

December 12, 2022

Toronto City Council
City of Toronto
100 Queen Street West
Toronto, ON M5H 2N2

Re: CC2.1 - 2023 Housing Action Plan

Dear Mayor John Tory and Members of Toronto City Council,

On behalf of all of us at Habitat for Humanity GTA, I am writing to express our strong support for the Mayor's proposed "2023 Housing Action Plan" which is before you for your approval.

The Toronto we live in today is no longer the Toronto of opportunity and inclusion that we like to think it is. It is a city in which there are ever-increasing numbers of tents in our parks and ravines, a sign of the growing number of citizens for whom any kind of home is no longer possible. It is a city in which untold numbers of families are raising their children in crowded, often unhealthy living conditions, struggling to pay the rent while cutting corners on every other household necessity. It is a city in which the vast majority of young people believe that the formula of "work hard, save up, buy a home" enjoyed by previous generations is no longer realistic for them. It is a city in which newcomers arrive with great hope and optimism and yet too often experience despair in not being able to secure something as basic and fundamental as a decent place for themselves and their family to live.

For the past several years, City of Toronto Council and staff have devoted huge effort to addressing the growing housing crisis that is now undermining the current and future economic and social wellbeing of this city. In spite of great effort, the results have been insufficient and economic forces have made the challenge greater than ever.

Time is not on our side. A strong, action oriented, intentional agenda is required.

This is why we are in support of the Mayor's 2023 Housing Action Plan. We recognize it includes elements that will not be entirely comfortable or well received by all voters. This is the nature of change during a crisis. We strongly encourage every member of Council to support the recommendations in this plan. By doing so, you stand in solidarity with the hundreds of thousands of current and future citizens whose lives are compromised by housing unavailability and unaffordability.

In expressing our support, we wish to encourage one revision. We encourage Council to ensure that the 2023 Housing Action Plan incorporates accelerated action in realizing the HousingTO 2020 to 2030 goals of at least 400 new affordable homeownership units each year. We would assert that, not only should this goal be reinforced, but that a higher target should be set. Every day at Habitat for Humanity GTA, we demonstrate the transformative power of providing families with an

alternative path to homeownership. Families who become Habitat homeowners free up much needed rental units, creating opportunities for other households to move one step closer to stability and independence. Habitat GTA's homeownership model is structured so that Habitat homeowners commit to a resale formula that will enable Habitat GTA to buy these homes back in the future when families are in a position to move on. Thus, as with affordable rental units, Habitat GTA's affordable homeownership units will provide long-term affordability to create opportunities for future generations.

We would suggest that reference to "affordable homeownership" be added in the recommendations under the "Housing System Policy and Program Components" by the inclusion of the following item:

Revisit strategies for advancing affordable homeownership opportunities including: revisiting HousingTO 2020 to 2030 targets; incorporating affordable homeownership in City funding programs as long as such units provide comparable long term affordability provisions to rental units; and incorporating affordable homeownership considerations in the review of all relevant development sites (e.g. HousingNow sites).

We look forward to working with the Mayor, Councillor Bradford in his role as Chair of the Planning & Housing Committee, and all members of Council and City staff in the development and realization of the 2023 Housing Action Plan.

In partnership,



Ene Underwood
CEO