

HousingTO 2020-2030 Action Plan

2020-2021 Progress Update

Presented by the Housing Secretariat
November 25th, 2021



Toronto Housing Charter Opportunity for All

- The Toronto Housing Charter states that, “It is the policy of the City of Toronto to recognize that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities.”
- The HousingTO 2020-2030 Action Plan, rooted in a human rights-based approach to housing, aims to ensure that the City’s policy as stated in the Toronto Housing Charter is realized.



HousingTO Plan Strategies and Actions

- The HousingTO Plan proposes 13 strategies and 76 tactical actions to help over 341,000 households access and maintain good quality, safe, adequate, affordable housing options
- Major targets include:
 - approving **40,000** new affordable rental homes, including **18,000** supportive housing units (i.e. affordable homes with support services);
 - enhancing eviction prevention measures;
 - Protecting the existing supply of affordable housing; and
 - improving housing affordability

HOW WILL IT BE DONE?

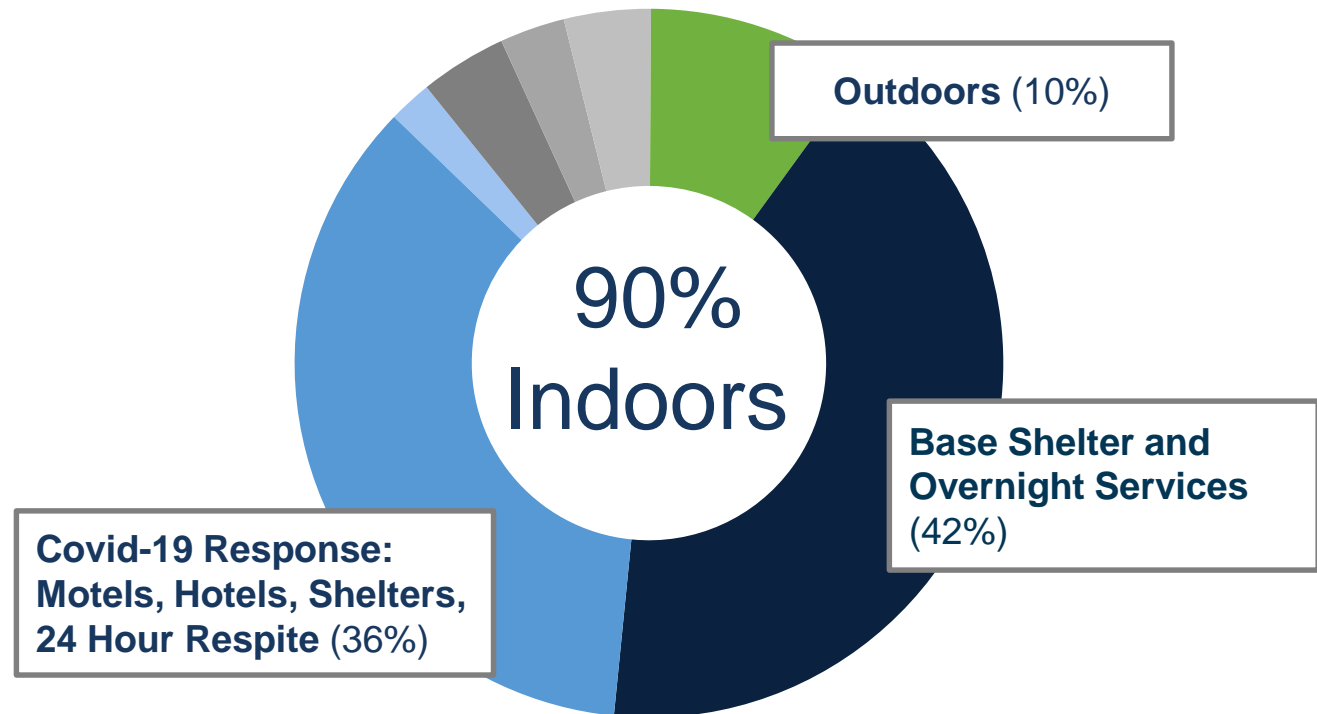
1. Adopt a revised "Toronto Housing Charter – Opportunity for All"
2. Enhance Partnerships with Indigenous Community Partners
3. Prevent Homelessness and Improve Pathways to Housing Stability
4. Provide Pathways to Support Women
5. Maintain and Increase Access to Affordable Rents
6. Meeting the Diverse Housing Needs of Seniors
7. Ensure Well-Maintained and Secure Homes for Renters
8. Support Toronto Community Housing and its Residents
9. Continue the Revitalization of Neighbourhoods
10. Create New Rental Housing Responsive to Residents' Needs
11. Help People Buy and Stay in Their Homes
12. Improve Accountability and Transparency in Delivery of Housing Services to Residents
13. Enhance Partnerships and Intergovernmental Strategy



Toronto's homeless system challenges

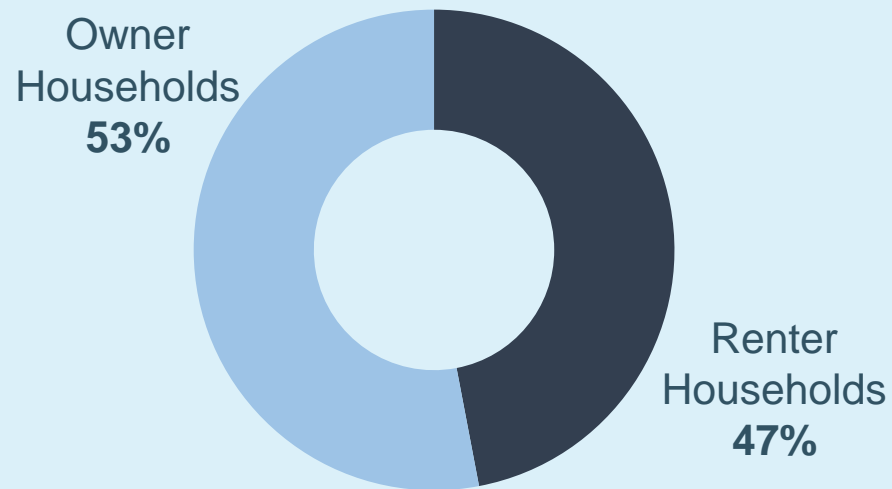
- Approximately 7,347 people currently experiencing homelessness in Toronto – 77% chronically homeless
- Indigenous people and racialized individuals continue to be overrepresented among the homeless population
- Approximately 61% of people experiencing homelessness stayed in overnight shelter services only
- Approximately 50% of shelter users have a mental health issue

Distribution of people experiencing homelessness
indoor and outdoor sites



Street Needs Assessment, 2021

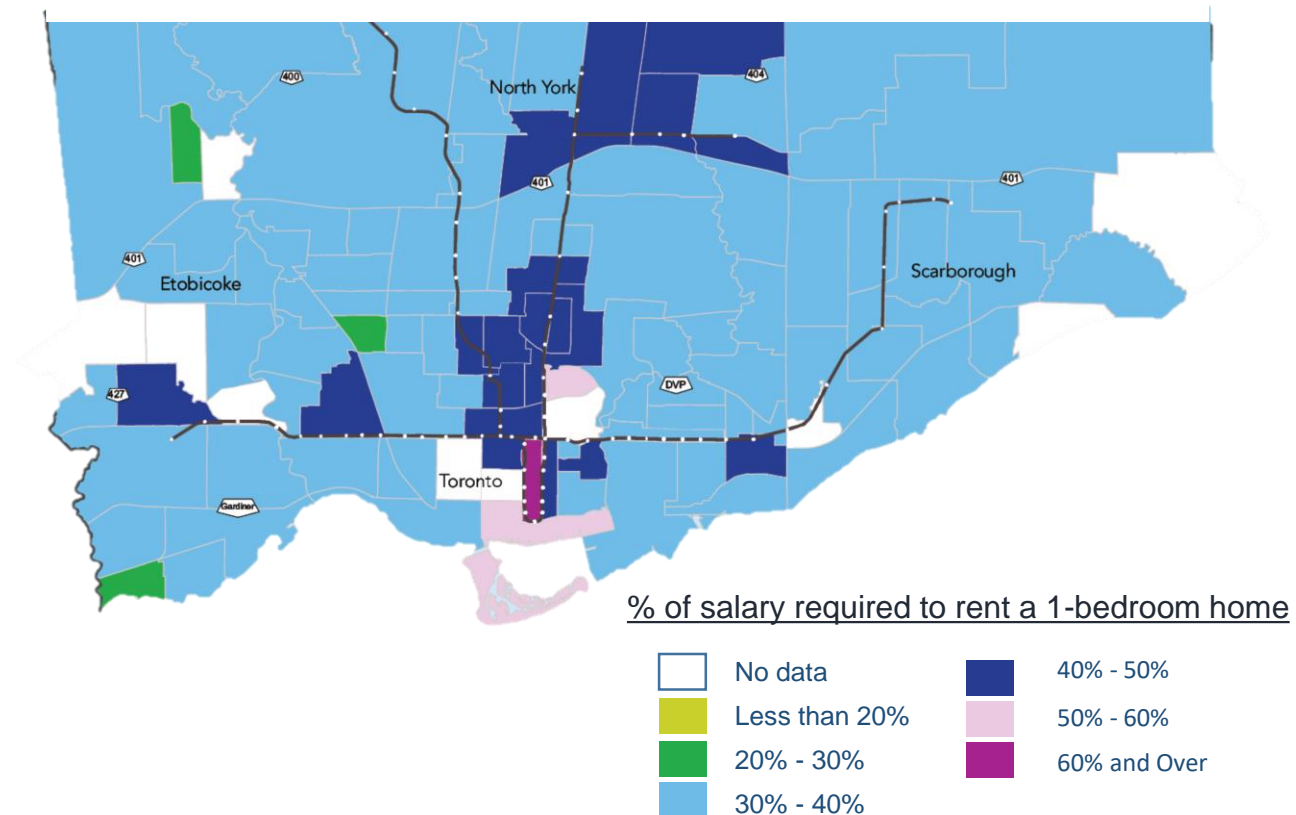
Toronto's housing context



- **\$50,374** median income of renter households (2020)
- **1 in 4** renter households pay more than 50% of their income on housing (2016)
- **78,000** households on social housing waitlist (Q3- 2021)

Illustrative example of the housing challenges

A community service worker salary of **\$50,000** could only afford to rent a 1-bedroom unit in 3 Toronto neighbourhoods



Benefits of affordable housing

Affordable housing is essential to a person's overall health and well-being.

When people have access to safe, secure, adequate affordable homes, they are better able to achieve:

- Housing stability long term
- Stable employment opportunities and income security
- Healthy food and food security
- Education and employment opportunities
- Healthcare
- Connections to community



Economic case for investing in affordable housing



Emergency Shelters

- **\$3,347** per month pre-COVID-19
- **\$6,667** per month currently



Justice System

\$4,900 per month per homeless person that ends up in the justice system



Hospital Stays

\$12,200 per month for each homeless person that ends up in hospitals



Affordable Rental Housing

\$1,148 per month for permanent, stable housing



Supportive Housing

\$2,000 per month to help individuals who need affordable housing with wrap around health supports

Emergency, short-term response, more costly

Improved housing and health outcomes

Inaction could cost the GTA up to \$8 billion in the next 10 years

Estimated Costs Per Year



EMPLOYEE TURNOVER AND ADDITIONAL RECRUITMENT COSTS

Staff turnover rates have increased with rising housing costs – leaving employers covering substantial additional recruitment costs

\$0.18 billion



PRODUCTIVITY LOSSES FROM LONG COMMUTES

Long commutes for GTA workers are harming worker productivity and morale – a problem with a real economic impact

\$0.65 to 1.95 billion



PRESSURE ON WAGES AND SALARIES

Higher Rents and Housing Costs in the GTA mean that employees have higher wage and salary expectations – putting pressure on employees to keep up

\$2.0 to 2.8 billion



MIGRATION OUT OF THE GTA

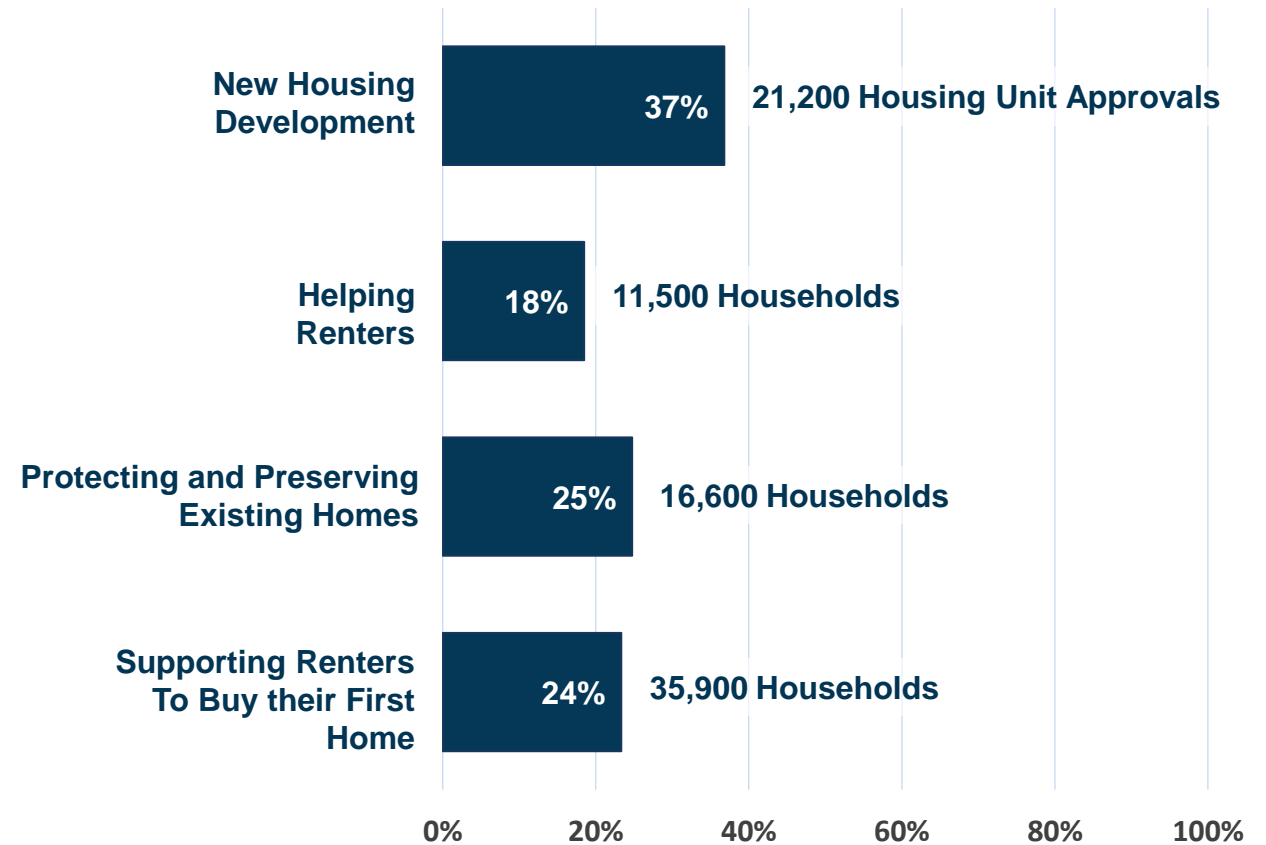
Increases in housing costs are accelerating the exodus of workers in the GTA to other regions of the province – causing lost economic output

\$3.05 billion

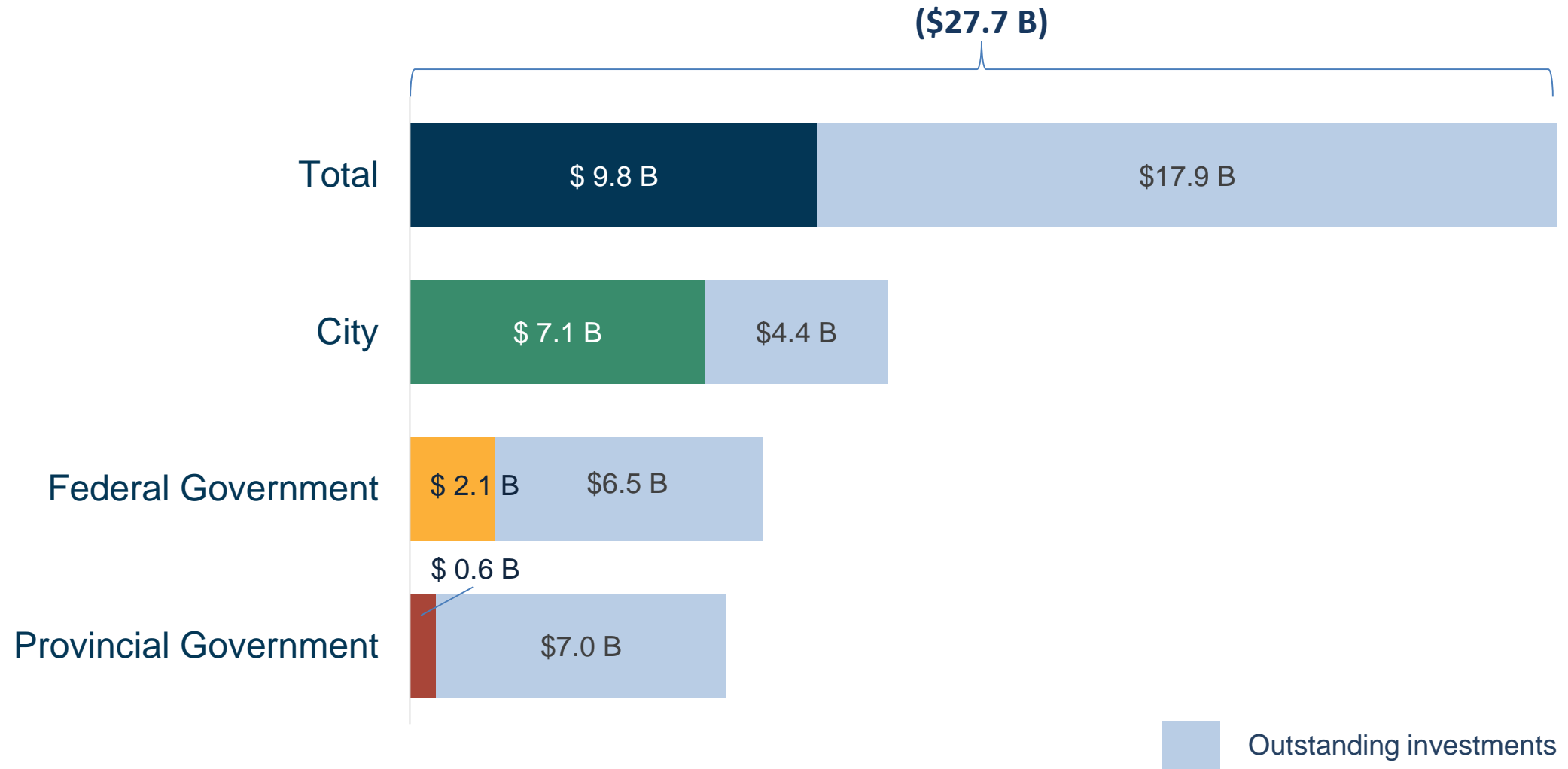
How we're progressing during the COVID-19 Pandemic

- Opened 220 homes with support services dedicated to people experiencing homelessness
- Partnered with the federal government through the Rapid Housing Initiative to create a minimum of 860 new permanent supportive homes which will open throughout 2021 and by mid-2022
- Partnered with Toronto Community Housing to make **450 homes** available for people experiencing homelessness on an emergency basis.
- Entered into partnership with United Property Resource Corporation to unlock the value of their real estate assets and create **500 affordable homes** for communities of faith of all denominations

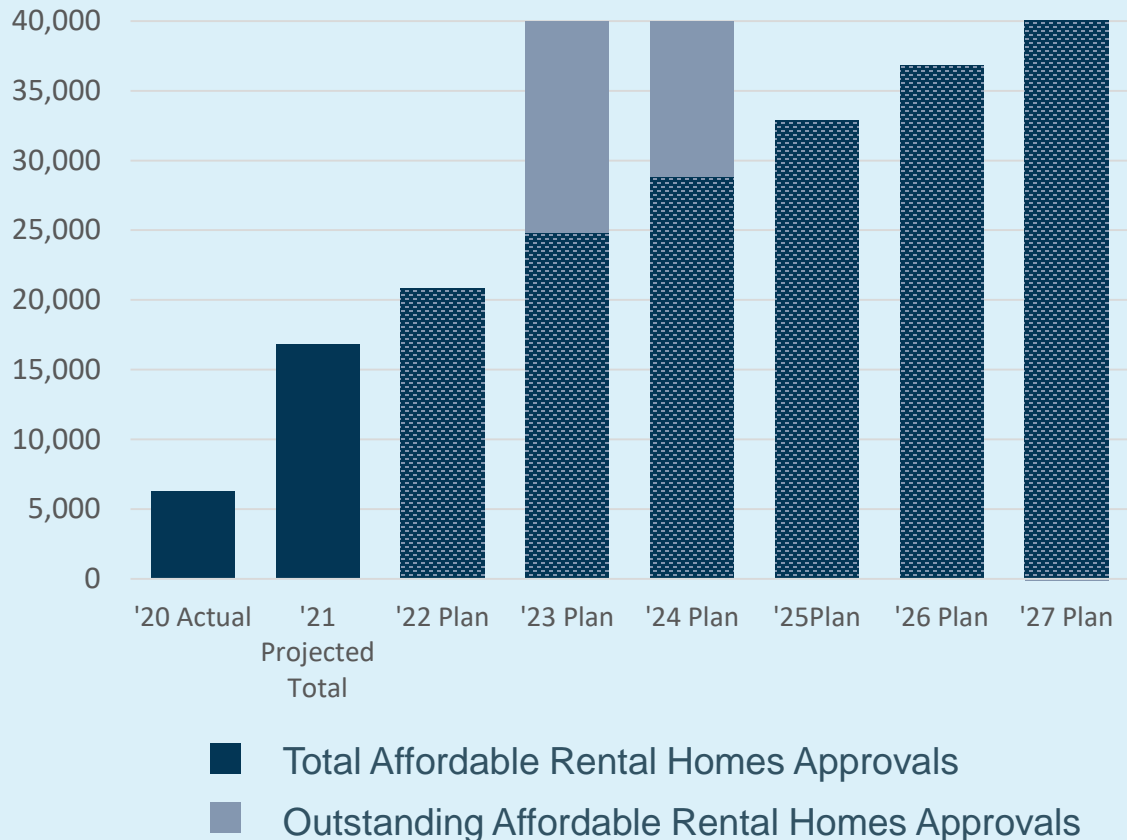
Progress toward HousingTO Ten-Year Targets



Total estimated 10-Year investment required by all orders of government



Future projections for adding new affordable and supportive homes approvals



Based on current trends and the pace of project approvals, it is estimated that the 40,000 new homes approval target can be achieved by 2027 provided that the federal and provincial governments provide their share of funding to deliver the HousingTO Plan, including:

- Continued and enhanced investments from the federal government through the National Housing Strategy and other programs.
- Continued and enhanced investments from the provincial government including a long-term commitment for ongoing operating funding for supportive housing

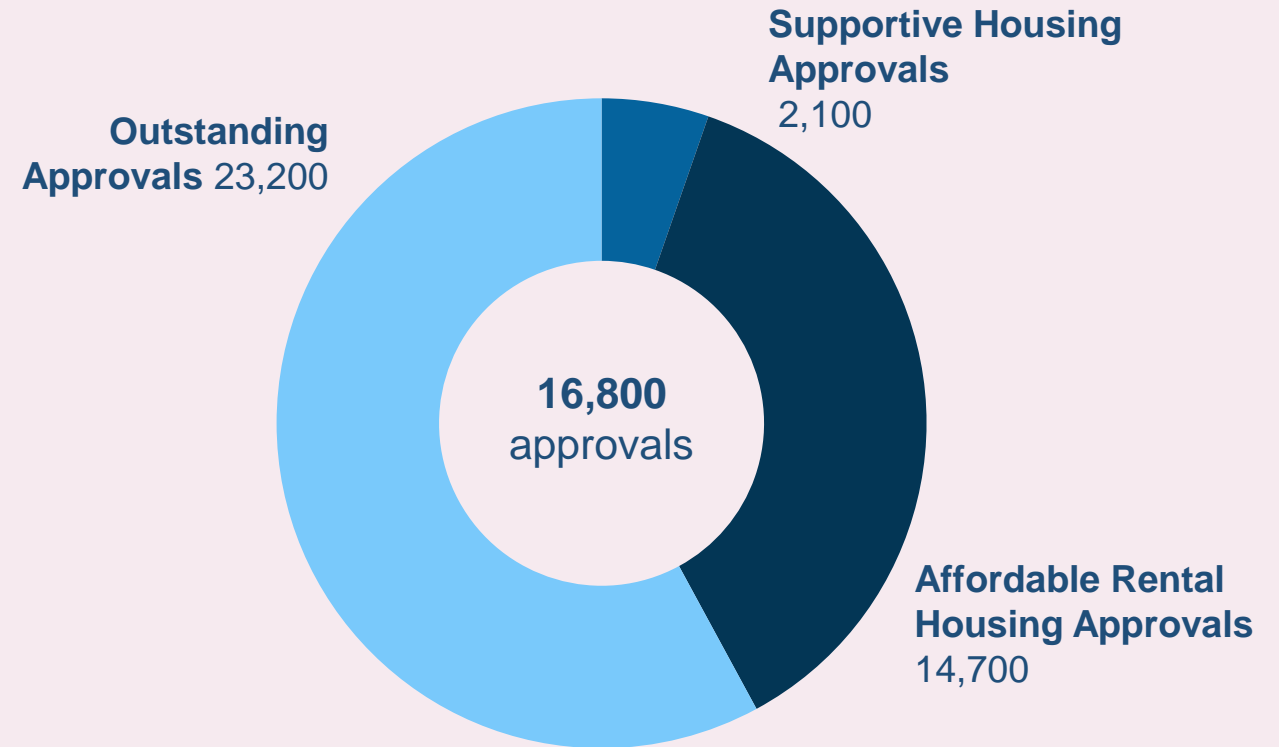
Key Partnerships and Programs that added 16,800 affordable and supportive homes approvals to the development pipeline

Affordable Rental Housing

- Housing Now Initiative
- Open Door Program- Annual Call for Applications
- Partnership with Miziwe Biik Development Corporation
- Partnership with United Property Resource Corporation

Supportive Housing

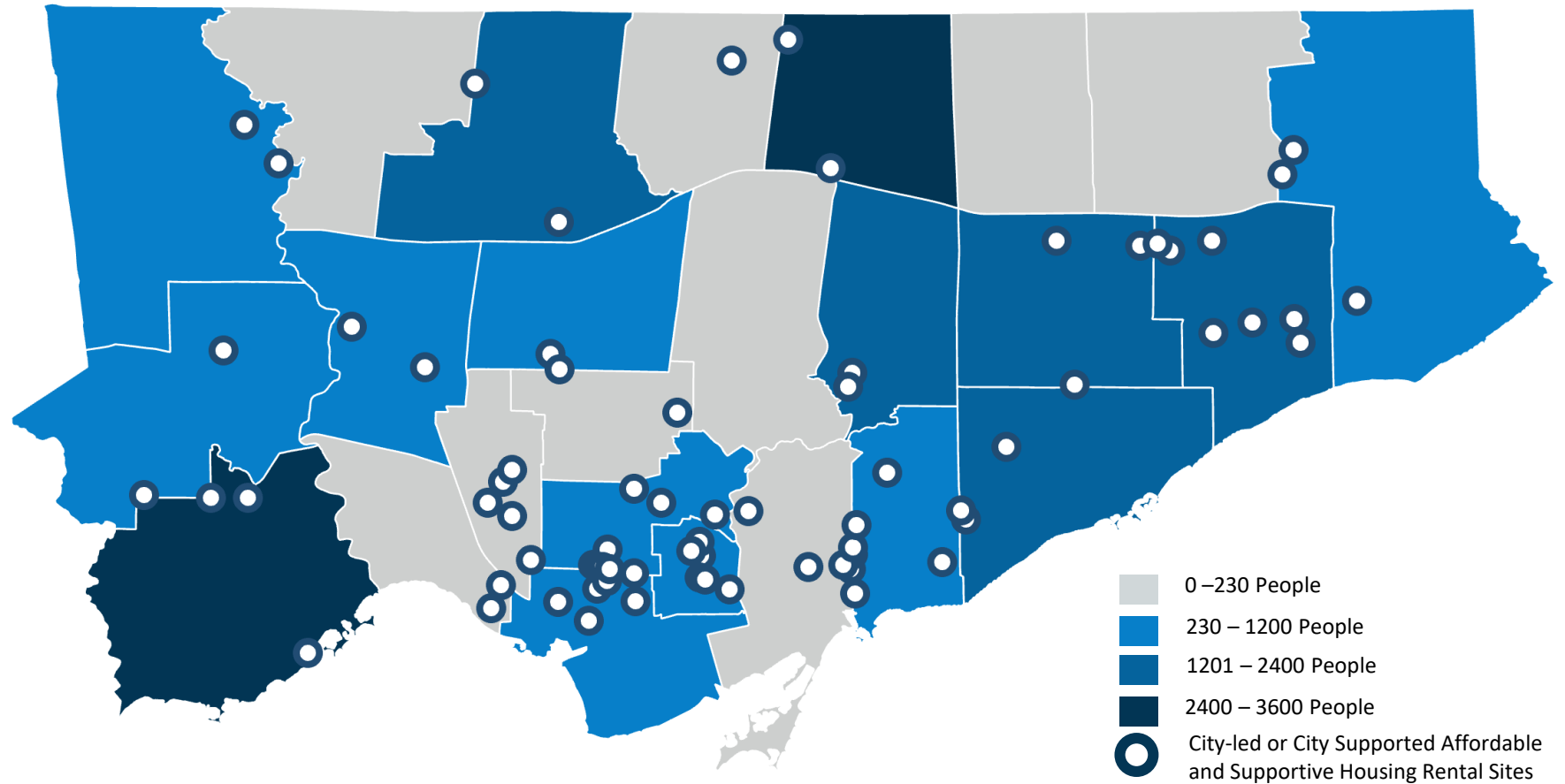
- Federal and provincial investments for supportive housing



Where we are creating affordable and supportive housing

This map shows the locations of approximately 8,600 affordable rental and supportive homes approved by City Council since 2020, and the number of people housed when these homes are completed by Ward.

This map does not include the over 6,500 recently approved homes through partnerships with Miziwe Biik Development Corporation and United Property Resource Corporation as those locations have yet to be identified.



Source: Housing Secretariat – Affordable Housing Pipeline – approvals since 2020

Prepared by: Housing Secretariat

All figures are estimates. Number of people is found by multiplying an affordable housing unit approval by 2.4 factor (Toronto average household size per 2016 Census)

TCHC contributions to housing outcomes

Ensuring 58,500 TCHC homes are well-maintained and available for generations to come

Revitalization of TCHC communities to replace aging and deteriorating social housing stock and to create complete communities with a range of housing opportunities, improved access to transit, amenities and services

Leveraging TCHC's land and vacant units to create supportive housing opportunities



01 Scale up the supply of housing including affordable homes

ADVANCING HOUSING NOW

Expected to deliver approximately 11,200 rental homes

IMPLEMENTING VACANT HOME TAX

This approves availability and affordability of housing supply

IMPLEMENTING INCLUSIONARY ZONING

Within Minister-approved Protected Major Transit Station Areas



02 Housing, equity and environment

- Prioritize action across the housing spectrum for equity deserving groups
- Support climate resilience - new and existing housing supply



03 Increase the supply of people-focused supportive housing

Complete delivery of the City's **24-month COVID-19 Housing and Homelessness Recover Plan** in partnership with federal and provincial governments



04 Help more renters

- Centralize resources to improve coordination and maximize outcomes for tenants
- Prevent the loss of existing housing supply
- Promote tenants' rights



05 Kick-off Housing Data Projects

Eviction Data and Trends

What is the extent of the problem with formal evictions?
How can the City collect and maintain evictions data?
What data gaps can be solved with data collection and sharing? How can informal evictions be captured?

City of Toronto Data Book

The purpose of the City of Toronto Data Book will be to provide a high-level assessment of the health of Toronto Housing System based on the HousingTO Plan outcomes.

Affordable and Supportive Housing Development Tracking and Public Reporting

The City must improve tracking and reporting on the progress of these projects with site-by-site information and project status. The public deserves to know where affordable and supportive housing projects are starting, how they're progressing, and when they'll be complete.

Housing Data Strategy

Outlining a multi-phased resource plan to ensure adequate capacities and competencies are available to achieve housing data strategy outcomes.

What success looks like in 2022

- **3,000 permanent affordable and supportive housing opportunities** created to transition people experiencing chronic homelessness into permanent, dignified homes with wraparound supports.
- Improved housing, health and socio-economic **outcomes for marginalized individuals and populations.**
- **Reduced cost to the public sector** by moving more people out of emergency shelters and into permanent housing.
- Additional **cost savings to the public sector** through reduced use of the healthcare and justice systems.
- **Increased employment opportunities** helping to boost economic recovery through investments in affordable housing (including jobs related to new construction and retrofits).



What Success Looks Like by 2030

- HousingTO Plan fully funded with investments from all three orders of government
- Chronic homelessness eliminated
- More affordable and supportive housing opportunities for equity-deserving groups
- Improved health, housing and socio-economic outcomes for marginalized residents
- More diverse, inclusive and livable communities across the city with a range of housing options for a range of incomes
- Renters in core housing need supported and able to achieve and maintain housing stability
- More sustainable and resilient housing, homelessness and health systems
- More energy-efficient homes supporting climate action and resilience
- More affordable homes for key workers helping to sustain Toronto, Ontario and Canada's economy



Thank You!

