

# PH11.5 Attachment 4

## **Attachment 4 - *Housing Opportunities Toronto: 2010-2020 Affordable Housing Action Plan - Summary of Highlights***

This attachment provides an overview of the key actions taken and accomplishments reached as part of the Housing Opportunities Toronto ("HOT") 2010-2010 Action Plan.

### **Key Strategic Themes**

The eight themes of the HOT 2010-2020 Housing Action Plan include:

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

### ***Theme 1: Creating Housing Opportunities in All Neighbourhoods***

#### **Housing Charter**

The "Toronto Housing Charter - Opportunity for All" was adopted by City Council as a key component of the HOT 2010-2020 Action Plan. The Charter affirmed that, "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". The Charter represents the City's first step toward recognizing housing as a human right.

#### **Waterfront Secondary Plan Phase 1 – Aquavista**

In 2014, the City approved the first 80 new non-profit affordable rental homes in the emerging East Bayfront neighbourhood. Approved as part of the Central Waterfront Secondary Plan area, the 80 homes are contained within the Hines/Tridel Aquavista building in the Bayside development, situated between Lower Sherbourne and Parliament Streets. The affordable homes are owned by the City and operated by Artscape.

Now fully occupied, the one, two and three-bedroom apartments are within a mixed-use building that also contains 225 market condominiums and retail space. The Bayside development contributes towards Waterfront Toronto's commitment for 20 per cent of residential units in new waterfront communities be affordable rental housing.

#### **Provincial Affordable Housing Lands Program**

In April 2017, the Ontario Government announced a program to leverage provincial land to build more affordable and rental housing across the province as part of its Fair Housing Plan. In Toronto, the Provincial Affordable Housing Lands Program included parcels in the West Don Lands and at 27 Grosvenor/26 Grenville Streets in downtown

Toronto. The program will create approximately 2,000 market and affordable rental homes for low-and moderate-income Torontonians. The City is providing Open Door Program incentives to support the construction and operation of 600 new affordable rental homes in the two sites.

### **New Engagement and Service Planning Process for Shelters**

In 2016, the City reviewed the community engagement process for proposed shelters to establish a new framework for shelter siting in Toronto. The process included:

- Focus groups with people experiencing homelessness; and
- A full-day charrette for community members and agencies, shelter operators, and experts in public relations, facilitation, architecture, planning and real estate development.

The result of this review was the development and implementation of a new community engagement process for homeless services in Toronto, which emphasized solution-focused community participation.

### **Weston Community Hub and Live/Work Homes**

Through a unique partnership, Toronto Artscape, the City's Affordable Housing Office, the Toronto Parking Authority, Rockport Group and Woodbourne Capital Management collaborated to create the Weston Cultural Community Hub. Opened in 2018, the Hub includes 26 new affordable rental homes for arts workers and their families, new space for arts, cultural and community events programming, community gatherings and the Weston farmers' market, a new purpose-built rental building that includes six fully-accessible affordable rental homes.

## ***Theme 2: Help Homeless and Vulnerable People Find and Keep Homes***

### **Home for Good Supportive Housing Program**

In 2017, the provincial government allocated \$90 million to Toronto through its Home for Good (HFG) program. The HFG program provides both capital and operating funding to support up to 2,000 individuals.

Funding under the HFG program is directed to assisting individuals from one or more of the provincial homelessness priority areas including: people experiencing chronic homelessness; Indigenous people experiencing homelessness; youth experiencing homelessness; and those leaving institutional care into homelessness.

Through the implementation of this program, 460 new supportive housing units were built at three sites, and the City's Shelter, Support and Housing Administration Division is currently funding over 50 programs that are supporting over 1,500 individuals to date. The City is hopeful that the program will be extended beyond 2020 as provincial support is necessary to provide ongoing support services for vulnerable individuals who are homeless or are at risk of becoming homeless.

## **Shelter Infrastructure Plan**

Since 2017, the City has developed annual Shelter Infrastructure Plans to maintain a flexible and responsive system and to better respond to the evolving needs of individuals and families who require emergency shelter. To address a surge in homelessness, City Council, through the 2018 budget process, approved capital and operational funding for an additional 1,000 permanent new shelter beds. By December 2019, 425 new shelter beds will be opened across 5 sites.

An additional 359 permanent new beds have been secured across several other properties and are currently in development. Shelter, Support, and Housing Administration is actively working with Real Estate Services, City Planning, and Toronto Building to identify and secure sites for the remaining 216 beds.

## **Eviction Prevention in the Community Program**

The Eviction Prevention in the Community (EPIC) program which was launched in March 2017, provides wrap-around eviction prevention services to vulnerable tenants facing an imminent risk of eviction. EPIC uses a blended model of direct and contracted community agency service delivery. Mobile and rapid supports include services outside of regular business hours at the client's location. Specific supports include mediation with landlords, accompaniment to the Landlord Tenant Board, connection to income supports and voluntary trusteeship services, as well as system navigation and referral to other social services and supports.

The program was evaluated by the Canadian Observatory on Homelessness in 2018 and was found to be a highly effective approach to preventing homelessness. Of the 97 clients that were served by the program in 2017, 90% were stabilized in their housing and 8% were rehoused, with only 2% exiting into homelessness. The success rate continued through 2018, where 87% of served clients were stabilized in their housing. The program was awarded the 2018 City Manager's Award of Excellence in the Innovation category, the highest form of recognition for outstanding achievement in supporting the City's broader business transformation and modernization objectives.

## **George Street Revitalization Project**

The George Street Revitalization (GSR) is a [Council-approved initiative](#) that will see the re-development of the northernmost block of George Street. GSR is part of the City's [Downtown East Revitalization plan](#) and will be the catalyst for a more safe and vibrant community for all in the heart of the historic Garden District. Seaton House men's shelter and adjacent properties will be transformed into a new shared facility, providing specialized care for vulnerable populations. At completion, the facility will include a long-term care home, a transitional living facility, an emergency shelter, affordable housing, and a community hub serving residents of both the site and the local neighbourhood.

The plan involves the relocation of 400 shelter beds to new program spaces, as well as housing current Seaton House clients with the assistance of Housing Allowances and Supportive Housing units with Habitat Services and other housing providers.

In 2017, Toronto City Council approved Planning permissions for GSR. Project funding was approved as part of the City's 2018 Capital Budget and construction is projected to begin in 2020.

### **Street Needs Assessment**

Toronto's fourth Street Needs Assessment (SNA) was held on the evening of April 26, 2018. Hundreds of volunteers from community agencies participated in the event across the city to ask people in shelters, 24-hour respite sites and on the streets to complete a housing and homelessness survey. Occupancy data was also collected for those with no fixed address staying in health care and corrections facilities.

The results provide a snapshot of the size and profile of people experiencing homelessness in Toronto and inform the City and service agency programs planning. The SNA is a valuable source of feedback on the services that homeless people find useful to get into permanent housing and remain housed. For the first time, the City of Toronto's 2018 SNA was part of federal and provincial coordinated point-in-time homelessness counts.

### **Anti-Human Trafficking Programs**

In response to human trafficking in the City, Toronto established the Human Trafficking Steering Committee to take action on multiple fronts.

The City funds Covenant House to maintain two emergency beds that are dedicated exclusively to survivors of human trafficking. As part of the provincial Anti-Human Trafficking Community Supports Fund program, the City is also working with three other agencies to provide housing allowances and support services for survivors of sex trafficking in community-run safe homes.

Through the provincial Home for Good Program, the City funds the Native Canadian Centre of Toronto to provide housing supports, specialized service, and rent supplements to 50 Indigenous youth under the age of 24 with addictions and/or who are survivors of human trafficking.

In 2017, Shelter, Support and Housing Administration supported changes to the provincial Special Priority Policy to include survivors of human trafficking. The Special Priority Policy provides priority access to social housing to households fleeing abusive relationships who are unable to afford rent in the private market. Now, as a result of a policy amendment, this includes survivors of human trafficking. By spring 2018, the City approved applications for 21 survivors of human trafficking for access to Rent-Geared-to-Income housing, under the new amendment.

### **Launch of Housing Hub**

In 2016, the City of Toronto launched the housing hub to provide Toronto residents with a single access point for user-friendly online information about housing programs and services. The hub helps Torontonians find and keep housing through housing help and eviction prevention services, information on a range market rent to subsidized housing

options, and programs to enable them to enhance home accessibility and/or age in place.

### ***Theme 3: Assist Families and Individuals to Afford Rents***

#### **Housing Allowances**

In 2017, more than 1,000 households were assisted with housing allowances through an allocation of \$29.6 million from the federal/provincial Social Infrastructure Fund. The housing allowances support vulnerable Torontonians including seniors, people who are chronically homeless and people who need support to maintain their housing.

A third party evaluation of the Housing Allowance program completed in early 2018 found that in addition to improving their ability to afford rent, the housing allowance program had positive outcomes for program participants in terms of their personal health, ability to purchase nutritious food and other essentials, and better connections with family and friends. Program participants also saw an improvement in the condition of their homes, safety of their neighbourhood, and the ability to choose where they live. Over 5400 households are currently in receipt of a housing allowance.

#### **Rent Supplements**

Rent supplements are a form of rent-geared-to-income (RGI) housing subsidy that help people with low or moderate incomes with rent affordability and are a critical part of the City's Housing Management. Rent supplements are a tool along with housing allowances and new affordable housing to support the housing needs of low-income residents in the City.

Rent supplement units are filled either using the centralized waiting list or through referral agreements. A monthly payment to a private landlord or co-op / non-profit housing provider covers the difference between an agreed-upon market rent and the tenant's RGI portion of rent.

The City supports approximately 11,000 households annually with a housing subsidy through a number of rent supplement programs housed with co-op and non-profit housing providers, Toronto Community Housing and Private landlords.

#### **Survivors of Domestic Violence Portable Housing Benefit Pilot**

In 2016, the City received funding from the provincial Ministry of Housing to deliver the Survivors of Domestic Violence Portable Housing Benefit pilot program. The pilot program provides a \$500 monthly housing benefit to survivors of domestic violence who are eligible under the Special Priority Policy on the City's Centralized Waiting List for Rent-Geared-to-Income housing. Over the course the pilot, 170 households participated in the program and received a housing benefit.

#### **Choice Based Housing Access System**

In 2014, the My Choice Rental Pilot was launched to pilot a choice-based system for social housing. Findings from the pilot housed 140 households over 36 weeks and

showed a decrease in the time needed to fill a vacant rent-geared-to-income (RGI) unit. Based on the success of the pilot, City Council approved implementing a choice-based system for the entire social housing waiting list system.

In 2017, City funding was approved to develop a new Choice-Based Housing Access System and replace the chronological waiting list for rent-geared-to-income housing. The new system will empower applicants with better information to make informed choices for housing that best meets their needs.

#### ***Theme 4: Preserve and Repair Rental Housing***

Tenants First and the Transformation of the Toronto Community Housing Corporation  
The focus of the Tenants First initiative is to enable Toronto Community Housing Corporation (TCHC) to: focus on being a social housing landlord; maintain buildings in a good state of repair; and help tenants to connect to appropriate services and be active participants in their communities.

Phase 1 of Tenants First implementation plan was unanimously approved by Council in July 2017. The implementation plan includes the transfer of the Toronto Community Housing scattered housing portfolio and the creation of a new seniors housing entity to operate TCHC's seniors housing buildings.

The City of Toronto and TCHC are currently running a proposal call process to identify non-profits, cooperatives, land trusts and other community agencies interested in operating TCHC's 693-home scattered housing portfolio, including single and multi-family houses and rooming houses.

As a part of the National Housing Strategy, the federal government through Canada Mortgage and Housing Corporation, provided \$1.34 billion in funding and low-cost financing to TCHC to support capital repairs and maintenance over nine years between 2019 and 2027. The funding and financing will be provided to TCHC as a mix of repayable and forgivable loans. This federal commitment represents a significant investment towards improving the quality of housing for current and future TCHC residents.

#### **Housing Improvements Programs: Toronto Renovates**

In 2012, the City launched the Toronto Renovates Program, replacing the former Residential Rehabilitation Assistance Program (RRAP). The Toronto Renovates Program offers federal/provincial funding for lower-income homeowners and tenants, including seniors and persons with disabilities, to support health and safety repairs and/or accessibility modifications in affordable ownership and rental properties.

Between 2010 and 2019, Toronto Renovates assisted some 8,500 households to complete renovations, repairs, provide accessibility features and accommodate aging in place.

## **RentsafeTO**

On March 28, 2017, Toronto City Council approved a new regulatory bylaw for rental apartment buildings. The bylaw is now part of a new program called RentSafeTO: Apartment Building Standards Program. This program and new bylaw took effect July 1, 2017, and applies to all residential rental apartment buildings that are three or more storeys tall and have 10 or more apartment units. There are 3,431 buildings that fall under the scope of the program.

The goal of the new program is to ensure that residents of Toronto have a clean, safe and secure place to call home by strengthening the enforcement of city bylaws, enhancing tenant engagement and access to information, and promoting preventative maintenance in apartment buildings. City staff will evaluate every apartment building falling under the scope of this program at least once every three years.

## **Tower Renewal**

Launched in 2010, the Tower Renewal initiative helps apartment building operators improve their buildings by supporting environmental, social/cultural, and economic enhancements.

Tower Renewal is an initiative to improve Toronto's 1,200 older, concrete high-rise apartment buildings and the communities that surround them. The initiative aims to provide good quality housing for over 500,000 Toronto residents. The pilot found that there were opportunities to dramatically improve performance by making the apartment buildings more efficient, providing better amenities and design features and supporting broader economic opportunities. For instance, with comprehensive building retrofits undertaken throughout the city it is estimated that 30,000 person years of employment would be generated.

## ***Theme 5: Revitalize Neighbourhoods***

### **Toronto Community Housing Neighbourhood Revitalizations**

The City of Toronto continues to work with Toronto Community Housing Corporation (TCHC) on neighborhood revitalizations in the Regent Park, Alexandra Park, Lawrence Heights, and Allenbury Gardens neighbourhoods.

These revitalization projects replace aging social housing stock and provide opportunities for community development and economic development. Upon completion, the new Regent Park will include 2,083 replacement rent-geared-to-income homes, 700 new affordable rental homes and 5,400 market rent units in the neighbourhood and surrounding area.

To date, in Regent Park, a total of 1,089 Rent-geared-to-income (RGI) units and 415 affordable rental homes have been completed. In Alexandra Park, in addition to 61 RGI units, 139 homes have been refurbished. In Lawrence Heights and Allenbury Gardens respectively, 77 and 30 RGI units have been built.

These revitalization projects are creating diverse, mixed-income communities, with new retail spaces, businesses and job opportunities for residents, as well as new recreational and athletic facilities.

In 2019, City Council approved a new revitalization framework for TCHC revitalization projects to ensure a range of housing opportunities, including net new affordable rental units, within revitalization projects. In 2019, the City also approved the revitalization of Don Summerville which will be transformed into a new mixed-income, mixed-use, well integrated community with replacement social housing units, new affordable and market rental units and new condominium units onsite.

### **Pan AM/Parapan Am Athlete's Village Housing in the West Don Lands**

In 2015, Toronto hosted the Pan Am & Parapan Am Games and six new buildings were built to accommodate the 10,000 visiting athletes and team officials. After the completion of the games, the Athletes Village was converted to apartments, including two non-profit affordable rental buildings with a total of 251 homes. The City waived property taxes and allocated 158 new housing allowances to increase affordability.

## ***Theme 6: Create New Affordable Rental Homes***

### **Housing Now Initiative**

In December 2018 the City launched the Housing Now Initiative. Housing Now represents a new city-building approach to the activation of City-owned lands. The Initiative will stimulate the creation of complete communities with a range of new housing where residents can afford quality housing near transit.

The first phase of Housing Now is expected to deliver over 10,000 new residential units on 11 sites, including market ownership homes, market rental units and approximately 3,700 new affordable rental homes. The affordable homes created through Housing Now will, on average, rent for 80% of Toronto's average market rent. These homes will be affordable to households earning between \$21,000 and \$52,000 per year. In the first phase of the Housing Now Initiative, four sites will be owned and operated by the non-profit and/or co-operative housing sectors. City Council also approved a \$1-million Non-profit Housing Capacity Fund to support the participation of non-profit organizations in the Housing Now Initiative. The fund will support non-profit involvement in the market offering process for the 11 sites, including the opportunity for long-term operation of the affordable rental units.

### **Open Door Program**

The City's Open Door Program was launched in 2015, with the over-arching goal of increasing the supply of affordable rental housing in the City. The Open Door Program includes measures to:

- Expand and streamline City financial incentives;
- Fast-track the planning-approval process, and;
- Unlock opportunities on public land.



Since the inception of the program, the City has approved 7,752 new affordable rental homes. In 2019, the City also provided Open Door Program seed funding to non-profit developers to generate a non-profit affordable rental housing pipeline.

### **Federal/Provincial New Affordable Housing Supply Programs**

Since the inception of the Housing Opportunities Toronto Plan in 2010, the City of Toronto has worked closely with the federal and provincial governments to deliver a series of new affordable housing supply programs, including the Investment in Affordable Housing Program and the Social Infrastructure Program, and is currently delivering the Ontario Priorities Housing Initiative. Through these initiatives some 8,826 new affordable rental homes were created since 2010 with an investment of some \$146 million in federal and provincial funding.

### ***Theme 7: Help People Buy and Stay in their Homes***

#### **Federal/Provincial Affordable Ownership Programs**

The City of Toronto has utilized available federal/provincial affordable ownership housing programs to support non-profit groups such as Habitat for Humanity and Options for Homes, as well as private sector developers building on surplus City lands. Through these initiatives some 1,200 affordable ownership loans have been delivered since 2010.

#### **The City's Home Ownership Assistance Program**

The City launched the Home Ownership Assistance Program (HOAP) in 2010, which provides down payment assistance loans to non-profit developers using Development Charge revenues. As part of the City's 2018 Development Charges Bylaw Review, the HOAP program was converted to a development charges deferral program.

HOAP is intended to reduce up-front development costs, and is designed so that these savings flow through to eligible buyers of the new homes in the form of down-payment assistance loans. The development charges deferrals will be converted to down-payment assistance loans for eligible buyers, up to a maximum amount of \$60,000.00. The minimum amount for each loan is \$5,000.00. Since the inception of HOAP, the City has been able to assist some 1,200 households.

#### **City Property Tax Programs – Seniors Tax Relief and First-Time Home Buyer's Land Transfer Tax Rebate**

The City provides a rebate on the municipal portion of the Land Transfer Tax to first-time homebuyers. In 2018, the City assisted some 15,000 first-time buyers with a Land Transfer Tax rebate, valued at some \$61 million.

The City also administers the Property Tax Increase Cancellation and Deferral programs for low-income senior or low-income residents living with a disability. Since the inception of these programs, the City has funded over \$13.7 million from its operating budget for the Tax Increase Cancellation Program for the City portion of taxes and deferred over \$7.2 million in tax increases, of which the current receivable to the

City is \$3.3 million. There is no interest charged under the Deferral Program. In 2018, over 6,000 low income seniors or residents with disabilities were assisted using these programs.

## ***Theme 8: Working Together***

### **National Housing Strategy Summit**

The City hosted the Toronto Housing Summit on September 30, 2016, to urge the Federal and Provincial governments to take a greater role in addressing the affordable and social housing crisis facing Canadian cities. The Summit also generated recommendations to help shape the Federal government's National Housing Strategy. The summit brought together more than 250 representatives of non-profit, co-operative and private sector organizations, residents and housing experts in workshop settings.

The results of the workshops informed Toronto's submission to the Federal government's National Housing Strategy consultation. Toronto also used the results to continue advocating for sustained and adequate funding from Provincial and Federal governments and to engage with stakeholders in designing and updating its housing and homelessness programs.

On November 22, 2017, the National Housing Day, the federal government released Canada's first National Housing Strategy. The City has worked closely with federal counterparts in developing the National Housing Strategy and is committed to continue working with the Canada Mortgage and Housing Corporation and the Ontario government to implement the strategy in Toronto.

### **HousingTO Action Plan 2020 – 2030**

In developing the new HousingTO 2020-2030 plan, the City commissioned a housing market analysis and undertook extensive public consultations.

To provide an evidence base for the City's new 10-year housing plan the City commissioned the Canadian Centre for Economic Analysis (CANCEA) and the Canadian Urban Institute (CUI) to conduct a Toronto Housing Market Analysis Study. The report tracked 24 key housing indicators including forecasts of housing conditions in 2030 and 2040.

Key findings include:

- People are feeling stuck;
- There is a significant shortage of new purpose-built rental housing;
- The rental market is becoming more expensive and middle-income households are priced out of the ownership market ;
- The City has significant areas of population decline;
- More people will live in low-income households; and
- More people will be in core housing need.

The HousingTO 2020-2030 consultations engaged some 6,000 and participants who articulated Toronto's housing needs across the continuum, from the need for emergency shelter beds, safe and legal multi-tenant houses, long-term care homes, supportive,

transitional, social and affordable rental housing, to market affordability challenges for first-time home buyers.

### **Inclusionary Zoning Regulation**

On April 11, 2018, the Province of Ontario enacted regulations to enable municipal inclusionary zoning policies. The City has concluded an extensive public and stakeholder consultation process on the proposed Inclusionary Zoning policy direction in alignment with the HousingTO 2020-2030 Action Plan consultation process.

Based on these consultations and recent regulatory changes by the Province, staff will draft Inclusionary Zoning Official Plan policies for consideration by Council in 2020.