs.

Some 200,000 tenant households live in housing they cannot afford, spending 30 per cent or more of their income on shelter, with little left to cover other basic needs such as food, clothing, medicine and childcare.

Meanwhile, a troubling trend has emerged in Toronto over the past 30 years. Rising poverty and a growing gap between rich and poor has led to a city more divided than ever before along income and socio-economic lines. Many neighbourhoods have seen significant amounts of new housing built but 95 per cent of that is for the ownership market.

Other neighbourhoods where there is high need and minimal physical and social infrastructure have been identified for revitalization. Affordable housing is a key component of this strategy to create mixed income neighbourhoods and reverse the trend of income polarization.

Toronto also faces a dynamic decade during which population shifts and economic change will challenge the City's ability to provide housing opportunity for all.

Over the next decade, Toronto is expected to grow by a net total of 130,000 people,

reaching a population of 2.8 million by 2020. However, this is only a small part of what will drive housing demand.

Toronto will be the first stop for an estimated one million immigrants from every corner of the world. At the same time, thousands of Canadians will migrate here from across Canada. As many as 100,000 young people will enter the Toronto housing market for the first time which will further fuel demand for rental housing. At the other end of the spectrum, some 80,000 residents will enter their senior years.

These significant shifts in the city's population will be accompanied by the movement of residents, particularly families, out of Toronto into the surrounding region and beyond.

Considered together, this will place a strong demand on Toronto's full range of housing opportunities in both the ownership and rental sectors. 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. That's what this 10-year Action Plan is designed to do.

A snapshot of Toronto at the start of the next decade shows a city with a set of challenges ahead in housing its residents, maintaining its aging housing, creating new homes and rebuilding entire neighbourhoods.

***Toronto also faces a dynamic decade during which population shifts and economic change will challenge the City's ability to provide housing opportunity for all.***



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How is Toronto responding to these challenges?

Public consultations held throughout 2008, involving more than 1,800 individuals and organizations, confirmed the strategic approach proposed in the Housing Opportunities Toronto framework document released in November, 2007.

The direction we received from the public, advocates and experts was clear - the City must be bold, be innovative, and above all else, be a leader.

In response, the *Housing Opportunities Toronto Action Plan 2010-2020* sets targets that are responsive to the needs of Torontonians. It calls for \$484 million in annual investments over the next 10 years to assist 257,700 households struggling with high housing costs or inadequate accommodation.

Fundamentally, HOT is a roadmap to steer the work and investment decisions of the City of Toronto in partnership with federal and provincial governments, as well as the public and private housing sectors over the next decade.

To this end, HOT proposes 67 actions within the following eight strategic themes:

- 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

The Plan is aligned with, and complementary to, other key City initiatives, including the Official Plan, Transit City, and the Change is in the Air climate

change strategy. It builds on and supports several other long-term goals, such as the revitalization plans of Toronto Community Housing Corporation as well as Waterfront Toronto, Mayor's Tower Renewal and Making a Safe City Safer. The Plan supports the Prosperity Agenda's goal to

***We begin with a goal – the goal of providing housing opportunities for all – in a city that has, for more than 175 years, strived to welcome and house residents in all their diversity.***

position Toronto as a leading 21st century global city by encouraging business investment, stimulating the economy, attracting key workers and creating opportunity and liveability for all residents.

It also supports the Province's poverty reduction strategy and will provide input to the long-term provincial housing strategy.

The HOT Action Plan 2010-2020 includes:

- A *Toronto Housing Charter* which states that all residents should be able to live in their neighbourhood of choice without discrimination.
- A Housing First plan to end homelessness.

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- A commitment to repair and revitalize Toronto Community Housing and other non-profit and co-operative housing units.
  - Creation of 1,000 new affordable rental homes annually.
  - Innovative regulatory changes that will extend financial incentives to encourage more affordable rental homes mixed within market housing developments, as well as to increase homeownership opportunities.

We begin with a goal – the goal of providing housing opportunities for all – in a city that has, for more than 175 years, strived to welcome and house residents in all their diversity. With our partners we intend to honour and build on that tradition for the next 10 years and beyond because “decent housing simply has to be achieved in our democratic society.”

# The Power of Affordable Housing

## Powering Economic Prosperity

Attracts immigrants, key workers and a skilled labour force

Encourages businesses to locate and expand locally

Every 1,000 units of affordable housing built creates between 2,000 and 2,500 person years of employment

Costs less on average (\$23 per day) than use of emergency shelters (\$69), jails (\$142) and hospitals (\$665) when people are homeless

## Powering a Greener City

Allows people to live closer to where they work, reducing vehicle-related greenhouse gas emissions

Upgrades to energy efficiency measures reduce the greenhouse gases emitted by the heating and cooling of residential buildings

## Powering Liveable Neighbourhoods

Makes streets safer and encourages business and other investments in neighbourhoods

Diverse neighbourhoods provide opportunity and affordability in all 44 wards across the City

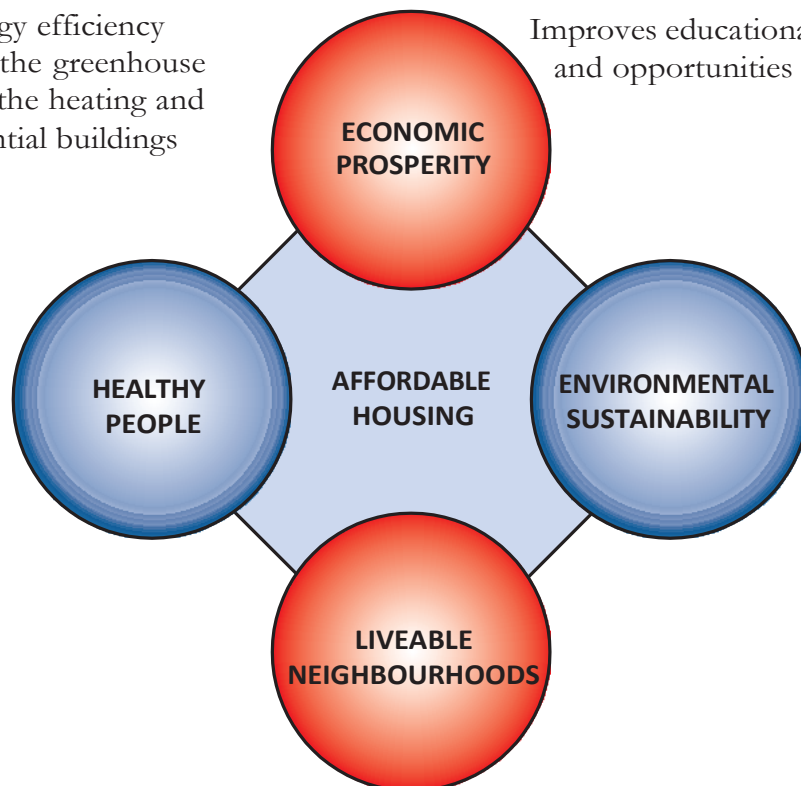
Reducing concentration of poverty, improves health, safety and quality of life for residents

## Powering Healthy People

Decreases exposure to harmful conditions such as mould, toxins or poor air quality found in inadequate housing

Increased stability and security results in better mental and physical health.

Improves educational outcomes and opportunities for children.





## Creating Housing Opportunities in all Neighbourhoods

*“When a culture ensures that all of its citizens have a home, the quality of life in that society improves.”*

Karen Bach, Yonge Street Mission  
Affordable Housing Committee  
deputation

The City of Toronto’s Coat of Arms boasts the motto: “Diversity Our Strength.” Those are important words for a city that strives to provide a high quality of life for all of its residents.

But it is one thing to speak proudly of diversity on the Coat of Arms and quite another to take action to ensure people are made welcome. That is why this Plan proposes the adoption by City Council of a first for Canada – an affordable housing charter.

The *Toronto Housing Charter – Opportunity for All* brings together existing Council policy and sets out Toronto’s aims and purposes in addressing homelessness and housing issues. It contains a formal policy statement to guide both Council decisions and staff actions in the provision of housing services to all Torontonians. It specifically states that “All residents should have a safe, secure, affordable and well-maintained home from which to realize their full potential.” This is consistent with the City’s Official Plan which recognizes adequate and affordable housing as a basic requirement for everyone.

But the *Charter* goes beyond that and states that “All residents should be able to live in their neighbourhood of choice without discrimination.”

In other words, the City believes, as stated in the Official Plan, that a full range of housing options should be available across Toronto, in every ward and every neighbourhood – from accessible apartments for seniors, to large homes for multi-generational families, to opportunities for individuals whose needs are best served by sharing their homes.

As the *Charter* notes: “All residents have the right to equal treatment in housing without discrimination as provided by the Ontario Human Rights Code...” The City will work to support this right by promoting the benefits of affordable housing across Toronto.

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The policies set out in the *Charter* are the foundation for the direction and actions proposed in this Plan.

So, how does the City act to put the *Charter* into action? Part of the answer is a Councillor's guide to housing opportunities. *Good Homes-Good Neighbours* is a toolbox filled with advice and resources to meet the housing needs of ward residents.

It offers guidelines for Councillors wishing to take action to meet different housing needs in their communities. Whether it's setting the tone for public meetings or helping a homeless person get off the street or working with city planning staff to negotiate with developers for affordable housing benefits, *Good Homes-Good Neighbours* supports a Councillor's work at the local level.

Another means of making the *Charter* relevant to the daily life of Toronto residents is to raise awareness of its principles. To that end, the City will conduct a public education initiative highlighting the *Charter's* message.

### 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.

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### What we heard:

*"We need our political leaders to underscore that all people have the right to secure housing and that attempts to exclude people because they are homeless or have mental health issues are discrimination and a violation of fundamental human rights."*

Peter Lye, DreamTeam  
June 16th Affordable Housing  
Committee deputation

*"All people have the right to live in communities of their choice, without discrimination."*

Paul Dowling, HomeComing  
June 16th Affordable Housing  
Committee deputation



# Toronto Housing Charter – Opportunity for All

## **Policy Statement:**

It is the policy of the City of Toronto that fair access to a full range of housing is fundamental to strengthening Toronto's economy, its environmental efforts, and the health and social well-being of its residents and communities.

In that regard:

All residents should have a safe, secure, affordable and well-maintained home from which to realize their full potential.

All residents should be able to live in their neighbourhood of choice without discrimination.

All residents, regardless of whether they rent or own a home, or are homeless, have an equal stake and voice in Toronto's future.

All residents have the right to equal treatment in housing without discrimination as provided by the Ontario Human Rights Code, and to be protected from discriminatory practices which limit their housing opportunities.

All housing in Toronto should be maintained and operated in a good and safe state of repair.

## **Implementation:**

*The Toronto Housing Charter – Opportunity for All* is designed to guide City Council and the City's public service in the provision of services and programs to residents.

The City of Toronto will consult and work with the Ontario Human Rights Commission to support the housing rights of residents and to advance the policies contained in the *Toronto Housing Charter*.

The City of Toronto will from time to time review the Toronto Housing Charter to reflect any amendments to complementary policies including Toronto's Official Plan, the Human Rights and Anti-Harassment Policy, and the Vision Statement on Access, Equity and Diversity.

## Help Homeless and Vulnerable People Find and Keep Homes

*“We look to the City to continue programs like Streets to Homes, which reach out to people who are homeless and provide supports to get people off the street and into permanent housing.”*

The Dream Team

In 2008, about 25,000 people experienced homelessness and needed to rely on an emergency shelter for at least one night. While there are many successful programs and services in place to assist people who are homeless, there is more work to be done to ensure that all Torontonians have access to the security, dignity and stability of a home.

The best way to end homelessness is to provide people with permanent housing. Once people have access to the security, dignity and stability of housing, they can then begin to address other challenges — such as lack of employment skills and mental health or addiction issues.

Research and experience have shown that formerly homeless individuals, even those with complex mental health and addiction issues, can successfully maintain housing with the appropriate supports. This is the basis of the Housing First approach which is the foundation for all services and programs to address homelessness and housing in the City of Toronto.

The success of the Streets to Homes program in providing intensive case management supports to assist people to move into housing directly from the street, with more than 90 per cent remaining housed, proves that the Housing First approach works. Housing workers in shelters also assist people to move into housing directly from shelters. Once people are in housing with appropriate supports their quality of life improves dramatically, and they experience improved health, a sense of security, better nutrition, less alcohol and drug use, and a more positive outlook for the future.

Providing housing is not only the right thing to do because it improves people’s quality of life, it is also a cost-effective solution to homelessness. Once people are in housing, they tend to use fewer expensive emergency services and begin accessing more appropriate health and community services to meet their needs. Research

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shows the savings to other services such as hospital emergency rooms, ambulance and policing offset a significant portion of the costs of providing housing and supports through Streets to Homes.

While providing housing is important, ensuring people also have the supports they need to remain in their homes is critical. Some vulnerable tenants need additional supports in order to maintain their housing. In particular, more housing supports are needed in social housing communities. Along with the revitalization of physical infrastructure, these supports are critical to ensuring that residents are able to maintain housing stability and to developing healthy and successful communities. Other services, such as Housing Help Centres and Drop-in Centres, also help people find and keep their homes.

In addition to those who are homeless, many other vulnerable groups require assistance to find suitable housing. People with mental health issues or physical disabilities, people with environmental sensitivities, Aboriginal people, immigrants and refugees, victims of violence, low-income families with children, youth leaving child welfare care, and seniors all have distinct needs for housing and supports.

The Streets to Homes program has recently been enhanced to provide service to all street-involved people, including those who panhandle. There are now more than three times as many outreach workers on the street in the downtown core to assist people to find housing.

Housing outreach staff work with clients one-on-one to find them housing directly from the street and to address other needs that will help reduce panhandling. The program will continue to implement these enhanced services and work with community agencies, drop-in centres, business associations and police to ensure a coordinated approach to ending street homelessness. Implementation and outcomes will be assessed and program improvements and adjustments made as required.

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## What we heard:

*“Youth said that good, stable, affordable housing made it easier to go to school and have a quiet place to study, build a healthy lifestyle, search for and maintain employment, plan for the future, feel good about the present and be optimistic about the future.”*

Marion Audy  
Catholic Children’s Aid Society

*“For some older adults appropriate supports prevent them from cycling back to the streets or from moving to institutional settings such as nursing homes and hospitals.”*

Institute for Life Course and Aging

*“It is essential that programmatic supports are integrated with housing sustainability. Whether we are considering the homeless and vulnerable or inclusive, sustainable neighbourhoods, bricks and mortar are not enough.”*

Major Dennis Brown  
Salvation Army

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The City will also work with the Province to establish a permanent program using flexible per diem funding to provide supports to assist more people to move from shelters into permanent housing. This would be an expansion of a program similar to the successful Hostels to Homes pilot.

In addition, the City will work with the Province to adapt the existing funding model for shelters to support a Housing First approach. The current model provides funding based on occupancy, rather than on actual operating and support costs to provide services to homeless people. By modifying the funding model to create greater flexibility and individualized supports to help shelter users find and keep permanent housing, the shelter system will be returned to its original role of providing temporary emergency assistance.

Another step to achieve this goal will be redeveloping selected shelter sites to include a mix of affordable and supportive housing, and to enhance shelter services with more appropriate facilities and programs that better meet client needs.

Redevelopment will revitalize the surrounding neighbourhoods and create mixed-use housing developments that may include private market housing, social housing, innovative long-term care, health care and supportive housing models and emergency shelter beds.

Other forms of innovative affordable housing that provide the support people need to leave homelessness are also required. This includes interim housing that provides immediate access to housing for an individual while their permanent housing plan is being developed. Redevelopment of residential apartment buildings and single room occupancy hotels can be one way to create new interim or supportive housing.

While the Province has provided funding to create some new supportive housing in recent years, many people with complex, ongoing mental health and addiction issues are still not able to get the long-term supports they need to remain in housing. More provincially-

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### *Success Story: Hostels to Homes Pilot*

This pilot program provides flexibility in the use of shelter per diem funding to assist frequent shelter users to find and move into permanent housing. Housing support workers provide follow-up supports for an 18 month period.

These supports help clients to search for a place to live, develop life and social skills, connect to services in their neighbourhood and also provide housing stabilization and crisis support.

In the initial pilot, 310 individuals were assisted to find housing, and in the second phase 30 family households were housed through the program.

The pilot program has been a highly successful example of a provincially funded program which provides municipalities the flexibility to develop innovative strategies appropriate to local circumstances in order to assist frequent shelter users to end their homelessness.



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funded supportive housing and mental health and addiction supports are needed to assist these most vulnerable individuals.

Seniors, in particular, are a rapidly growing demographic group with specific housing needs. These needs must be addressed through the development of innovative new models of housing and supports which allow seniors to receive the care needed to remain in their homes. Some seniors, such as those who have experienced homelessness or have drug and alcohol addictions, require specialized supports to meet their unique needs.

**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 service 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.

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

- 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

*“Housing concerns should be linked to income security. Social assistance benefits and minimum pay are too low and should be increased substantially.”*

Participant,  
Margaret Frazer House consultation

Far too many people in the City of Toronto struggle to pay their rent each month. More than 200,000 tenant households, or 47 per cent of renters, have affordability problems and pay more than 30 per cent of their income on rent. For half of these households who pay more than 50 per cent of their income on rent, affordability is an even more serious issue.

For many of these families, the high cost of housing means choosing between paying the rent and putting food on the table. Families who have little disposable income available after paying their rent are also less able to help their children participate in extra-curricular and recreational activities that provide important developmental and social opportunities.

Some people are able to live in rent-geared-to-income (RGI) units provided through social housing and rent supplements in private market buildings. Low-income tenants in these units pay 30 per cent of their income toward rent with the balance covered by a subsidy. Regardless of changes in income, their housing will remain affordable. When incomes go up, rents go up as well.

The City has administered the centralized social housing waiting list since 2002 under the authority and regulation of the Social Housing Reform Act (SHRA). The SHRA sets out provincially mandated rules for operating the centralized waiting list and establishes areas of local policy discretion.

However, there is a huge unmet need for more subsidized housing and the waiting list is far too long. Waiting times range from 2 – 12 years depending on the unit size and location. For vulnerable individuals and families struggling to pay the rent and who may be at risk of losing their home in the near future, being told they must wait years for an affordable home is difficult and frustrating.

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For those at risk of losing their housing, the City has a range of programs to help prevent eviction and regain housing stability. The Rent Bank provides interest-free loans to households at risk of being evicted due to arrears. Workers at seven Housing Help Centres assist people to find affordable housing and provide education on tenant rights, landlord mediation and other assistance to try to prevent evictions.

There is also a range of services available to assist homeless and recently-housed individuals to participate in skills training, volunteer work or employment. Engaging in some form of employment or other meaningful activity supports reintegration into home and community for homeless and under-housed people, as well as providing the opportunity to earn income for long-term self-sufficiency.

However, while these programs are important, the key to meeting the housing needs of the many thousands of households with serious affordability problems is providing more provincially-funded rent supplements, housing allowances and other shelter benefits.

Although the underlying problem is a shortage of subsidized RGI homes for low-income residents who cannot afford market rents, there is also more that can be done to determine how service to clients could be improved and whether the current waiting list system is meeting the City's intended objective of providing access to housing.

A comprehensive review of the waiting list will evaluate its effectiveness in meeting the needs of social housing applicants, housing providers and the broader community. The review will identify successes as well as gaps, limitations and barriers in the access system in Toronto and elsewhere. The impact of City rules, policies and procedures will be evaluated and alternatives identified. The review will also evaluate and make recommendations for changes to the SHRA to enable Toronto to administer the waiting list to best meet local needs.

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## What we heard:

*“Make affordable housing accessible by creating standard, citywide procedures that applicants can easily navigate.”*

Artist Affordable Housing  
Stakeholder Consultation

*“The Province should provide long term funding for rent supplement and housing allowance programs, including those programs already operating and any new programs.”*

Mayor's Roundtable on Seniors

*“A homeless mom will worry about housing, feeding, clothing and schooling her children. Her own needs for education, training and employment are always last.”*

Aboriginal Stakeholder  
GTA Aboriginal housing  
consultations

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### 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 at-risk 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,

### *Success Story: Toronto Enterprise Fund*

The Toronto Enterprise Fund (TEF) is an organization which facilitates the development of social purpose enterprises. A social purpose enterprise is a business that is run by a non-profit organization which balances both revenue generation and a social objective - the “double-bottom line”.

By being provided with employment opportunities, people who are homeless or at risk of homelessness gain valuable skills and work experience, improved self-esteem, and connections to their community. As well, by helping people generate additional income and reduce their poverty, the TEF helps to prevent and reduce homelessness.

In partnership with the United Way, the City of Toronto provides funding to the TEF through the federal Homelessness Partnership Initiative.

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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

*“We recognize the problem can’t be solved overnight. Nevertheless, the enormity of the problem should not prevent action from being taken today. There is a great need for new social housing to be built, but we can’t forget what already exists.”*

Wallace Simpson,  
Save Our Structures

Well maintained, safe and affordable rental homes make a powerful, positive contribution to the lives of more than one million Toronto renters.

In addition to encouraging the development of new affordable rental housing, the challenge is to ensure that existing rental housing remains affordable and well maintained.

Over the next decade, the housing needs of many low-to-moderate-income residents will be met primarily through Toronto’s existing 440,000 rental homes. As a result, preserving and repairing this valuable asset is a critical component of this 10-year Plan.

Like other buildings in Toronto, our private and social housing rental stock is aging. By 2020, some 60 per cent of rental apartments will be at least 50 years old. In some parts of Toronto, low-rise rental housing is much older.

Many of these buildings require costly repairs for basic components such as boilers, roofs, plumbing and electrical systems. They are also among the least energy efficient buildings in the city, are a significant source of greenhouse gases and can impose an “energy burden” on low-income households.

Preserving and fixing rental housing starts with the City continuing to repair the social, non-profit and co-operative housing it directly administers. This means maintaining and investing in an asset of more than 90,000 rental homes worth some \$16 billion. Likewise, the federal and provincial governments must re-invest in the thousands of co-operative and supportive rental homes they directly administer in Toronto.

Toronto Community Housing faces a \$352 million shortfall for the repair of its rental homes over the next 10 years. In addition, the City’s 28,000 non-profit and

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co-operative homes require at least an estimated \$340 million by 2020 to maintain them in a state of good repair.

It has long been recognized that the provincial transfer of social housing to Toronto and other Ontario municipalities in the early 1990s did not fully consider the medium and long-term implications. This is perhaps most apparent in the lack of funding for the normal repairs and maintenance that every home needs.

Similarly, the transfer arrangement severely constrains non-profit and co-operative housing operators from accessing financing to pay for repairs and renovations. Complex administrative rules and an inflexible provincial legislative framework prevent the City from making locally appropriate decisions and taking advantage of opportunities associated with the redevelopment and regeneration of neighbourhoods.

Many social housing providers also struggle to attract and keep qualified volunteer board members and staff. Administrators of social housing projects are often expected to be knowledgeable in many areas including building maintenance, finance, labour relations, tenant support services and multiculturalism. Particularly for smaller organizations, lack of opportunities for training or promotion, the small scale of operations which may limit salaries and benefits, as well as the complex issues facing social housing providers make it difficult to recruit and keep new workers. New strategies are needed to address these challenges.

Another provincial funding inequity which drains City coffers involves the rental subsidies provided to households receiving social assistance. The Province pays a much smaller subsidy to social assistance recipients in social housing, compared to those who rent in the private market. The City is required to make up the difference between that amount and the actual rent. This funding gap costs Toronto \$77 million annually: money that could be better spent on repairing social housing.

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## What we heard:

*“We know that there is a stigma attached to the term rooming houses. We also know that with supports, rooming houses can provide stable housing.”*

Phil Nazar  
Rooming House Working Group

*“There are billions of dollars tied up in social housing and regulations make it impossible to use any of this equity to develop more affordable housing.”*

Jon Harstone  
Development Consultant

*“Several participants conceived of poor quality, unsafe housing as a human rights issue. Many felt that private landlords were not held to account to maintain housing in good repair.”*

Community Social Planning  
Council of Toronto

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**“***Everyone agrees that well-funded, well-managed social housing is essential for communities to be socially and economically viable. The City of Toronto has taken all the action it can to ensure the continued value of this city asset. But still the social housing stock continues to be at risk. At best, the City does not have the fiscal capacity to continue to meet its current social housing responsibilities. At worst, it cannot manage the growing costs of the existing stock, let alone provide the needed new stock. Doing nothing or tinkering with the status quo is not an option if the very fabric of the City is not to be worn down by the continuing deterioration of social housing communities.* **”**

Tied in Knots,  
Report to City Council, 2007

Meanwhile, the federal government continues to reap a growing financial windfall from the expiry of social housing mortgage agreements in Toronto. The implications are staggering: by 2020 some \$120 million in annual federal funding is scheduled to be withdrawn from Toronto’s social housing budget.

Social housing repair has topped the City’s list of recent investments — led by Council’s decision in 2008 to invest \$75 million from the sale of Toronto Hydro Telecom in the repair of Toronto Community Housing buildings and suites. The provincial government has also committed \$36 million in repair funding.

Toronto Community Housing is implementing a 10-year, \$952 million Real Estate Asset Investment Strategy to refurbish more than 50,000 homes. The goal is to provide housing in a good state of repair within healthy communities, cost-effective management and a 40 per cent reduction in greenhouse gas emissions. Toronto Community Housing has \$600 million in base funding for this strategy, leaving a \$352 million gap.

In 2009, the federal government, for the first time in more than 10 years, committed, as part of its economic recovery plan, new funding to repair existing social housing. That amounts to \$704 million in federal/provincial funding in Ontario over the next several years.

These initial investments over the short term are a good start and will result in better buildings and living conditions for social housing residents. But ensuring that this valuable asset achieves and maintains a state of good repair requires ongoing and sustainable funding.

The private rental sector is not immune to these challenges. Among the 330,000 private rental homes scattered among a range of owners, from single independent owners to large real estate investment trusts, there is a significant need for costly upgrades. As repair costs may lead to rent increases, there must be a careful balancing of upgrades and affordability. Providing financial incentives to private market landlords can help achieve this balance.

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A promising new program is Mayor's Tower Renewal. Launched in 2008, it will provide upgrades, community investment and greening for Toronto's 1,000 public and private high-rise towers. This long-term initiative will bring direct funding to apartment neighborhoods, foster vibrant communities and improve the environment by reducing greenhouse gas emissions.

Green upgrades and renovations of existing high-rise buildings will result in lower energy costs to rental operators. When combined with financial incentive programs, they may also help keep rents affordable.

Mayor's Tower Renewal now includes four buildings and will expand to others across Toronto over the next several years. By 2020, it is anticipated that hundreds of buildings could participate.

While Tower Renewal will address the most energy inefficient high-rise buildings, there are significant maintenance and repair needs in the rest of the rental stock as well. Poorly maintained rental buildings are neither good for residents nor the community. Over time, such buildings become more costly to repair, are abandoned or left for deliberate and premature demolition.

The conversion or demolition of rental housing reduces the choices available to lower income residents. The impact is greater when the market does not produce enough affordable rental housing. In 2002, the City established policies to protect rental housing by preventing the demolition or conversion of residences with six or more units (unless replacements are provided in the case of demolition).

In 2007, Council confirmed this goal by adopting an enhanced bylaw that extends the range of housing to be protected. As a result, only 600 rental homes have been lost between 2002 and 2008, much less than in other large Ontario cities.

Also launched in 2008, the Toronto Multi-Residential Apartment Building Strategy provides an audit and enforcement program to upgrade 176 public and private

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### ***Success Story: Toronto Community Housing's Unit Refurbishment Program***

Over three years, Toronto Community Housing's Unit Refurbishment Program will upgrade 9,000 bathrooms and kitchens (and related mechanical systems) which are currently in poor repair. The \$76 million investment includes \$42 million from the City of Toronto (Hydro Telecom sale) and \$34 million from the Province.

The program focuses on those units in greatest need of repair and was developed with the direct input of tenants. This work will improve the living conditions for thousands of people. The program will also provide training and employment opportunities for youth and tenants.

Other key work includes the removal of mould and asbestos to ensure safe and healthy living environments.

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sector rental buildings. Like Mayor's Tower Renewal, the strategy will assist low-and-moderate income residents by promoting safe, well-maintained buildings.

Private rental operators are also eligible for such federal initiatives as the Residential Rehabilitation Assistance Program, which is administered by the City. Between 1998 and 2008, the City has overseen the delivery of more than \$52 million in grants and loans to support the repair, renovation and retrofit of more than 5,400 low-income rental homes. Over the next decade there is a tremendous opportunity to expand existing federally funded renovation and energy retrofit initiatives. Such initiatives should also give attention to fire prevention initiatives that improve the safety of residents and the preservation of housing.

To ensure private sector rental buildings are repaired and updated within the next decade, there is a need to increase incentives and opportunities. This will be essential to preserve Toronto's rental housing while providing affordable rents.

Finally, any discussion about the preservation of affordable housing must acknowledge the role of second suites and rooming houses as part of the range of affordable housing options required in Toronto. For many of the City's most vulnerable residents, the availability of such options means the difference between being homeless and being housed. Second suites and rooming houses also provide an effective way to integrate affordable housing into all of Toronto's residential neighbourhoods.

### **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



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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 where current zoning by-laws allow, and subject to any future changes to the zoning by-law.
  - 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.

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

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

*“It is not acceptable to continue ghettoizing low-income communities. We need to build mixed income neighbourhoods.”*

Consultation participant  
Community Social Planning Council  
of Toronto

### What we heard:

*“People want family-friendly public housing spread across the city in quiet, safe neighbourhoods. Most want to live near conveniences like shopping, good TTC, excellent schools and parks and services such as community centres and libraries.”*

St Stephen's Community House

Toronto's diverse neighbourhoods are home to 2.7 million people and are a powerful positive force, drawing investment, tourists and new residents.

But while many of these neighbourhoods provide a mix of housing opportunities and a range of services, too many others do not. That is why the City has focused on revitalizing existing neighbourhoods and developing mixed-income and mixed-use communities.

In some cases, past decisions to build large public housing communities with limited services and infrastructure have contributed to the marginalization of low-income families and individuals in social housing buildings.

Much of this social housing can be found within high-needs neighbourhoods where there is a concentration of poverty, coupled with a lack of community infrastructure. Toronto's Strong Neighbourhoods Strategy seeks to strengthen the most disadvantaged neighbourhoods through an integrated, place-based partnership that connects the three orders of government with local stakeholders to better target community resources.

Over the next decade, it is essential that the City build on this successful foundation to help revitalize and improve the quality of life in communities where residents live in poverty and isolation.

This starts with providing a mix of housing opportunities in the revitalization of existing Toronto Community Housing communities and the development of new mixed-income communities.

Toronto Community Housing is in the forefront of the City's social housing revitalization efforts. Over the next 10 years, Toronto Community Housing will continue and complete the revitalization of Regent Park in Toronto's east downtown.

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By 2020, Regent Park will be home to 12,500 people living in a mix of social, affordable and market rental and ownership homes. Streets closed for more than 50 years will be re-opened. Residents will enjoy new shopping services and new recreation and aquatic centres, children's hub and central park.

Successfully accomplishing this transformation will require ongoing support and investment from the federal, provincial and city governments. Public investments to replace existing social housing and provide new affordable rental and ownership opportunities will be a fundamental component of this work. Ensuring that there is necessary capital investment in hard infrastructure, as well as in community facilities, is essential to the creation of healthy, socially inclusive neighbourhoods.

Looking forward, Toronto Community Housing has adopted a long-term strategy to revitalize another 13 social housing communities. It begins by working and consulting with residents of the existing 4,800 homes in these communities to determine the best approach.

Toronto Community Housing has initiated work on Lawrence Heights as the next large-scale re-development. Revitalization here will repair or rebuild 1,200 rent-geared-to-income homes for 3,700 tenants on more than 60 acres of land.

As one of the City's priority neighbourhoods, Lawrence Heights

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### *Success Story: The New Regent Park Neighbourhood*

Toronto Community Housing is transforming Regent Park, one of Canada's oldest and largest social housing communities, into a vibrant, mixed-use, mixed-income community. It will look and feel much like other downtown neighbourhoods.

Over six phases and some 15 years, beginning in 2006, Regent Park's population will grow from 7,500 people living in 2,083 units – all social housing – to 12,500 people living in 5,115 social, affordable and market homes, both rental and ownership, with an additional 375 new social housing units created nearby. Keys to success include:

- Diversity: a socially-mixed, mixed-use neighbourhood, featuring several different building forms.
- Reintegrating Regent Park with the City by aligning buildings along pedestrian-friendly streets, creating large new park spaces, introducing retail and commercial uses, as well as opportunities for employment, education, culture and community facilities.
- Creating a green community.
- Effective use of partnerships – Toronto Community Housing with the City of Toronto, provincial and federal governments; with award-winning market developer The Daniels Corporation for Phase One; and with community groups.
- Having an open and democratic planning process (more than 2,000 residents and community stakeholders consulted).

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presents an opportunity to create a mixed income, mixed-use community that is better integrated with surrounding neighbourhoods. The revitalization will provide a foundation for a strong community through improved parks, better transit access, new pedestrian and road connections, increased access to community and recreation services, as well as education, employment and training opportunities.

Community revitalization provides the opportunity to replace aging, energy-inefficient buildings, build new mixed-income neighbourhoods and take advantage of the development potential of surplus property. Overall, Toronto Community Housing's revitalization plans support the City's efforts to make social and physical infrastructure improvements within these neighbourhoods.

As occurred with Regent Park, the revitalization of additional communities will leverage the value of existing land, thereby helping to offset the cost of replacement homes.

However, additional funding beyond that generated by specific sites will be required. That's why there is a need for dedicated funding from the provincial and federal governments — which will be determined over the course of the 10-year Plan on a community-by-community basis.

Revitalization of neighbourhoods is not just about rebuilding existing homes — it is also about providing new housing in entirely new communities.

Built from the ground up, these new “complete” neighbourhoods will knit

seamlessly into the surrounding City. They will deliver a full range of housing, employment and community services such as schools, libraries, childcare and transit. In the process, these new neighbourhoods will transform under-used land into vibrant communities and clean up polluted industrial brownfield sites.

Toronto's waterfront will see significant change over the next decade, spearheaded by the Waterfront Toronto Corporation, as new development and revitalization proceeds on both public and private property, much of it reclaimed brownfield sites. The new mixed-income neighbourhoods of the West Don Lands and East Bayfront will proceed first.

There are other large areas publicly or institutionally-owned, that are set to develop new neighbourhoods on surplus lands, such as York University and Parc Downsview Park. In some instances, City-owned surplus sites in the vicinity may also be made available for development. The City's Official Plan policies require such developments to provide a portion of new residential units as affordable housing, and to develop an affordable housing strategy for any new neighbourhood.

Private sector developers seeking increased density on individual large residential sites of five hectares or more will continue to be expected to incorporate affordable housing as a condition of the City's planning approvals. But most residential development in Toronto is on sites of less than five hectares. Such applicants are not required by the Official Plan to include affordable housing when they apply for zoning changes to permit an increase in the new housing to be built.

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To further encourage these and other opportunities, the City will work with the Province to advocate for innovative approaches such as tax increment financing and inclusionary housing powers related to the provision of affordable housing within a broader range of new buildings and new communities.

**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 city-identified 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

*“Funding commitments will have to be long-term and dependable....This is an area where a great deal of creativity will be needed.”*

HOT stakeholder consultation participant 2008

Toronto boasts a legacy of providing opportunity for its residents, notably in the creation of more than 90,000 social housing rental homes in partnership with the federal and provincial governments and local proponents. These homes provide stable, affordable shelter for 10 per cent of Toronto’s families and individuals, many of whom cannot afford to rent or own in the private housing market.

At the same time, there remains a large demand for social housing, with more than 66,000 households waiting up to 12 years for rent-geared-to-income accommodation.

Over the past decade, through new affordable housing initiatives, there has been some modest progress. This has primarily been through the delivery of the federal/provincial/municipal Affordable Housing Initiative. The City’s leadership in co-ordinating these and other housing investments has produced some 5,000 affordable rental homes since 2003.

To support affordable housing creation, the newly updated Development Charges Bylaw has placed more responsibility on developers to contribute to the City’s affordable housing service levels. A greater portion of development charge revenues will now be dedicated to affordable housing over the long term. The City will continue to contribute funding from the Capital Revolving Fund for Affordable Housing and the Mayor’s Homelessness Initiative Fund, in addition to development fee waivers and property tax exemptions for affordable housing.

Recognizing that home construction is a powerful economic multiplier contributing to local, provincial and national prosperity and economic recovery efforts, the federal and provincial governments made a two-year commitment in 2009 to create 4,500 new rental homes



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in Ontario. Toronto's previous success and experience means it is very well positioned to deliver these new investments.

While this initiative is welcome, ongoing, sustainable federal and provincial funding is required for the City of Toronto to reach its medium and long-term affordable housing needs.

To help meet an annual target of 1,000 new affordable rental homes and to encourage new housing for families and individuals throughout Toronto, this 10-year Plan supports initiatives which provide greater choice and income mixing in new developments.

To that end, a revised Housing Incentives (Municipal Capital Facilities) Bylaw will be introduced. It proposes to extend existing incentives, such as development charge exemptions and property tax waivers, to encourage housing developers to integrate affordable rental units within new condominiums. The bylaw will complement the creation of new affordable housing secured through the City's planning process.

Key to the development of affordable housing is the ability of proponents to secure suitable and affordable land and buildings. In this regard, the City's Housing First Policy, which provides surplus City sites for affordable housing, has been effective in creating more than 1,000 new rental homes over the past 10 years.

During the next decade the City's development corporation, Build Toronto, will pursue the development of key City assets while incorporating affordable housing opportunities. This approach will include opportunities for innovative affordable housing initiatives with a focus on sites near or at public transit stations.

Transit-related affordable housing has the potential to help key workers in Toronto's economy reduce their commute times and live near where they work. The City's support for a downtown housing co-operative for workers in the hospitality industry, one block from the Queen Street subway, is an example of how this approach is already underway. Providing affordable

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## What we heard:

*“For families with children with disabilities, creating new housing that is accessible and affordable is the best hope to get housing that meets their needs. Families agreed that it should be made a priority because:*

- Wait times are unreasonable, especially for large families, and those with additional requirements (i.e., accessible units)*
- Current housing is not large/wide enough to truly become accessible in a cost effective manner*
- Current housing does not have enough three bedroom plus units to accommodate larger families*

*Families also indicated that location of new housing is an important consideration, as it should be close to health care services, employment and transit.* ”

Participant,  
Bloorview Kids Rehab consultation



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***Success Story:  
YWCA Bergamot***

YWCA Bergamot provides affordable rental apartments for low-income women. The building, located in northwest Toronto, contains 68 homes for single women and women-led families.

Amenities include a daycare centre, a playground shared between the daycare and the public, gardens, meeting rooms and counselling services.

The City of Toronto supplied land at no cost to the YWCA under its Housing First Policy, as well as capital funding, waiver of fees, charges and property taxes as well as rent supplements and childcare funding. The provincial and federal governments also provided capital funding – as did private donors.

The Housing First Policy provides surplus City property for affordable housing purposes on a first-right-of-refusal basis.

housing near transit and work supports working families while also benefiting the environment.

Including affordable housing as part of the intensification and development of TTC stations supports Toronto's Transit City Plan and its goal of providing better transit services to neighbourhoods.

Public land has been, and will continue to be, a key part of Toronto's success in building affordable housing. Public sites will be given priority for affordable housing funding and incentives. These include Toronto Community Housing revitalization sites, as well as land owned by the federal and provincial governments in such locations as the Waterfront, including the West Don Lands. Priority for affordable housing funding will also be given to shelter sites that are to be redeveloped and for the acquisition of Single Room Occupancy (SRO) hotels.

Toronto prides itself on being a city of creativity, where artists can work and enrich our cultural and economic life. To attract and keep artists in the City, Toronto will provide proactive support for artist-focused affordable rental and ownership housing programs, policies and proposals.

Throughout the HOT framework consultations, participants strongly voiced the need for rents that are "truly affordable." Over the past seven years, homes created through the Affordable Housing Initiative were at, or just below, average market rents. While these rents assist moderate-income families and individuals, they do not meet the needs of households with very low incomes, whether working or relying on social assistance. Closing this rent gap is essential to provide affordable housing to many Aboriginal people, women, seniors, youth, people with mental illnesses and other disabilities.

This Action Plan proposes that there be a much stronger emphasis on affordable housing developments which offer a mix of rents, along a spectrum from rent-gear-to-income levels, to average market rents and up to full market rent.

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**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 Incentives (Municipal Capital Facilities) 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:
  - a. 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 SRO 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).
- e. Non-profit and non-profit co-operative housing providers because they provide long-term affordability and stability for residents.
48. Attract and retain artists and other creative workers in Toronto by:
  - a. Encouraging the creation of affordable commercial 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.
  - c. Working with providers of affordable housing to ensure that small non-profit commercial space be created alongside or integrated into new projects to increase business opportunities and renew streams for housing projects and residents.
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

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

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 to Buy and Stay in Their Homes

*“There is a substantial body of evidence that demonstrates the positive effects on society that home ownership can have with respect to quality of life, health, education outcomes for children, community pride and the reduction of poverty.”*

Home Ownership Alternatives Non-Profit Corporation

### What we heard:

*“While rental housing plays a critical role in addressing Toronto’s affordable housing challenges, ownership housing can have distinct advantages including:*

- helping to ensure long-term financial security for low-income households by allowing for asset-building and the creation of equity;*
- creating pride of ownership, which promotes urban renewal and ultimately benefits the entire community;*
- helping to ensure rental vacancy rates remain healthy by freeing up rental units when renters make the jump to ownership.*

Maureen O’Neill, President  
Toronto Real Estate Board

More than one million people live in the 530,000 resident-owned homes located throughout Toronto. The wide range of ownership options available throughout the City strengthens Toronto’s ability to attract and keep residents.

The housing construction boom of the past decade has been a great benefit to the City and its residents in terms of jobs and revenue generation, new housing and in attracting people. In short, residential construction is a key industry in Toronto’s economy.

But in recent years, price increases have pushed the goal of homeownership beyond the reach of many low-and-moderate income workers. And existing low-income owners are finding it increasingly difficult to hold on to and maintain their homes due to economic pressures.

This Action Plan reaffirms the City’s efforts to provide new affordable ownership opportunities, as well as support those owners unable to pay the cost of making their homes safe, healthy and accessible.

There are good reasons to do so. For most people, homeownership remains the single biggest investment they will ever make, and this investment can be an important wealth-generator. Asset accumulation through homeownership can help break the cycle of poverty that traps too many families and seniors.

Affordable ownership housing contributes strongly to our neighbourhoods’ social and income mix. It also enables people to live closer to their jobs, reducing commuting times and reliance on motor vehicles.

The ability of workers to purchase an affordable home is fundamental to our City’s economy. It helps attract and retain a skilled labour force, which in turn makes the City more attractive to employers.

Renters who purchase homes also free up rental stock for others.

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Over the next 10 years, the City will strengthen its support to the housing industry to encourage more opportunities for moderate-income working people who need a stepping stone into homeownership.

A revised Housing Incentives (Municipal Capital Facilities) Bylaw is planned to extend City incentives to affordable ownership initiatives. Through this new bylaw, the City will support public interest partnerships with non-profit and private sector affordable ownership proponents. City incentives will reduce the price of new homes to make them affordable to qualified buyers.

Close to 1,000 families are being assisted as a result of the City's participation in homeownership partnerships with Toronto Community Housing, Habitat for Humanity, the Sisters of Saint Joseph, Home Ownership Alternatives and the Miziwe Biik Aboriginal Development Corporation.

These community partners use second mortgages to secure the funding provided to purchasers, and protect it against windfall capital gains should purchasers choose to sell their homes. However, there may be instances in the future where the City wishes to create ongoing affordability for ownership homes that receive City supports. For this reason the City is proposing to seek provincial authority to use a new covenant that would keep these homes affordable from one eligible purchaser to the next.

In an effort to keep new and resale homes affordable to buyers, Toronto's Land Transfer Tax rebate will continue to exempt home buyers for homes up to \$400,000 in value. This benefit is expected to assist some 15,000 new households annually and cost the City about \$40 million in foregone revenue.

During the HOT Framework Consultations, participants spoke of the financial hardships facing some homeowners. These are seniors and people with disabilities on fixed incomes who lack the funds to make needed repairs and modifications as well as pay rising energy and property tax bills.

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### *Success Story: Habitat for Humanity*

The City of Toronto has long supported Habitat for Humanity and its mission to build affordable ownership housing for lower income families.

Over the past eight years, Habitat for Humanity Toronto has assisted 74 families to become first-time home-owners.

To date, the City has partnered with Habitat to make available 11 surplus City properties.

This successful partnership extends to the Toronto Public Service where more than 100 city staff volunteered to take part in Habitat for Humanity's Rotary build of 10 family homes on city property at 38 St. Lawrence Street.

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The City will continue to assist the 4,000 low-income seniors and disabled homeowners who receive relief through its property tax increase and water fee programs, while expanding the program to new qualifying households over the next 10 years.

Toronto will also continue its commitment to the federal government to deliver federally-funded programs that assist low-income homeowners, seniors and people with disabilities with essential repairs and home modifications needed to improve accessibility.

Over the next decade, a minimum of 2,000 households will be assisted, given current program funding levels. Yet many more are in need and would qualify for assistance were it available.

There is also a growing need to help low-income households with rising energy costs by assisting with renovations and retrofits that reduce energy use. The City will continue to seek to strengthen its partnership with the federal and provincial governments to deliver much needed assistance.

#### **City Actions:**

52. Continue measures to improve the affordability of new homes for low-and-moderate 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.

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

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

*“In order to design efficient policies and programmes, federal, provincial and territorial authorities should work in close collaboration and coordination and they should commit stable and long-term funding to a comprehensive national housing strategy. Federal, provincial and territorial authorities should also collaborate with authorities that are the closest to the need of the population such as municipal authorities....”*

Miloon Kothari,  
United Nations Special Rapporteur  
February, 2009

How difficult will it be to find and keep decent and affordable housing in Toronto in 10 years? The answer to this fundamental question in part will depend on the success in implementing the HOT Action Plan.

While setting out Toronto’s goals, HOT encourages and expects to draw on the support and participation of other governments, housing stakeholders and residents.

Most important, the Plan proposes to build upon the solid legacy of federal, provincial and municipal investments that make Toronto such an attractive place to live, play and call home.

At the start of Toronto’s 10-year Plan, the three governments combined are investing more than \$1.4 billion annually in homeless and housing supports and related services in the City. The job ahead is to renew, extend and expand these investments.

To do this, Toronto is calling on the federal and provincial governments to recognize and act in concert with the HOT Action Plan’s strategic themes, solutions and targets when undertaking their own plans and investments in affordable housing.

Toronto is also calling on the federal and provincial governments to develop long-term sustainable affordable housing plans of their own.

Experience over the past decade has demonstrated the importance of federal re-engagement in issues affecting homeless people and low-and-moderate income Canadians. New federal investments in affordable housing are now paying dividends right across the country. Most important, the establishment of a national funding framework continues to lever provincial-territorial investments and facilitate the implementation of local solutions.

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The stage is now set for Canada to join many other western countries by establishing and funding a long-term national affordable housing action plan as called for by the Federation of Canadian Municipalities, the Canadian Housing and Renewal Association, Toronto City Council and others.

Provincial leadership in homeless and affordable housing issues is also a critical component of the solution. The provincial government is responsible for funding income support programs, homelessness and housing support services, as well as regulating and funding social housing.

Toronto is a strong supporter of the creation of a province-wide affordable housing strategy and this Action Plan will serve as Toronto's contribution to the development of Ontario's strategy. Such a strategy must be long-term and provide certainty to the partners involved in implementation and to the families and individuals who are the beneficiaries.

To be effective, the provincial strategy must cut across the full range of housing and homeless programs operated and funded by Ontario. The Province must move decisively to consolidate programs and policies into a unified service at the municipal level, as agreed to in the 2008 Provincial-Municipal Fiscal and Service Delivery Review. This would start with aligning provincial housing programs and policies with the HOT Action Plan strategic themes.

The provincial government must seize the opportunity to partner with the City of Toronto in the call for a national housing

strategy, as well as the reinvestment of federal funding within the existing social housing portfolio.

Both the federal and provincial governments must recognize the importance of municipal participation in the design of affordable housing policies and programs. Such involvement will enhance local implementation and improve outcomes.

The federal and provincial governments are encouraged to view investments in affordable housing as powerful positive contributors to the economy and in the public interest. Funding of affordable housing stimulates economic activity which, in turn, generates tax revenue. Such investment also results in major savings in emergency services to homeless people and the poorly housed. It is time for all governments to determine these benefits and make them public.

But it is not just about what governments can do. Everyone has a role to play – the private sector, non-profit and co-operative organizations, financial institutions, housing professionals and residents.

This Action Plan proposes that all governments work together while challenging all stakeholders and residents to participate in the solutions. This is the best way forward to a better housing future for everyone.

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**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.
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.

**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 and targets.
64. The federal government commit to create a National Housing Strategy with predictable, long-term funding for affordable housing and homelessness services.

## HOT Targets - 2010 to 2020

The HOT Action Plan starts with the recognition that the federal, provincial and City governments are already making substantial investments to help people find and keep their homes.

Total government investments in housing and homeless programs in Toronto, including directly delivered federal and provincial housing income supports and other initiatives, exceeds \$1.4 billion annually.

Likewise, other stakeholders, including the private, non-profit, co-operative and charitable sectors, make very significant investments and contributions to the delivery of housing to the people of Toronto.

While HOT is ambitious in its scope it has also set targets that are realistic when compared to what is already being achieved.

Acting on all five targets will assist some 257,700 households or an estimated 640,000 Toronto residents.

The average annual additional cost of achieving the five targets between 2010 and 2020 is \$484 million. An investment of this magnitude is consistent with the annual spending proposed nationally in the Federation of Canadian Municipalities 2008 National Action Plan on Housing and Homelessness.

In short, assisting 257,700 households over 10 years requires a 35 per cent increase over 2009 levels of government funding for homeless, housing and housing-related income supports in Toronto.

The estimate has not attempted to reflect the positive economic, environmental, neighbourhood or personal gains from proposed investments. Nor does it take into account increased federal and provincial tax revenues derived from housing investments and employment creation.

While the City is well positioned to facilitate action across the full range of recommendations and provide targeted incentives and support, implementation of HOT will require the renewal of programs, the reinvestment of expiring funding and new financial commitments from both the federal and provincial governments.

In some instances, cost savings or innovations may provide opportunities to free up funding for new investment.

There are also opportunities with public and private sector housing partners seeking to do business more cost-effectively through energy savings and improved business practices.

Implementation of the majority of actions set out in this Plan will begin during the first two years. Some initiatives, such as Mayor's Tower Renewal, the Multi-Residential Apartment Building Strategy and the Toronto Land Transfer Tax Rebate program, are already underway and will need to be continued or expanded over the life of the Plan. Others will be introduced

as funding and policy decisions are made by the federal and provincial governments.

HOT establishes priorities for the allocation of housing investments by all orders of government in Toronto over the next decade.

Progress reports on the implementation of the Action Plan, including the achievement of the five targets, will be provided in 2011, 2014 and 2019.

<u>Target</u>	<u>Average Annual Cost</u>
1) Assist 10,700 households by increasing the amount of supportive housing	\$59.3 million
2) Help 70,000 households with high rent burdens by creating new affordable housing opportunities	\$161.7 million
3) Improve housing for 120,000 households by repairing and revitalizing Toronto's rental housing stock, including all of Toronto's 90,000 units of social housing	\$99.2 million
4) Assist 10,000 households through the creation of new affordable rental homes	\$148.0 million
5) Help 47,000 households to remain in their home or purchase one by reducing the cost of ownership for low income home-owners and moderate income renters	\$15.5 million
TOT AL – 257,700 households	\$483.7 million

## Appendix A: Consolidated Actions

### 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



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- 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 service 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.
- Requests to the Federal and Provincial Governments:**
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.

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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 at-risk 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.

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## 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 where current zoning by-laws allow, and subject to any future changes to the zoning by-law.
  - 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.

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

- 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.

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## 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 city-identified 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.



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- 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 Incentives (Municipal Capital Facilities) 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:
- a. 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 SRO 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).
  - e. Non-profit and non-profit co-operative housing providers because they provide long-term affordability and stability for residents.
48. Attract and retain artists and other creative workers in Toronto by:
- a. Encouraging the creation of affordable commercial 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.
  - c. Working with providers of affordable housing to ensure that small non-profit commercial space be created alongside or integrated into new projects to increase business opportunities and renew streams for housing projects and residents.
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
- Requests to the Federal and Provincial Governments:**
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.



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## **Help People Buy and Stay in Their Homes**

### **City Actions:**

52. Continue measures to improve the affordability of new homes for low-and-moderate 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.

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

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.

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**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 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.

## Appendix B: Preliminary Cost Estimates by Households Assisted

1) Assist 10,700 households by increasing the amount of supportive housing				
Target Component	10-year Outcome	Average Annual Cost		
		Capital	Operating	Total
• Supportive/interim housing for formerly homeless individuals	1,300 units	\$15.6 M	\$2.5M	\$18.1 M
• Shelter redevelopment	700 units	\$7.0 M	-	\$7.0 M
• Housing supports for vulnerable people in social and rental housing	4,000 units	-	\$7.7M	\$7.7 M
• Mental health supportive housing	2,000 units	-	\$14.1 M	\$14.1 M
• Seniors assisted living housing	2,700 units	\$7.2 M	\$5.2 M	\$12.4 M
<b>Target 1 Total</b>	<b>10,700 households</b>	<b>\$29.8 M</b>	<b>\$29.5*</b>	<b>\$59.3 M</b>

\*Average of phased in costs over 10 years – \$53.6 M annually after year 10

2) Help 70,000 households with high rent burdens by creating new affordable housing opportunities				
Target Component	10-year Outcome	Average Annual Cost		
		Capital	Operating	Total
• Create new rent supplements, housing allowances and/or shelter benefits	70,000 households	-	\$161.7 M	\$161.7 M
<b>Target 2 Total</b>	<b>70,000 households</b>	<b>-</b>	<b>\$161.7 M*</b>	<b>\$161.7 M</b>

\*Based on a three year phase in – \$294 M annually after year 10

3) Improve housing for 120,000 households by repairing and revitalizing Toronto's rental housing stock, including all of Toronto's 90,000 units of social housing				
Target Component	10-year Outcome	Average Annual Cost		
		Capital	Operating	Total
• Revitalization of TCHC communities	60,000 units	\$35.2 M	-	\$35.2 M
• Revitalization of other non-profit housing stock	30,000 units	\$34.0 M	-	\$34.0 M
• State-of-good repair incentives/enforcement in private rental stock	30,000 units	\$30.0 M	-	\$30.0 M
<b>Target 3 Total</b>	<b>120,000 households</b>	<b>\$99.2 M</b>	<b>-</b>	<b>\$99.2 M</b>

<b>4) Assist 10,000 households through the creation of new affordable rental homes</b>				
Target Component	10-year Outcome	Average Annual Cost		
		Capital	Operating	Total
• Create new affordable rental homes	10,000 units	\$140.0 M	-	\$140.0 M
• Rent supplements for 20% of new rental homes*	2,000 units	-	\$8.0M**	\$8.0 M
<b>Target 4 Total</b>	<b>10,000 households</b>	<b>\$140.0 M</b>	<b>\$8.0 M</b>	<b>\$148.0 M</b>

\*This is an additional cost within a portion of the 10,000 new units

\*\*Average of phased in costs over 10 years – \$16 M annually after year 10

<b>5) Help 47,000 households to remain in their home or purchase one by reducing the cost of ownership for low-income homeowners and moderate-income renters</b>				
Target Component	10-year Outcome	Average Annual Cost		
		Capital	Operating	Total
• Property tax cancellation/ deferrals for eligible senior/ disabled homeowners	40,000 households	-	\$1.0 M	\$1.0 M
• Home repair assistance for eligible homeowners	5,000 households	\$6.5 M	-	\$6.5 M
• Create new affordable ownership homes	2,000 units	\$8.0 M	-	\$8.0 M
<b>Target 5 Total</b>	<b>47,000 households</b>	<b>\$14.5 M</b>	<b>\$1.0 M</b>	<b>\$15.5 M</b>

<b>Grand Total of Targets 1 – 5</b>				
Target Component	10-year Outcome	Average Annual Cost		
		Capital	Operating	Total
<b>TOTAL – All Targets</b>	<b>257,700 households</b>	<b>\$283.5 M</b>	<b>\$200.2 M*</b>	<b>\$483.7 M</b>

\*NOTE: Ongoing operating cost after year 10 is \$363.6 M

## Appendix C: Consultations

Thank you to all the individuals and organizations who contributed their time and expertise to the creation of Toronto's Affordable Housing Action Plan. In total, more than 1,800 residents and organizations participated.

The HOT framework was released in November 2007 and guided consultations with residents, vulnerable populations, stakeholders and organizations throughout 2008.

Consultations included: expert forums, public meetings, targeted stakeholder workshops, committee deputations and written submissions. Input was also received through a dedicated e-mail address and regular mail.

As well, 23 organizations and groups consulted with vulnerable client groups such as victims of domestic abuse, youth, homeless people, incarcerated men and women, seniors, people with disabilities and newcomers. To support these outreach efforts, the City provided modest financial assistance.

### **Consultation sessions included:**

**Tale of Three Cities** – On June 28, 2007, the City hosted a preliminary public forum with affordable housing experts from Vancouver, Ottawa and Montreal sharing their expertise with City staff, stakeholders and the public.

### **Affordable Housing: Finding Solutions**

– A public forum held at the St. Lawrence Centre November 28, 2007 included panelists and participants sharing ideas and solutions on affordable housing.

**Stakeholder Session** – A full-day multi-sector session took place April 26, 2008 at Metro Hall with housing advocates and other stakeholders participating in a series of workshops on key policy areas.

**Public meetings** – Held at the Scarborough, North York and Etobicoke Civic Centres on May 14, May 28 and June 6 respectively.

### **Provincial Consultation** –

Representatives from the Ministry of Municipal Affairs and Housing, Ministry of Health and Long-Term Care, Ministry of Community Safety and Correctional Services, Ministry of Community and Social Services, Ministry of Energy and Infrastructure, Ministry of the Environment and Ministry of Children and Youth Services met with the City on June 13, 2008.

**Affordable Housing Committee** – Some 30 members of the public and organizations made deputations at the June 16 committee meeting.

**Unleashing the Power of Affordable Housing: An International Forum** – The City hosted an international public forum on September 29, 2008 at St. Lawrence Hall during which experts from Ireland, England and the U.S. brought an international perspective to the framework.

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## **Organizations which Hosted HOT Consultations**

Bloorview Kids Rehab	St. Stephen's Community House / Toronto Drop-In Network
Breakaway	The Dream Team
Centre for Addiction and Mental Health	The Elizabeth Fry Society of Toronto
Community Social Planning Council of Toronto	Thornccliffe Neighbourhood Office
Ethno-Racial People with Disabilities Coalition of Ontario (ERDCO)	Toronto Culture for Artist Affordable Housing Stakeholders
John Howard Society of Toronto	Voices From the Street
Margaret Frazer House	Warden Woods Community Centre
Midaynta Community Services	Wellesley Institute
Northwood Neighbourhood Services	West Coalition on Housing and Homelessness
St. Clair West Services For Seniors	WoodGreen Community Services
St. Clare's Multifaith Housing Society	Yonge Street Mission
St. Stephen's Community House	Yorktown Shelter for Women
	Young Parents No Fixed Address



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**Written depositions to the June  
16, 2008 Affordable Housing  
Committee:**

Abandonment Issues

Artscape

Bev Agar

Allergy and Environmental Health  
Association – Ottawa

CARP

Catholic Children’s Aid Society of Toronto

Children’s Aid Society of Toronto

Community Social Planning Council of  
Toronto

Greater Toronto Apartment Association

Habitat for Humanity Toronto

Habitat Services

Jon Harstone

HomeComing Community Choice Coalition

Homelessness Action Group

Homefree Non-Profit Corporation

Home Ownership Alternatives Non-Profit  
Corporation

Immigrant and Refugee Housing Committee

Parkdale Tenants Association/Parkdale  
Community Legal Services

Eliana Roman

Rooming House Working Group

Save Our Structures (SOS)

The Salvation Army Ontario Central-East  
Division

The Dream Team

Toronto ACORN

Toronto Christian Resource Centre

Toronto Real Estate Board

Toronto Women’s Housing Co-op

Wellesley Institute

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## **Other Submissions and Sources:**

Sherry Adams

Co-operative Housing Federation of Canada  
/ Co-operative Housing Federation of  
Toronto

Davenport Perth Neighbourhood Centre

Greater Toronto Apartment Association

HomeComing Community Choice Coalition

Home Ownership Alternatives Non-Profit  
Corporation

Immigrant and Refugee Housing Task Group

Institute for Life Course and Aging

Sue Kelleher

Bob McElhinney

Mayor's Roundtable on Seniors (2006  
Housing Toronto's Seniors report)

Nishnawbe Homes, Miziwe Biik Aboriginal  
Employment and Training and Toronto  
Council Fire (Greater Toronto Area  
Aboriginal Housing Consultation)

Options for Homes Non-Profit Corporation

Ellen Pickett

Rental Housing Advisory Committee

Linda Sepp

M. Sylvestre

Women's College Hospital

## Appendix D: Toronto Community Housing 13 Revitalization Communities



As part of its Real Estate Asset Investment Strategy, Toronto Community Housing is proposing to revitalize the following 13 social housing communities:

- Lawrence Heights
- Allenbury Gardens
- Alexandra Park
- Edgeley Village
- Firgrove Crescent
- Flemingdon Park
- Kingston Rd (3190)
- Leslie Nymark
- O'Conner Drive
- Sheppard Magellan
- Thistletown 1 & 2
- Vic Park Chester Le
- Yorkwoods Village



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