

Mayor's Economic Support and Recovery Task Force

Summary of Recommendations [\(July 30, 2020\)](#)

Social Services & Housing - Councillor Ana Bailão

Mandate:

This group will connect with social agencies to ensure that they are being included in the city's emergency management operations and advocate for the resources they need to help seniors and vulnerable people through an extended COVID crisis. It will look at medium-term issues these groups are facing and make recommendations to strengthen the social agencies during and after this crisis. This group will also connect with residential landlords and non-profit housing providers in order to ensure tenants remain housed throughout the crisis and avoid eviction afterwards.

Recommendations:

Social Services:

- Address the immediate and long-term cash flow and funding needs of the sector. Increase funding flexibility and collaborate to increase the capacity of the sector to innovate and respond effectively to changing community needs.
- Guide recovery with a strong equity lens, recognizing that certain communities are more affected by the impacts of COVID-19. Use data to inform targeted policy, program, and funding decisions to ensure inclusive recovery for all.
- Ensure the inclusion of Indigenous peoples and Indigenous-led agencies in recovery planning. Recognize the complex needs of Indigenous communities in targeted funding, programs, and supports.
- Partner with the sector to leverage local resident engagement and grassroots leadership to ensure inclusive recovery.
- Work with the not-for-profit sector to generate options for the public purchase of Toronto residential and commercial properties to maintain and increase affordable housing and shared community and not-for-profit access to space.
- With a renewed appreciation for the essential services provided by the sector, embed decent work principles and standards in recovery efforts to create a new care economy.
- Invest in the technology needs of not-for-profit agencies and vulnerable communities to reduce the digital divide and enhance service provision and access.

Housing:

Immediate Actions: Housing Emergency Response

- Provide Emergency Funding for Cities and Community Agencies, including further expansion of funding under the Federal Reaching Home program and the Ontario government Community Homelessness Prevention Initiative (CHPI) program.
- Provide Urgent Renter Assistance. Urgent supports through the following time-limited measures:
 - Federally or Provincially Led Temporary Rental Assistance Support
 - Expand and Enhance Rent Bank Programs
 - Establish an Emergency Housing Benefit (for people who don't qualify for CERB)
 - Extend Rent Arrears Eviction Moratorium Post-COVID (for arrears incurred during the pandemic by tenants who were in good standing pre-COVID19)

Immediate Actions: Housing Recovery

- Expedite and Expand Delivery of the Canada Housing Benefit
- Accelerate and Expand Funding for New Affordable Homes under the National Housing Strategy
- Establish Dedicated Funding for a Modular Rental Housing Program
- Fund Acquisitions and Renovations/Conversions
- Provide Operating Funding to Create Supportive Housing
- Consider Right of First Refusal Authority/ Approach for Strategic Acquisitions
- Increase Investments in Permanent Affordable Housing, including:
 - Create Affordable Housing Opportunities for Indigenous Peoples by Indigenous Peoples;
 - Housing Retrofit Programs
- Increase Supply of Rental Housing through Other Policy and Financial Tools

City Planning & U of T School of Cities Recommendations

- Exempting developments with affordable rental housing from appeal and facilitating LPAT decisions on matters currently before the LPAT
- Prioritization of Affordable Housing Appeals
- Specifying a base density/height without Affordable Rental Housing from which increases may be permitted if Affordable Rental Housing is provided
- Implementation of different Development Charges across the City with emphasis on a reduction in Areas Experiencing Slow Growth

Cultural and Arts Communities - Councillors Cynthia Lai, Gary Crawford (Arts)

Mandate:

This working group will look at culturally specific organizations and the economic needs of ethnic communities across the city. This group should connect with specific cultural groups and ensure their unique needs are being reported to the Task Force. This group will also liaise with the arts and music community to ensure their needs, as well, are being responded to and communicated to the Task Force.

Recommendations:

- Support culture sector business continuity and key institutions
 - The City should work with the federal and provincial governments during this unprecedented time to safeguard the city's culture sector infrastructure and business continuity throughout COVID-19. This includes support to key cultural institutions, creative businesses, arts and heritage organizations, and festivals and events.
- Significantly expand the culture sector's digital infrastructure and adaptation
 - To maximize the upside of the culture sector's pivot online, the City should advocate to the federal government for major investments in digital infrastructure as stimulus spending.
 - The City should seek specific investments to strengthen e-commerce capabilities and data analytics, support efforts to modernize intellectual property protections, and facilitate improved connections between Toronto's growing tech sector and the cultural sector.
- Maintain and advance a generation's worth of equity gains that are at risk and support vulnerable workers
 - The City should work with the federal and provincial governments to support organizations trusted in diverse communities to help Torontonians facing systemic economic exclusion, expand career pathways for diverse creatives and support the continuity and development of new anchor institutions in diverse communities.
- Leverage culture to build strong neighbourhoods in a multi-centred city
 - The City is encouraged to accelerate cultural investment outside the core, to support the development of neighbourhood vitality across the city, and to use

cultural assets, space and events to catalyze small businesses and reconnect citizens from diverse communities to each other.

- Provide cultural and language specific information for residents and business owners for communities in which English is not the main language.
 - Communities have had difficulty translating and keeping up to date with changing public health and government directions.
- Support small businesses to recover through streamlined approvals/processes, offering marketing support through 'Liscious' programs, BusinessTO support and assistance with moving to online business.
- Explore financial supports for small businesses including: vacant commercial property tax and commercial/industrial tax relief.

Small Business BIAs - Councillor Brad Bradford

Mandate:

The Small Business and BIA group will stay in constant communication with BIAs across the city and those businesses not included within BIA areas. Focus areas will include recommending advocacy to other levels of government for helpful relief packages for the sector and medium/long-term supports to retain and strengthen main street businesses.

Recommendations:

- Reforming the commercial tax system to get main street healthy again and address long-standing property tax challenges for small-businesses by:
 - Creating a comprehensive and long-term rate capping strategy to manage the volatile impacts of MPAC tax assessments on small businesses.
 - Creating additional city tax bands for commercial properties to reduce or prevent additional tax burdens on main street locations.
 - Analysing the feasibility of a vacant storefront tax to reduce long-term vacancies and lower pressure on commercial rents, and request any legislative changes needed to implement. This should be weighed sensitively and reflect measures to reduce long-term vacancy while maintaining a supportive environment for recovery.
- Creating a "ready for re-entry plan" to kick start main streets in preparation for when they open, with measures including:
 - Launching a series of advertising and awareness campaigns for local business.
 - Creating a coordinated plan of city-wide local shopping and dining events.
 - Delivering physical changes to public space on main streets through complete streets implementation, streetscape improvements, parking changes,

- additional investment in facade improvements, and other public realm measures.
- Leveraging infrastructure funding made available by other governments partners requiring shovel ready plans and expeditious approvals. The City needs to ensure projects that have the ability to contribute to strong retail conditions, such as 'complete streets', aren't delayed with onerous processes.
 - Supporting local business with the transition to online retail and e-commerce through Digital Main Street as well as city-run programming such as public art initiatives or ongoing support through the BusinessTO Support Centre.
- Completing a "small business-first review" to improve City process and reduce barriers for local entrepreneurs, non-profits, and social enterprises including:
 - Putting city services and applications into online portals ready to serve the next generation of entrepreneurs in our city.,
 - Reviewing business licensing fees and submission requirements with a lens to streamline process and remove unnecessary barriers.
 - Updating zoning and Toronto Building processes and requirements to support small businesses and social enterprises.
 - Exploring new tools such as pop-up business licenses and BIA business training programs.
 - Expanding the Digital Main Streets program by advocating for Provincial dollars for grants
 - Advocate to the Provincial government for better commercial tenancy rules for small businesses in Ontario including:
 - In the short term, ensuring a rent-rebate program is rolled-out, in partnership with the Federal Government, immediately. And, halting small business evictions for April and May rent, at a minimum.
 - In the medium term, making changes to business interruption insurance policy regulations and regulations on insurance premiums to minimize financial burdens on small businesses.
 - In the long term, reforming the *Commercial Tenancies Act* to create a better balance between the rights of small businesses, and commercial landlords.

Workers and Labour - Councillor Mike Layton

Mandate:

This working group will focus on the immediate needs of workers and opportunities to strengthen the labour force post crisis. The primary function of this group will be to communicate with labour stakeholders the decisions the city is contemplating and to hear their feedback. There will be a need to connect with relevant stakeholders to ensure we are aware of short and long term measures to support city workers, as well as the sustainability of our city. This will also include collaborating on the need to

engage other levels of government and build community support for the city's short, medium and long term response.

Recommendations:

- Strengthen and stabilize the care sector and protect the health, safety, and rights of workers
 - Ensure equipment and training is adequate to protect the health and safety of all essential workers in front-line work, construction sites and institutional settings.
 - Include long-term care, childcare, shelters, and visiting homecare occupations in the Fair Wage Policy and use all possible means to have that policy applied to every care operation in the city, regardless of ownership.
 - Transform shelter system permanently to ensure client and staff safety. Collaborate with hotel worker unions in staffing hotel properties that are used during the crisis. Accelerate plans to build affordable housing, and specifically supportive housing.
 - Call on the provincial and federal governments to dramatically restructure long term care homes and implement industry employment standards that support a full-time workforce, with living wages and adequate staff to patient ratios.
 - Support development of local supply chains so that we are not as reliant on materials and parts from other countries by committing to local investment in the manufacturing sector. Use City procurement to achieve this, as well as to ensure employment and equity standards in production.

- Improve supports and benefits for workers and their families
 - Call on the federal government to reform and reimagine our EI system so that all workers qualify, including freelancers, part-time workers, migrant workers, and workers in the gig economy. Take lessons learned from the CERB and recognize that EI benefit levels need to increase and that income supports may need to continue through the whole recovery period.
 - Call on the federal government to limit credit card interest to 2% above prime during this crisis, and no more than 6% above prime interest rate after the crisis subsides. Call on the provincial government to cap interest rates on all payday lenders' financial services.
 - Call on the provincial government to reinstate seven paid sick days, and a further 14 days in case of the need to self-isolate or quarantine, or care for dependents.
 - Call on the provincial government to restore workers' rights recommended in the Changing Workplace Review and increase the minimum wage to \$15 immediately.
 - Create city regulations which establish obligations of gig economy operators to their workers and contractors.

- Call on the province to improve rental income support, eviction protection, and a freeze on rent increases. Look to also strengthen City supports as many workers in Toronto are renters and are at risk of eviction through this period.
- Work with the sectors hardest hit by layoffs – tourism & hospitality, film, arts & culture, transportation and retail – to secure their recovery as soon as possible.
- Ensure the recovery achieves climate goals and builds resiliency and equity
 - Identify City projects that meet these goals and can be rapidly scaled and accelerated in preparation to access funding from other levels of government, including:
 - Infrastructure projects
 - Energy efficiency retrofits (including fuel switching) and resilience upgrades of TCHC and other City buildings
 - Public transit infrastructure, state-of-good-repair projects and purchase of electric vehicles, as well as request new transit operating funding from senior levels of government.
 - Active transportation infrastructure
 - Building new affordable housing
 - Prioritize “green economic development”, including manufacturing, supply chains and the circular economy, to help meet TransformTO goals and Canada’s Paris Agreement commitment.
 - Ensure City maintains its status as a “construction employer” for procurement of infrastructure projects
 - Utilize social procurement to meet environmental and social policy objectives, such as creation of local good jobs, community benefit agreements, and support for local businesses owned by equity-seeking groups.
 - Utilize regulatory powers to improve regulation of short term rentals, ride hailing and delivery services to support housing availability and reduce pollution and traffic congestion and enhance protections for gig economy workers
 - Engage in meaningful consultation with public, non-profit, and private sector workers and unions, as well as with indigenous communities, as recommendations and plans are developed
 - Ensure that a stream of recovery spending is focussed on job creation and training, in industries that have been hardest hit and in industries that meet our climate and equity goals.
 - Ensure the City uses disaggregated race-based and sociodemographic data to make data-informed decisions in the recovery period, to understand the disparities in how COVID-19 is impacting communities and to inform plans for recovery that benefit communities facing deep-seated health and economic inequities.
 - Fully implement the Aboriginal Employment Strategy across all city divisions with a goal on increasing the number of indigenous people employed at the

- city of Toronto and the advancement of indigenous people into senior decision making positions.
- Explore the idea of a New Deal job guarantee for municipal projects with funding and partnership from other levels of government.

Upper Education and Green Industry - Councillor Jennifer McKelvie

Mandate:

This working group will be asked to connect with the universities and colleges to address their needs and look for opportunities where they could support the city. This group will also focus on the industries that are deemed essential and whose work is continuing during the pandemic; specifically, goods movements and manufacturing. These are businesses that deliver and create the essential needs we need to continue to provide to our residents. The primary function of this position will be to communicate outwardly to Industry stakeholders the decisions the city is contemplating and to hear their feedback. It will also be to ensure the City is doing everything it can to ensure they can function safely and efficiently.

Recommendations:

- Expedite planning and building processes through all phases for academic institutions
 - Existing Projects: Prioritizing shovel-ready academic institution projects is important to avoid cost-escalations and resume planning and construction activities.
 - New Infrastructure: Retraining will play an important role in economic recovery. For academic institutions to capture new infrastructure funding from federal and provincial governments, the City of Toronto needs to develop a streamlined process to advance new projects.
- Advocate to the provincial and federal governments for funding for accessible and affordable Wi-Fi to create resilient communities
 - Accessibility: Consistent Toronto-wide broadband is required for post-secondary students and businesses to ensure continued economic productivity. Advocacy efforts should also extend to rural and indigenous Ontario communities, as many Toronto students return home.
 - Affordability: Canada has the highest internet costs in the G7. Many post-secondary students cannot afford the current cost of high speed internet.
 - Resilience: Unequal access to information and resources will further marginalize low income communities, including post-secondary students, making them more vulnerable during disruptive events.
- Expand supports for students
 - Summer Jobs: Evaluate summer job opportunities that can be shifted to virtual, including online recreational programs and business supports

- Experiential Learning: Recognizing that many students require placements, co-ops or other hands-on training to graduate from numerous post-secondary programs, as well as the need to ensure that adequate training takes place before entering the workforce, explore opportunities within the City of Toronto and its partners to provide training opportunities to support students in fields that require it.
 - International Students: Many international students are not currently able to return home. Collaboratively with HEIs, identify needs of international students around housing, mental health and social integration and develop appropriate supports.
 - Food Security: Work together to identify opportunities to improve food security for students in the short and long-term.
 - Advocacy: Encourage provincial and federal governments to also assist with the above initiatives.
- Develop partnerships between HEIs and the City of Toronto to support local businesses and organizations
 - Small Businesses: Create a working group of faculty from our colleges and universities to develop small business supports, including virtual training seminars
 - Arts & Culture: Explore mutually beneficial placements, co-ops or other hands-on training for students who may require it as part of the program requirements.
 - Experiential Learning: Use summer classes to provide real life supports to business, arts and cultural organizations as they grow their online presence
- Develop new research partnerships around economic recovery using memorandums of understanding
 - Reopening: Foster collaboration between HEIs and City of Toronto around plans for reopening to address similar challenges
 - Economic Recovery: Evaluate socioeconomic changes and demographics to guide resource allocation in support of economic recovery; evaluate the role training and skills development will play in Toronto's economic recovery
 - Improve Resilience: Develop lessons-learned during the pandemic and develop recommendations to improve socioeconomic and environmental resilience

Recovery and Restart - Councillors Stephen Holyday, & Paula Fletcher

Mandate:

This working group will focus on planning for the recovery and restart of City operations following the crisis. This group will work with City Staff, divisions and the Task Force on all comprehensive planning for a post-COVID climate ensuring the City can get back on its feet as soon as possible, and exploring ways in which we can emerge stronger than before.

Recommendations:

No recommendations submitted

Business and Community Contributions - Councillors Michael Thompson, Michael Colle

Mandate:

With the support of the Office of Partnerships, this working group will help raise awareness of philanthropic needs and from business and community leaders interested in contributing funds or goods and services to help alleviate the COVID crisis. Engagement with potential donors will be critical, as well as communication with the rest of council to create awareness of needs. This group should also consult with and report to the overall task force on the creation of a City-led fundraising campaign targeted to the areas of greatest need, which will evolve as the City shifts from response to recovery.

Recommendations:

- Review City's IT infrastructure to ensure integrated and streamlined processes, cost effectiveness and customer service
- Streamline Toronto's Customer Interface to reduce regulatory burden, simplify transactions and improve response times
 - Establish interdisciplinary unit reporting to City Manager to provide one-stop review of major development applications
 - Create resident and business accessible digital portal for all permits, services and licenses
- Complete a comprehensive bylaw review to ensure simplification, modernization and reduce redundancies
- Establish new guidelines to control the rights of Councillors to delay or interfere with developments to protect constituent interests and ensure a fair and expeditious process for development applicants.
- Encourage resident and business input on economic revitalization ideas through a digital 'hotline'
- Leverage BIA and Restaurant Networks to develop customizable marketing support templates and provide meals to vulnerable and food insecure communities

Children and Youth - Councillor Shelley Carroll

Mandate:

This group will be asked to connect with programs and services that serve youth to coordinate their efforts in helping the social, mental and physical health of young people post-crisis. Determining the most effective ways for the City to help children and youth post-COVID will be the main deliverable of this group. Councillor Carroll will be asked to stay in close contact with service delivery and advocate organizations to report to the entire Task Force on the status of the sector and their needs.

Recommendations:

- Continue to invest resources to increase recreation service capacity or programs in high demand areas, ensuring they remain affordable and/or free for low-income and vulnerable residents.
 - Consideration should be given to Neighbourhood Improvement Areas and Priority Centre areas when planning for the reopening of recreation centres, outdoor pools and amenities, parks, summer camps and community programming.
 - Cancel or reduce fees for non-profit agencies and businesses that offer child and youth programs in City spaces in order to support them with the operational costs of recovery.
- Establish a Health and Safety Support Fund or secure additional funding in the City's granting streams to help agencies and businesses that provide recreation and services to children and youth implement the COVID related health and safety requirements including staff training, personal protective equipment, screening and space reconfigurations.
- Work with the Government of Ontario, Toronto Public Health, and other partners in planning for the re-opening and recovery of the early years and child care sector.
 - Collaborate with school board partners to align re-opening and recovery implementation plans across early years, child care, and education.
 - Engage the early years and child care community in the implementation of Provincial sustainability, re-opening, and recovery plans.
 - Provide clear guidance on how programs will operate when closures are lifted, including support to implement health and safety guidelines and sharing learnings from emergency child care services.
- Work with the Youth Employment Partnership Table to develop new large-scale recruitment approaches such as virtual job fairs to address the health risks of large gatherings and to rebuild the capacity of the youth employment sector.

- Invest in existing community-based intermediaries, such as the Connected Communities model in East Scarborough, that have the capacity to leverage public and private sector investments that will be needed for economic recovery to create employment opportunities that reach the city's most vulnerable communities.
- Immediately resume the referral of clients to Purchase of Employment Services agencies, which have the capacity to provide virtual services and training. Ensure that agencies are not being penalized for contracted employment services they are unable to fulfil due to lack of referrals.

APPENDIX

Notes from Task Force Roundtables

- Small Business BIAs (Councillor Brad Bradford, Ward 19 Beaches-East York)
- Children and Youth (Councillor Shelley Carroll, Ward 17 Don Valley North)
- Cultural and Arts Communities (Councillor Lai, Ward 23 Scarborough North and Councillor Gary Crawford, Ward 20 Scarborough Southwest)
- Workers and Labour (Councillor Mike Layton, Ward 11 University-Rosedale)
- Upper Education and Green Industry (Councillor Jennifer McKelvie, Ward 25 Scarborough-Rouge Park)
- Business and Community Contributions (Councillors Michael Thompson, Ward 21 Scarborough Centre and Michael Colle, Ward 8 Eglinton-Lawrence)
- Social Services and Housing (Councillor Ana Bailão, Ward 9 Davenport)

Supporting small businesses through COVID-19: Engagement Summary for the Mayor's Economic Recovery and Support Task Force (March 27, 2020)

Since the COVID-19 pandemic started to affect daily life, I've been in constant communication with members of the community. I have been hearing from hundreds of local businesses under serious strain. Through hundreds of survey responses and follow-up working group calls, the need to focus support on small businesses has become extremely clear.

On the following pages, I have summarized the input business owners, BIAs, and stakeholders have provided me in the last several days. The contents here are not necessarily recommendations but capture the full range of feedback provided. Though the City will not be able to respond to all challenges and feedback in these comments, this information is intended to help inform the Mayor's Economic Support & Recovery Task Force's approach to recovery.

Councillor Brad Bradford

Ward 19: Beaches-East York

1. SIX HIGHEST PRIORITY NEEDS

- a. Assisting commercial tenants to meet lease obligations and calling on the Province to stop all evictions for small businesses in arrears for COVID19-related reasons.
- b. Advocating to Provincial and Federal governments for direct financial support to avoid layoffs and fulfil payroll for the 650,000 people employed by our small businesses.
- c. Securing legislative and/or regulatory actions to allow businesses to access support through interruption of business insurance due to the pandemic.
- d. Providing advisory services such as legal, accounting and other professional services to support small businesses to find resources and understand their rights and responsibilities.
- e. Extending grace periods to businesses subject to annual City licensing fees such as Restaurants, Cafes, Bars and Pubs.
- f. Proactively preparing to redeploy the City's existing business development programs and funding streams towards a comprehensive strategy to reignite local businesses after the pandemic.

2. ENGAGEMENT OVERVIEW

- 236 businesses and business representatives responded to an online survey about small business priorities.
- Surveys were sent to businesses in Ward 19, and distributed by the Toronto association of Business Improvement Areas (TABIA) to BIAs across the City of Toronto.
- The survey focussed on four areas:
 - Top three challenges for small businesses during the COVID-19 pandemic
 - Short-term steps (1-3 months) the City can take to support local businesses
 - Medium-term steps (3-12 months) the City can take to support local businesses
 - Supports needed from other levels of government now and for a long-term recovery
- Councillor Bradford hosted 11 working group calls following up on the survey with groups of 6-14 business owners, BIA representatives and City staff. Around 80 people representing their businesses and BIAs attended the working group calls.

3. IMMEDIATE CHALLENGES SMALL BUSINESSES ARE FACING

Situation

- The biggest concern among businesses is not having cash flow to pay rent, payroll and other bills including utilities and commercial credit cards.
- Another major concern is lack of insurance coverage for losses, including many insurers not covering the pandemic under force majeure provisions in their policies.
- Many businesses are dissatisfied with the level support that they have been given in the first two weeks of the pandemic, from all levels of government. Particular challenges include access to information, and legal advice.
- Many of the programs announced in the early days of the pandemic did not offer support to small businesses. For example, announcements of mortgage deferrals by the Big Six banks were only for residential mortgages, though some banks are now offering deferrals on commercial mortgages, on a case-by-case basis.
- Many small businesses do not meet the criteria for some of the business financing tools announced early on (such as Business Development Bank of Canada or BDC and others).
- Many businesses felt that communications from all levels of government has been confusing - including mixed messaging from Public Health officials with regards to social distancing and its implementation - has been confusing.

- Supply chain issues are causing inventory problems for businesses that can remain open.
- Many small businesses do not have access to additional health benefits to support their mental health.

Impacts

- The lack of relief on this front may result in many businesses to close permanently and, as a result, negatively impact the local economy.
- Some businesses owners are faced with severe personal losses as many provide personal guarantees for leases and debt they have entered to operate their business.
- Many business owners described significant mental health impacts on themselves, their employees and families. The uncertainty around COVID, how long the crisis will last and what supports will be available is taking a toll.
- For health practitioners - particularly mental health practitioners there are concerns that “some people aren’t safe to complete counselling at home - they don’t have privacy to have these conversations”

4. COMMENTS FOR ALL GOVERNMENTS

- Immediate financial support is consistently the most pressing need, with most small businesses estimating they need 3 months of revenue to survive this type of crisis.
- Many businesses commented that unlike large enterprises and institutions, small businesses do not have a single lobby or access to government.
- “We are killing it with over analysing, we need support now”

Grants and deferrals

- Business owners almost unanimously agreed that wherever possible financial support should be given in the form of grants rather than deferrals. Deferrals were considered “kicking the can down the road”.
- Deferrals are a helpful step to “buy time” but longer-term solutions are needed soon.
- Loans may be more damaging to the long-term health of small businesses, especially if provided on unfavourable terms in urgent circumstances.
- Some respondents asked for governments to focus support on businesses grossing \$600,000 and below per year.

Rent and leases

- Most commercial tenants cited rent as their biggest or second biggest expense (after payroll) and the largest pressure point to their viability,
- Commercial leases are more like contracts than residential leases. Tenants and landlords are looking for greater clarity on the legal status of lease requirements.
- Local businesses would like to see stops to commercial evictions for COVID-19 delays in paying rent. Some would like to see government legislated waivers for a certain period of rent.
- Allowing small business tenants to amend existing lease agreements to allow small businesses to create a recovery plan with their landlords.

Mortgage impacts

- Many landlords are not getting mortgage deferrals for commercial properties.
- There is a lot of information in the news that mortgages are being deferred. This is not currently government-mandated and is mostly led by the Big Six banks for residential mortgages.
- For some commercial mortgages, banks are also paying the property tax so landlords may still need to make payments including property taxes to their bank.
- Many landlords are small businesses too.

Mental health supports

- Help businesses with accessing additional mental health supports for owners and their employees.
- Target mental health access support to small business owners and staff facing closure or significant employment impacts from COVID.
- Provide resources tailored to small business owners.
- Provide more communication on managing well-being and severe financial hardship for small business owners.

Managing the pandemic

- Provide more clarity on how long the shut-down is expected to last.
- Mandate a full-shut down for a shorter period of time - “the quicker we go to full shut down, the quicker we get this done”
- Need a clear definition of quarantine, isolation and social distancing from governments.
- If closures are extended for more than a month, release guidelines and regulations on how to manage people-flow for businesses that remain open (number of people per area, requirements for PPE etc).
- Greater acknowledgement of the businesses that have stayed closed and done their part for the community.

- As supports for small businesses are rolled out, information documents should be made available in multiple languages to provide additional assistance to newcomer business-owners and business owners whose first language is not English.

5. COMMENTS FOR THE CITY OF TORONTO

Advocacy

- The most consistent City-specific feedback from local businesses was for the City to advocate for small business - to other orders of government and in community.
- Local businesses are looking for the City to advocate on all of the matters outlined in the sections below, with a strong focus on advocating for protections of commercial tenants including preventing evictions of small businesses, reducing the personal liabilities of business owners as individuals, and qualifying businesses for relief through insurance.
- Can the Mayor ask for mortgage deferrals from alternative lenders?

Financial supports

- There was extensive positive feedback for the Mayor's grace period for property taxes and utilities.
- Business owners would like to find mechanisms to ensure that property tax deferrals would be flowed through as rent or other relief to the businesses themselves.
- The City should also be extending grace periods to businesses subject to annual City licensing fees such as Restaurants, Cafes, Bars and Pubs.
- Do not implement 2020 fee increases for small business permits and city business licenses.

Accessing help and resources

- A large amount of feedback focussed on the need for the City and other levels of government to provide advisory services such as legal, accounting and other professional service.
- Help finding information on key government documents such as record of employment forms for employees.
- These services would help support small businesses to find resources and understand their rights and responsibilities.
- The City should be mindful of small business impacts when addressing permit and licensing issues.

Role of the Business Improvement Areas (BIAs)

- BIAs should meet with landlords to encourage them to hold onto their tenants.
- Some BIAs might be willing to give up their capital cost share grants, especially if the
- City's portion could be given to support small businesses directly. The 2020 program could be redirected.
- BIA levies could be redeployed this year to support small businesses impacted.
- Any unused BIA funds might be redeployed - for example from events that have not taken place or will not be taking place over the spring/summer.
- BIAs should begin thinking about their recovery plans now.
- Update member businesses on the status of BIAs and how they will be impacted as organizations.
- Update BIA budgets to adjust spending priorities for 2020.

Expanding/Re-deploying Existing City Programs

- Many businesses benefited from supports such as the Digital Main Street program and wanted to see this expanded, especially in the near-term to bring businesses online wherever possible.
- Support and expand food delivery programs to help restaurants.
- Use arts and culture investment to support the return of local business activity.
- Use TTC and city assets to help advertise shop local campaigns.

Keep main streets safe, vibrant destinations

- Maintain safety on retail main streets through additional policing. Some businesses have seen increased break-ins since businesses began closing several days ago.
- Continue to invest in the physical maintenance and appearance of retail areas.
- Address hate crime, especially against Asian businesses.

Preparing for a long-term recovery

- Invest in small/local business marketing once the crisis is over.
- Have a full calendar of events in the summer.
- Make sure that consumer confidence is maintained after the crisis and provide clear communications on what is safe and not, in terms of consumer behaviour and different business sectors.
- Invest in restarting the tourism sector to help kick-start the recovery.
- Take this opportunity to improve City processes, programs, fees and policies to support small businesses.

Other

- Making sure that garbage and waste bins are being picked up
- Advocating for no limits in doing events
- Repairs to streets and pavements, cleaning of the streets while people are not out – this is a great time to get this work done.
- Use Green P parking to encourage more traffic for local businesses.
- Using a vacant storefront tax for long term vacancies to help support landlords and businesses trying to keep units occupied.
- More communication on power outages and utilities works that may affect individuals working from home.

6. COMMENTS FOR THE FEDERAL & PROVINCIAL GOVERNMENTS

- Financial supports announced Federally and Provincially on March 25th were generally considered helpful starting points, especially the Canada Emergency Response Benefit and Provincial funding including reduced utility rates.
- Other levels of government were called upon the most for direct financial support, and for legal/regulatory changes to protect small businesses and owners.

Short-term

- Introduce legislation to protect small businesses as tenants from being evicted.
- The 10% wage subsidy is inadequate and the Federal government should explore increasing it to at least 50%.
- Speed up the process to sign up for EI to allow increased access to already unemployed workers.
- Find ways to enforce the Force Majeure (“act of god”) clauses and other related clauses in existing contracts so that Insurance companies support businesses.
- If insurance companies cannot payout, consider legislation to limit insurance premiums of waivers for policy payments to help liquidity,
- Legislate/regulate to reduce the risk of personal guarantees.
- Provide direct financial support for rent payments due in April and May.
- Make BDC and other business loan programs more permissive with no or lower interest rates, for example, currently:
 - Businesses younger than 2 years are not eligible.
 - 6 months of interest payments. 6 years to pay the loan.
- Restrict commercial lenders/commercial mortgages from charging fees/additional interest on deferrals provided and decouple personal and business credit for small business owners impacted by the pandemic.

- Explore supporting the landlords with some tax relief and encourage them to extend that relief to their business tenants. For example, 50% relief could be given on certain corporate taxes for landlords that extend support to their tenants. (Similar proposals have been brought forward by the Toronto Region Board of Trade.)
- Delay the collection of HST to allow businesses and landlords to adjust their cashflow after the pandemic ends.
- Legislate/regulate to halt power/utility disconnections during this period as people are working from home.
- Provide relief on commercial credit cards.
- With HST refunds due, CRA could release refunds that are still pending more quickly.
- Investigate if utilities such as Enbridge Gas can be required to release large account deposits back to customers to help with cash flow.
- All Ministries should be prepared with information to support small businesses – for example, the Ministry of Education should have COVID resources relevant to tutoring centres.
- Mandate extensions for invoices issued within certain date ranges.
- Reduce credit card merchant fees and/or waive HST on the fees.
- Provide relief on WSIB and other government-based costs.
- Support for businesses with termination pay, especially clarity around legal obligations for termination pay as a result of COVID-19 terminations.

Long-term

- Look at commercial rent control longer-term.
- No evictions for 6 months.
- Legislating that landlords offer rent-free periods
- More resources to help health care providers to become Personal Health Information
- Protection Act (PHIPA) compliant for remote consultations
- Provide a universal basic income.
- Defer implementing the 2019 Municipal Property Assessment Corporation (MPAC) assessments to keep property taxes stable.

7. COMMENTS FOR NON-GOVERNMENT PARTNERS

- Provide mortgage waivers or deferrals to smaller landlords.
- Insurance companies should provide coverage, reductions in premiums and/or waivers of premiums for a period of time.

- External organizations to help with providing mental health support to small businesses.
- Provide commercial credit card relief.
- Provide more clarity on support that commercial banks will be providing to landlords and small businesses with commercial loans.
- Encourage communities to support local business,

8. INFORMATION FOR FREQUENTLY ASKED QUESTIONS

- With the number of requests for a clearing-house/one-window style of resources, some of the FAQs from the discussions are captured here.

Common questions

- What support is available for me to defer or get relief on rent?
- What have some commercial banks been providing in terms of support to businesses owners and landlords? - What's possible and what should we negotiate for?
- Will there be late penalties or interest charges on utilities deferrals?
- How do businesses access personal protective equipment (PPE)?
- What are the policies and protocols around expiring products and stock of inventory in terms of returns to suppliers, and refund requests from customers?
- How will my credit rating be impacted if I do not pay some bills due to COVID? Is it different for utilities versus other bills?
- What is the status of the Federal Summer Internship Program?
- What are the rules for employees who opt not to work even though my business is remaining open?
- How will the City be enforcing orders for businesses which have been forced to closure during the COVID-19 pandemic?

Children and Youth Working Group Recommendations, Mayor's Task Force on Economic Support and Recovery (May 15, 2020)

I'd like to thank you for the opportunity to participate in the Mayor's Task Force on Economic Support and Recovery as Council Liaison for Children & Youth. Over the last month, together with staff from Social Development, Finance & Administration and Children's Services, I have conducted consultations across the children and youth sectors as part of our Children and Youth Working Group. Included in this letter you will find the full summary of our consultations and many worthwhile recommendations for actions the City can take to support the children and youth sectors, including my five Primary Recommendations.

Children and Youth Working Group Overview

COVID-19 is having an adverse impact on the wellbeing of children and youth across the city as well as on the capacity of non-profit agencies and businesses that serve them. Funders including all orders of government need to find new ways to support the child and youth sector now and during the recovery efforts.

To assist with Toronto's economic and service recovery, the Children and Youth Working Group consulted a diversity of stakeholders including community agencies, networks and service providers to learn about the pressing challenges facing children, youth, and families and identify recommendations for the City of Toronto and other orders of government.

The challenges and recommendations are summarized below and focus on the needs of Indigenous, Black racialized, newcomer, refugee and undocumented, 2SLGBTQ and low income communities in recognition that some demographics face increased vulnerabilities due to COVID-19.

It is also important to note that the City of Toronto can strengthen the impact of these recommendations through its continued support for existing reconciliation and equity-based initiatives and strategies including, Access T.O., Action Plan to Confront Anti-Black Racism, Community Benefits Framework, For Public Benefit Framework, Human Service Integration, The Statement of Commitment to the Aboriginal Community of Toronto, Indigenous Health Strategy, Indigenous-led Poverty Reduction Action Plan, Poverty Reduction Strategy, Seniors Strategy, Social Procurement Program, Toronto Newcomer Strategy, Toronto Strong Neighbourhoods Strategy, and Youth Equity Strategy.

The Children and Youth Working Group reviewed the recommendations of the Social Services and Housing Working Group in order to avoid duplication.

Guiding Principles

The following principles were used to guide the Children and Youth Working Group.

1. Apply a deliberate Indigenous, Confronting Anti-Black Racism and equity lens that recognizes that some communities face deeper challenges and require specific supports.
2. Build recovery based on the learnings and analysis of weaknesses in the current social safety net, as well as principles of fairness, equity and sustainability. Maintain nimble and innovative responses.
3. Recognize, maintain and enhance the strength of the child and youth sector.
4. Enhance coordination between the City, funders, other orders of government and the child and youth sector.

Definition of Economic and Service Recovery for the Child and Youth Sector

Economic and service recovery for the child and youth sector in Toronto can include:

- Stimulus such as subsidies (e.g. child care) from different orders of government to help children, youth and families return to a normal way of life.
- Investments from the public and private sector to provide economic opportunities for youth and families such as workforce development or job training.
- Activities to support the health and well-being of children, youth and families, with a particular focus on safe access to greenspace.
- Investments and policies to support the financial sustainability and viability of the child and youth sector such as livable wages, decent work and protections for workers.

Primary Recommendations from Councillor

The Children and Youth Working Group has made a total of 30 recommendations for both the City of Toronto and for requests of other levels of government. Below you will find my five Primary Recommendations: the actions I believe are most pressing to address the success of the sectors. However, it is my strong belief that all of the attached recommendations should be given proper consideration, given their potential impact on Indigenous, Black racialized, newcomer, refugee and undocumented, 2SLGBTQ and low income communities.

1. Continue to invest resources to increase recreation service capacity or programs in high demand areas, ensuring they remain affordable and/or free for low-income and vulnerable residents.
 - a. Consideration should be given to Neighbourhood Improvement Areas and Priority Centre areas when planning for the reopening of recreation centres, outdoor pools and amenities, parks, summer camps and community programming.

- b. Cancel or reduce fees for non-profit agencies and businesses that offer child and youth programs in City spaces in order to support them with the operational costs of recovery.
2. Establish a *Health and Safety Support Fund* or secure additional funding in the City's granting streams to help agencies and businesses that provide recreation and services to children and youth implement the COVID related health and safety requirements including staff training, personal protective equipment, screening and space reconfigurations.
3. Work with the Government of Ontario, Toronto Public Health, and other partners in planning for the re-opening and recovery of the early years and child care sector.
 - a. Collaborate with school board partners to align re-opening and recovery implementation plans across early years, child care, and education.
 - b. Engage the early years and child care community in the implementation of Provincial sustainability, re-opening, and recovery plans.
 - c. Provide clear guidance on how programs will operate when closures are lifted, including support to implement health and safety guidelines and sharing learnings from emergency child care services.
4. Work with the Youth Employment Partnership Table to develop new large-scale recruitment approaches such as virtual job fairs to address the health risks of large gatherings and to rebuild the capacity of the youth employment sector.
 - a. Invest in existing community-based intermediaries, such as the Connected Communities model in East Scarborough, that have the capacity to leverage public and private sector investments that will be needed for economic recovery to create employment opportunities that reach the city's most vulnerable communities.
5. Immediately resume the referral of clients to Purchase of Employment Services agencies, which have the capacity to provide virtual services and training. Ensure that agencies are not being penalized for contracted employment services they are unable to fulfil due to lack of referrals.

Should you have any questions about any of the challenges or recommendations contained within either this letter or the attached appendices, please do not hesitate to reach out.

Sincerely,



Councillor Shelley Carroll
Ward 17 – Don Valley North

Economic Recovery Task Force Cultural and Arts Community Round Table Recommendations (April 20, 2020)

Communities that have participated to date:

Chinese, Japanese, Pilipino, Malaysian, Korean, Vietnamese and Tamil

Diversity is our greatest strength and the foundation of our City.

It's important to note our financial constraints and the fact that the economic recovery will take much more than just lifting the quarantine. COVID-19 will have lasting impacts on the business community, with many not surviving and being forced to close.

Businesses are the backbone of our city. The success of our economic recovery will hinge on the ability of our business community to rebound. This must encompass not only surviving but having the foundation to thrive. Covid-19 has not only impacted profit but more importantly livelihoods that provide shelter and put food on the table for individuals and families.

As a municipal government we must find ways to support our local business community and ethnic based business community.

We must do a better job communicating with cultural groups and population. During our round table discussions many people have raised concerns with not understanding communications, as English is not their first language. Now more than ever we need to embrace our multiculturalism and support each other by communicating in a manner that everyone can understand. Many business owners and cultural groups are successful at their business as they fully understand the industry they are in. They have worked diligently to conform and understand all Federal, Provincial and municipal regulations (specific to their industry). In saying that, many do not communicate and fully understand English. With the closure of non-essential business, many operators do not have an understanding of the communications on COVID-19 and regulations. This has created and reinforced the feeling of isolation and not being a part of the foundation or strength of our economy and City. Creating a multilingual communication strategy that shares all information and resources will strengthen the relationship with our cultural communities.

In order for the recovery to have the greatest results and success, we need to ensure everyone fully understands the assistance and recovery programs available and communications. This will be important if we want to move forward as one community.

Opportunities for assistance:

1. Many businesses cannot afford and or do not have the knowledge and ability to modernize moving into an E-Commerce platform. As a City will utilize many E-Commerce platforms and web based programs.

The City can leverage our current platforms and relationships to provide Infrastructure, access and support for an E-Commerce platform, to our local business communities.

- Advocate for Federal grant program to support business owners innovation
 - Minimal cost utilizing program software that the City is using and or customizing tools for retail use.
2. Allow retail to open 24/7 and on statutory holidays in an effort to help make up for lost revenue and accelerate the recovery process.
 - Minimal to no cost.
 3. Streamline development applications, building permits and inspections. In order to facilitate continued growth, we must consider approval and site inspection services in a more efficient and timely manner as lender obligations and increased borrowing cost could impact development. Utilize technology and online opportunities such as: moving simple planning and zoning inquiries online.
 - Cost to be determined by exact improvements and use of technology
 4. Similar to the municipal land transfer tax, create a "capital gains" tax on sellers. While it may not be possible to create this type of tax, we should request the Federal Government provide the City of Toronto a portion of capital gains collected on City of Toronto addresses.

This new revenue stream can be used immediately to fund business relief programs such commercial industrial property tax grants program. In the future the revenue can be utilized to help create supportive housing, which in turn will have direct impact on the labour force stability and an improved economy.

- Minimal cost
5. Expand all "Licious" Programs. Supplement or provide free access to all Licious programs. Over the next year, increase funding to marketing of all Licious programs in order to support all local restaurants. Expanding and increased marketing to the Licious program will be a call to action.
 - More than double the current Licious budget.
 6. Provide a commercial/industrial tax relief program to commercial and industrial businesses that have lost more than 30% revenue and are below a minimum gross revenue threshold. Relief program would be a 20-30% relief of property tax based on established criteria determined % lost revenue and falling below gross revenue threshold.
 - Cost projection 20% of commercial tax collection

7. Reinstating the vacant commercial tax rebate program. Adjust the criteria to accommodate not only vacant commercial properties but also commercial and multi residential landlords who are reducing rent in order to maintain tenants and allowing them the ability to get back on track.
 - Adjusted program criteria & modelling numbers once detail credentials are established.

8. Advocate to Federal government to implement financial stimulus policies including by not limited to:
 - Lowering HST and income tax to create more disposable income
 - Allow Capital Gain recapture on business loss.

Recommendations to support workers in Toronto's economic Recovery (May 20, 2020)

I want to thank you for the opportunity to participate in the Mayor's Task Force on Economic Support and Recovery, with a focus on how we can best support our City's workers and labour. Over the last few weeks I have convened conversations with our City's unions, labour economists and gig workers among other stakeholders to better understand the impacts the pandemic is having on their livelihood, and how we can support them during and after this emergency.

Below I have detailed the outcomes of these discussions, and would welcome the opportunity to discuss them with you in more detail at the earliest opportunity.

Recommendations to support workers in Toronto's economic recovery

1. Introduction and Key Principles for the Recovery
2. Summary of Recommendations
3. Detailed Recommendations

1. Introduction and Key Principles for the Recovery

It has been said that the first weeks of the pandemic were about saving lives, and that the coming weeks will be about saving livelihoods. We should take the lessons we have learned through the crisis, and make sure we invest in recovery efforts that create stability for our communities and build resiliency for the future.

This is not a traditional recession, so we should not default to a traditional stimulus package. Through addressing the long-standing policy failures and lack of adequate protections for all workers, both of which have become crystal clear through this crisis, we have the opportunity to rebuild our economy in a way that provides more security for workers and communities. Indications are that the recovery will take longer than expected, we need to prepare for additional waves and future pandemics, and our recovery phase needs to address that.

First of all, the pandemic has shown us the need to strengthen protections for workers in the care sector and in frontline positions. It has become apparent that workers in healthcare, transit, shelters and social service agencies, transit, construction industries, and workers in grocery stores, mail/parcel, food delivery and retail are providing essential services. They put their health and their families' health at risk to care for vulnerable populations and to keep the supply chain of essential goods and services flowing for the rest of us, while public health measures are in place. In most of these

front line jobs, the majority of these workers are women, Black, Indigenous, people of colour, and people who were working at, or just above, minimum wage. If, as a society, we say that we value workers in these front lines roles, it's essential that we honour them and pay them accordingly. We have also seen the public health impact when workers are paid at low wages and forced to work at multiple long term care homes, or other workplaces. A number of recommendations will focus on how to strengthen and stabilize the "care sector" and increase protections for front-line workers so that these jobs are safer and less precarious in the future.

Secondly, we saw how inadequate and out of date our country's system of unemployment benefits and income supports has become.¹ With so many workers such as freelancers, part-time workers, and workers in the gig economy falling through the cracks, we were startled into emergency action to create a broad new benefit to provide income support to a wider group of people, who lost work and incomes as a result of the public health imperative to shelter in place. We know we cannot go back to the archaic system that was unable to provide security for so many. We have the opportunity going forward to ensure that more workers are supported by our social safety net and protected by our labour laws.

Finally, as we begin to target fiscal stimulus and financial support to projects that will put people back to work, we have an opportunity to prioritize infrastructure, skills, and industries to support a broader rejuvenation of the economy. We will be faced with the choices of what kind of jobs we are creating, what infrastructure investments we are making and what projects we are funding. It is critical for our future as a city and country that we invest in measures that help address, not compound, the climate crisis, reduce inequality and that build resilience. We need to act now to avoid future crises. Investment in building affordable housing is key, as it is a fundamental building block to reduce inequality, insecurity and poverty among Torontonians. It has also been reinforced during this crisis that adequate shelter is essential to our health both immediately and over the longer-term.

This is our opportunity to chart a new course through a transformative path. We have the chance to learn from the current crisis to help us avoid another more devastating one.

¹ <http://behindthenumbers.ca/2020/04/23/1-4-million-jobless-canadians-getting-no-income-support-in-april/>

2. Summary of Recommendations

- i. Stabilize the care sector and protect the health, safety, and rights of workers
- ii. Improve supports and benefits for workers and their families
- iii. Ensure the recovery achieves climate goals and builds resiliency and equity

3. Detailed Recommendations

i. Strengthen and stabilize the care sector and protect the health, safety, and rights of workers

- Ensure equipment and training is adequate to protect the health and safety of all essential workers in front-line work, construction sites and institutional settings.
- Include long-term care, childcare, shelters, and visiting homecare occupations in the Fair Wage Policy and use all possible means to have that policy applied to every care operation in the city, regardless of ownership.
- Transform the shelter system permanently to ensure client and staff safety. Collaborate with hotel worker unions in staffing hotel properties that are used during the crisis. Accelerate plans to build affordable housing, and specifically supportive housing.
- Call on the provincial and federal governments to dramatically restructure long term care homes and implement industry employment standards that support a full-time workforce, with living wages and adequate staff to patient ratios.
- Support development of local supply chains so that we are not as reliant on materials and parts from other countries by committing to local investment in the manufacturing sector. Use City procurement to achieve this, as well as to ensure employment and equity standards in production.

ii. Improve supports and benefits for workers and their families

- Call on the federal government to reform and reimagine our EI system so that all workers qualify, including freelancers, part-time workers, migrant workers, and workers in the gig economy. Take lessons learned from the CERB and recognize that EI benefit levels need to increase and that income supports may need to continue through the whole recovery period.
- Call on the federal government to limit credit card interest to 2% above prime during this crisis, and no more than 6% above prime interest rate after the crisis subsides. Call on the provincial government to cap interest rates on all payday lenders' financial services.

- Call on the provincial government to reinstate seven paid sick days, and a further 14 days in case of the need to self-isolate or quarantine, or care for dependents.
- Call on the provincial government to restore workers' rights recommended in the Changing Workplace Review and increase the minimum wage to \$15 immediately.
- Create city regulations which establish obligations of gig economy operators to their workers and contractors.
- Call on the province to improve rental income support, eviction protection, and a freeze on rent increases. Look to also strengthen City supports as many workers in Toronto are renters and are at risk of eviction through this period.
- Work with the sectors hardest hit by layoffs – tourism & hospitality, film, arts & culture, transportation and retail – to secure their recovery as soon as possible.

iii. Ensure the recovery achieves climate goals and builds resiliency and equity

- Identify City projects that meet these goals and can be rapidly scaled and accelerated in preparation to access funding from other levels of government, including:
 - Infrastructure projects
 - Energy efficiency retrofits (including fuel switching) and resilience upgrades of TCHC and other City buildings
 - Public transit infrastructure, state-of-good-repair projects and purchase of electric vehicles, as well as request new transit operating funding from senior levels of government.
 - Active transportation infrastructure
 - Building new affordable housing
 - Prioritize “green economic development”, including manufacturing, supply chains and the circular economy, to help meet TransformTO goals and Canada’s Paris Agreement commitment.
 - Ensure City maintains its status as a “construction employer” for procurement of infrastructure projects
 - Utilize social procurement to meet environmental and social policy objectives, such as creation of local good jobs, community benefit agreements, and support for local businesses owned by equity-seeking groups.
 - Utilize regulatory powers to improve regulation of short term rentals, ride hailing and delivery services to support housing availability and reduce pollution and traffic congestion and enhance protections for gig economy workers

- Engage in meaningful consultation with public, non-profit, and private sector workers and unions, as well as with indigenous communities, as recommendations and plans are developed
- Ensure that a stream of recovery spending is focussed on job creation and training, in industries that have been hardest hit and in industries that meet our climate and equity goals.
- Ensure the City uses disaggregated race-based and sociodemographic data to make data-informed decisions in the recovery period, to understand the disparities in how COVID-19 is impacting communities and to inform plans for recovery that benefit communities facing deep-seated health and economic inequities.
- Fully implement the Aboriginal Employment Strategy across all city divisions with a goal on increasing the number of indigenous people employed at the city of Toronto and the advancement of indigenous people into senior decision making positions.
- Explore the idea of a New Deal job guarantee for municipal projects with funding and partnership from other levels of government. The idea is explored in this research paper:
<http://www.levyinstitute.org/publications/guaranteed-jobs-through-a-public-service-employment-program>)

If you have any questions or concerns about the recommendations contained within, please let me know and I look forward to working with you to improve our residents' quality of life through the above.

Yours,



Councillor Mike Layton
Ward 11 – University-Rosedale

Recommendations of the Mayor’s Task Force for Economic Support & Recovery – Green Industries & Academics Roundtables

The recommendations below are based on discussions at two roundtable conversations summarized in the Appendices.

Recommendation 1: Apply the lens of resilience and climate action to economic recovery investment

In 2019, the City of Toronto released the Resilience Strategy that sets out a vision, goals, and actions to help Toronto survive, adapt and thrive in the face of any challenge, particularly climate change and growing inequities. COVID-19 demonstrated our susceptibility to perturbations. It is recommended that investments in infrastructure associated with economic recovery make Toronto more resilient to a broad range of perturbations, including climate change (flooding, heatwaves, ice storms), another pandemic, population growth and technological challenges (blackouts). Additionally the large scale investments anticipated as part of Toronto's renewal and rebuild strategy present a one-in-a-generation opportunity to move us dramatically towards Council's Net-Zero Greenhouse Gas Emissions Goal. Areas for investment include:

1. Greenspaces
 - Investing in our greenspaces can make us more resilient to the impacts of climate change (e.g. flood protection, relief from heat), as well as future pandemics, by providing more space for physical distancing.
2. Transportation Options
 - A wider range of transportation options provides more resilience while reducing GHG emissions. Active transportation (cycling, walking) can further opportunities for physical distancing. Investment in public transit can meet the needs of future population growth. Investment in electric vehicle infrastructure can decrease reliance on external energy.
3. Buildings
 - Retrofitting buildings can decrease energy use and combat climate change. It also provides resilience to heat waves, power outages. Fast-track of building permits for green buildings can stimulate the economy and create green jobs. This is also an opportunity to provide incentives for private companies' new builds to be net zero, and to advocate for funding for City of Toronto new builds to be net zero.
4. Renewable Energy Systems
 - The development of renewable energy systems decreases reliance on large grids and develop resilience to against natural and technological perturbations.
5. Food Security
 - Development of local food sources and supply chains creates resilience by being less dependent on transportation and large food production facilities.

Recommendation 2: Support Toronto Green Industries and Local Businesses

A strategy to support Toronto's green industries and local businesses should be developed as part of economic recovery, this can include:

- Recognition of the City of Toronto's important role in demonstration and uptake of new green technologies
- Incentives to buy local to support economic recovery.
- Development of a green procurement policy
- International promotion of our green technology sector
- Advocacy for research funding for green technology development

Recommendation 3: Evaluate socioeconomic changes to inform TransformTO and leverage climate action as a tool for economic recovery and renewal.

In our roundtables, we started the discussion about how behaviours have changed during COVID-19 and how they impact carbon emissions. It is recommended that a more in depth assessment of these changes is undertaken so that the priorities of TransformTO and the path to net zero can be refined.

Potential Positive Outcomes

- Residents continue to work from home, decreasing single vehicle use and emissions. The City of Toronto can take a leadership role by continuing work from home options, which can further our CreateTO plans.
- As families are spending more time in their homes, they may become more likely to invest in energy retrofits
- With residents commuting less they may be more comfortable with EVs
- Residents may continue to be thoughtful about purchases and advance a more circular economy

Potential Negative Outcomes

- Anxiousness about living in dense areas
- Anxiousness about public transit
- With a back-log of building permit applications there may be pressure to expedite review and shortcut environmental assessments

Green Industries – Roundtable Notes April 22, 2020

Participants:

Mayor John Tory
Councillor Jennifer McKelvie, Ward 25
Ryerson University

Centre for Social Innovation
CIFAR
RBC
Cleantech
Canadian Green Building Council
TD Environment
Plug'n Drive
TRCA
Evergreen

Convening Questions

- 1. How might socio-economic circumstances during and post COVID-19 change our behaviour? What implications will this have on implementation of our climate action plan (TransformTO) and other environmental priorities?*
- 2. What role should research and innovation (social, technological) play in restarting our economy post COVID-19?*
- 3. COVID-19 has shown how quickly our priorities can change. How can we build partnerships and work together to adapt and advance climate and environmental action quickly?*

How might socio-economic circumstances during and post COVID-19 change our behaviour? What implications will this have on implementation of our climate action plan (TransformTO) and other environmental priorities?

- COVID -19 makes people anxious and unhappy about being in high density environments
- Transit & groceries
- Concerned about increased use of vehicles due to anxiety about COVID
- Clear need to increase investment in health care, but also need to increase investments in climate and environment due to the linkages
- To change behaviour in the long-run the current uncomfortable circumstances must be linked to how COVID is a reflection of impact of humans on natural environment
- Need to build awareness that a climate emergency is a human impact much greater than a pandemic on its own. Climate change creates multi-dimensional issues
- Climate migrants
- Flooding
- Illnesses
- A climate emergency is a human health emergency
- We are seeing significant behaviour changes in the short-term
- widespread work from home
- Crisis has demonstrated the fragility of globalization and the interconnections of the global economy
- How do we learn from and prepare for the next crisis?
- We know the impacts of COVID are uneven, service roles are impacted; impacts of climate change are similarly unequal

- City is poised to play a leadership role in ensuring equity in efforts to recover from COVID and advance climate action.
- Equity in climate change plans critical considerations
- Lower SES groups have the biggest burden in COVID same inequities in climate change
- It's not only that a rising tide floats all boats, we need to design climate action to advance marginalized and equity-seeking groups
- Commitment to carbon neutrality is very relevant to our COVID response
- City should set annual goals with carbon lower footprints for each department – focus on low-carbon procurement and construction
- City should seek federal funds for large scale retrofit programs with a goal to build and retrofit to zero carbon buildings
- Transportation, we need to keep investing in TTC, can we ensure or try to reinforce EVs, if we can't tax roads, can we create emission free zones, create more EV charging
- Impact of COVID on TransformTO could be mitigated by incentives and policy
- Anticipate public transit hesitancy
- Require telework to mitigate against increased driving.
- Cycling infrastructure, e-scooters, EVs,
- We need to move faster to electrify vehicles
- People are going to be hesitant to join large gatherings in physical spaces
- We're going to see virtual conferences, how will that impact economy
- Cities and buildings have always been shaped by disease
- Social Distancing will be in place for the foreseeable future and how people use public space will change
- Urban quarantine may push people to be less likely to want to live in dense urban environments
- Lack of access to outdoor space is a challenge
- As people quarantine for long term may push people towards bigger commuter homes and revert back to a car-based economy.
- Opportunity to incent the missing middle, with better public space to create access for active transportation, with complete communities, so people can travel less for necessities
- Financing is tight, renovations and retrofits may be put on hold, as new build markets softens we may see loss of green features
- We had a phenomenal response to COVID, we need to put the same energy into our longer-term climate strategy.
- Great time for cities, we are living through a real life pilot globally,
- Milan put 22km into permeant bike lanes in response to this emergency
- Fear that pandemic will drive people towards private vehicles
- Will also drive the equity divide, those who can afford to drive will
- More walkable city and the importance of green spaces - good for mental health
- We need to do densification well so that there are common areas into building codes to make our landscape safe and provide mixed use (15 minute city)

- Is there a way to keep internal City structures in place, created for Covid, to help manage our climate strategy?
- Anticipate that there will be a back-log of building permit application and with a pressure to expedite review comes a pressure to eliminate environmental concerns to accelerate things
- We have to be able to respond that climate, AQ, flooding concerns, erosion, are not holding things up, we still need to consider them
- Using this pause to be ready for the onslaught coming for environmental review of applications
- More hydrogen and RNG in gas system.

What role should research and innovation (social, technological) play in restarting our economy post COVID-19?

- We need infrastructure investment to drive climate action and create a local green economy
- Involve all levels of government and increase support of TransformTO
- Torontonians will make their own clean investments, but they will need support - e.g. EVs need parking pads and charging infrastructure
- Opportunity to support "infant industry" in Toronto clean tech sector.
- Car dealers should be required to have a percentage of EVs on their lots
- Requirements for sharing info
- Local utilities need to plan for electrification of heating and mobility
- Centre for Social Innovation(CSI) members have experienced 37% loss of jobs in the first 30 days, of 900 orgs, 3000 people
- CSI member survey identifies the pandemic as a major opportunity for transformation
- Once in a lifetime opportunity to rebuild a better future
- If we could start from scratch what would it take to build back a better future that delivers social and ecological benefit for all?
- We've learned what can we live without, we have identified where we found meaning and connection
- In Toronto an opportunity to apply our research and innovation capacity to create a wellbeing economy that holds environment, climate change and sustainability in tandem with an inclusive economy
- How do we incentivise businesses we want to see?
- Support local food and community resilience projects
- Make sure to include pre-revenue start-ups needs in recovery planning
- Opportunity to ensure the community response and recovery is integrated with climate and environmental considerations so we aren't siloed in our planning
- 100,000 people in Clean Technology sector in Ontario, average individual income \$90k, 400 businesses
- Hydrogen, waste, carbon capture, EVs, water treatment, bioplastics
- Royal Bank of Canada has a significant clean-tech department.
- We've got great companies, and academic backing, financial sector banks, VCs and insurance, Toronto's diversity

- COVID is a taste of climate change
- Need to be better prepared for the next emergency. Covid has cleaned the air we need to lever off this.
- Double down on investment in resilience and adaptation
- We have technology firms in the city that can/should form part of our TransformTO plan
- Have learned that when we need to do something we can do it fast.
- Tech can support pain points in public transit
- Transportation should look at new models -e.g. take buses of fixed routes and put them where they are needed.
- As AQ improves everyone will want to maintain it
- Incentivize cycling with better/more separated lanes. Incentivize greater use of EV's.
- Look at tolls to incent people to travel off peak on roads and have variable transit fares.
- Need to ensure that EVs does not become a strategy available only for the rich.
- Perception that EVs are only for the wealthy but reaching price parity
- Focus on multi -unit buildings for charging infrastructure. Use the property-tax system to encourage EV charging.
- Look at balance of fleets - taxis, Uber, etc. Incentivize them to use more electric technology.

COVID-19 has shown how quickly our priorities can change. How can we build partnerships and work together to adapt and advance climate and environmental action quickly?

- Green economy paradigm needs to be mainstreamed to change our mental maps
- Need to support multi modal transportation
- Will result in healthier residents
- The city will be more successful.
- Prioritize Federal asks:
- Engage in circular economy international trade
- Green procurement policy
- Basic research investment
- International promotion of green tech
- "Mother nature has sent us to our room to think about what we've done"
- Ask ourselves what kind of economy do we want to deliver meaningful and fulfilling lives for all?
- Perfect time to take bold action, unprecedented change is more possible now than ever before.
- Explore programs like the Environmental Youth Corps, created after 1980s recession, that employed young people to work in environmental sector
- Fast-track building permits for green buildings and retrofits to create green jobs
- Is this an opportunity to become a zero-waste city and build the circular economy
- Waste stream has changed during COVID,
- Opportunity for a recoverable, reusable, repairable economy
- Provides certainty in provide a vision of what our society could be.

- Support Climate Lens integrated into all decision making
- Need to look at climate and resilience systemically not just on project by project basis.
- Strategic, tactical and operational level of integrating the climate lens
- Circular Economy and Community Benefit Framework could be integrated into the climate lens
- Need to work with the business community collaboratively to put climate criteria into our decision making criteria to help move the market
- Considering three horizons
- First is triage and climate response.
- Second active redesign of where we want to go.
- Third is large-scale meta-level changes we need to implement
- We are in a period of major infrastructure investment.
- What do we want our City to look like in 2067?
- Institute a foresight project.
- Stimulus strategy is brewing in Ottawa - ensure Toronto gets compelling ideas into queue.
- Find a way to bring voices together - create long term vision and then work back to determine what we need now.
- Break down the challenge ahead through horizons and a foresight initiative

Academics Roundtable – Notes

- This academic roundtable discussion included representatives from each of Toronto's four main universities.
- The academic members at this roundtable met with Councillors in Fall 2019 and discussed the potential to form a climate advisory committee that will allow councillors to access climate research and analysis from non-partisan sources.
- This meeting was to get advice from these academic members on how we transition toward a green and just recovery for Toronto post COVID-19.

Invitees:

- Jennifer McKelvie Councillor Ward 25
- Mike Layton Councillor Ward 11
- Saxe Facts
- York University
- University of Toronto
- Ryerson University
- York University
- OCAD University

Key Messages:

- It is important that Council apply a formal climate lens to the City's decisions on recovery response from the COVID-19 pandemic.
- This COVID-19 situation has illustrated that exponential change at first may not seem like much until it begins to explode, and we will find ourselves in a similar situation with the climate crisis.
- Although the city is under immense financial stress, the delay in pursuing climate action will be more financially burdensome the longer we wait and will have bigger impacts on the healthcare system (deaths, etc.).
- Decisions that link to better public health include decisions on climate change mitigation, as greenhouse gas (GHG) reduction contributes to better air quality.
- We cannot afford to take the traditional response to a recession, this is our opportunity to be transformational.

Changing Behaviour:

- COVID-19 has had huge consequences on transit and small businesses, and we need to think about what a recovery looks like for these sectors when people may still want to practice physical distancing during economic recovery.
- We are presented with the risk that everyone will avoid transit and get back into their car and in a worse scenario, people will fear density and that it will lead to urban sprawl.
- There is currently a rise in demand for pedestrian and cycling space (repurpose road space away from vehicle-focused) and green space.
- There are cities like Milan who are expecting new travel patterns post-COVID and are already getting ahead by building new cycling infrastructure.
- Road space planning is an area that can address both pandemics and climate change.
- If COVID recovery efforts are met, we might see an increase in the public's trust in government and collective support for public health, something we can leverage to support a climate lens.
- There has been a consumerism shift and change in shopping habits, where we are seeing people focusing on necessities instead of luxuries.
- This pandemic also sheds light on the importance of local food sovereignty.
- More people are working from home, so how can we take advantage of those virtual systems going forward?
- Perhaps we look into a big flagship project that we can get the public behind? A "moonshot"
- Lots of work being done on technology but less so on social currency, this is a big piece that is missing and that the academic group is offering to look into.

- The more we can explain other benefits (e.g. health) the more people can be willing to accept climate action.
- TransformTO is about looking forward and into the future, but because of COVID-19 we can expect to have lots of people with a sense of fear and aversion to risk so we need to think about what we can do that is nimble and provides flexibility such as pilot projects and "no regrets" policies and programs.
- There are examples around the world, such as Seeds of Good Anthropocenes from academics who are studying societal transformations and what makes them work.

Green Recovery:

- The new 'normal' will likely mean being responsive to many changes so we need to think about taking a scenario planning approach that gives us the best chance of being useful in a variety of circumstances.
- Resilience is where we link environment with the pandemic and we should be focusing on these things going forward in order to get buy-in.
- Whenever there are major threats, where everything gets dropped and all hands are on the problem, can we consider this an opportunity to press reset or re-visit how we were doing things before, even if not related to this threat, and make changes that will better prepare ourselves for future threats
- The Corporate Knights released an analysis on green renovations being a key opportunity for economic stimulus.
- Clean50 has also released a letter advocating for a 'clean reset' that includes climate considerations.
- The Green New Deal is an existing opportunity we can opt into, and a recommendation on this will be put forth to Council next week (April 30).
- We can think about the concept of '20 minute' cities where people can access goods and services within 20 minutes of where they live by walking or cycling, as this can help keep small businesses alive.
- Local exchange trading systems or a local currency program is worth further exploration, working well in cities like Bristol. [Dianne to send links and information]
- Local electric cargo bike deliveries (being done in Germany) seem to be quite effective as they do not need to park, do not take up much space, and have low emissions.
- In order to make political space for this recovery to be transformational, we need good ideas, coverage (e.g. work of the Climate Caucus, environmental groups), and Toronto needs to lead by example.

Building Partnerships:

- Collaboration is one of the secrets to the opportunities presented during recovery.

- Opportunities to build more collaboration since groups who haven't historically worked together, are now working together – innovation, collaboration and partnerships may be more acceptable.
- Need to continue to focus on Indigenous populations given they hold a seven generations mindset and sustainability thinking.
- In the midst of the pandemic, the responsibility to include Indigenous people is being neglected to an extent.
- The Mayor met with the Indigenous Affairs Office and Toronto Aboriginal Support Services Council to discuss indigenous place-making and having Indigenous voices at the COVID-19 recovery table.
- We are fortunate that the Federal Government is very receptive to this climate message and the core team of the cabinet minister is sympathetic.
- Could we explore the opportunity to partner with a City agency like Toronto Hydro to help supply core programs that can manage massive energy efficiency retrofits across the city?
- We see the City working with social innovation groups and that is an interaction that can continue to help address inequalities.
- Universities see themselves as living labs and being active partners in the fight against climate, and there are a lot of young individuals who are eager to be a part of the solution.
- Next Steps:
- Each of the four universities is trying to obtain funding to research best practices from around the world that are relevant to TransformTO goals.
- The intent is to hire summer students, each to take on one sector (buildings, energy, transportation, and waste) and complete their best practice research by the end of the summer.
- There is currently no budget and student positions would be volunteer-based.
- The academic members are available and ready to act as an advisory group for councillors and help with any research that supports TransformTO

COVID-19 Recovery – Opportunities to Shape Better City Governance (April 23, 2020)

1. IT Infrastructure Review

- Conduct a complete review of the City’s IT architecture with an eye toward enterprise-wide unification and integration of business systems. The objective is to create a City wide compatible infrastructure that streamlines processes and improves the City’s overall efficiency, cost effectiveness and customer service.

2. Streamline Toronto’s Customer Interface

- Modernize customer-facing systems employing state-of-the-art technology and best practices to reduce the regulatory burden for residents and businesses by simplifying transactions, compressing cycle times and eliminating redundancy. The response and cycle times of City systems, such as the planning process, need to be simplified, unified and compressed to reduce costs and enable the establishment of expeditious, guaranteed timelines.
- Establish an interdisciplinary unit reporting to the City Manager that combines all concerned departments to provide a one-stop review of major development applications, with a focus on expediting the review of each application.
- Create a resident accessible digital portal for transportation right-of-way applications to enable online filing. Implement the online filing of all applications for city permits, services and licences that are currently processed manually or in person.

3. Bylaw Rationalization

- Complete a thorough review body of City bylaws with an eye toward simplification, modernization, redundancy elimination and “weight loss.”

4. Process Interference Controls

- Create new guidelines controlling the rights of Councillors to delay or interfere in the development application process within their Wards. While a Councillor’s ability to protect constituent interests should be protected, so should the rights of applicants for a fair and expeditious process.

5. Encouraging Resident Input

- Develop a digital “hotline” to encourage residents and businesses to submit economic revitalization ideas to the City.

6. Leverage Our BIA and Restaurant Networks

- Develop a customizable marketing support template for main street businesses to be rolled out through the City’s BIA network. Support the City’s challenged restaurant sector by introducing a program that employs currently dormant production capacity to supply meals to Toronto’s social support network, including long-term care facilities, shelters, food bank clients and soup kitchens.

Housing and People Action Plan: Responding to the COVID-19 Crisis while Planning for a More Resilient Future (May 2020)

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- Maytree Foundation
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- Valesa Faria, Director, Housing Secretariat, City of Toronto

Executive Summary

The COVID-19 crisis is having a significant impact on the health and socio-economic well-being of residents in cities across Canada. The pandemic has quickly exposed pre-existing gaps and vulnerabilities in the housing and homelessness systems. In particular, from a housing perspective, residents hardest hit by the pandemic are those who are economically and socially vulnerable and marginalized.

In addition, what has become abundantly clear is that good housing policy and good health policy cannot exist without each other. The lack of access to affordable, suitable and adequate housing during the COVID-19 pandemic has been as much of an individual health risk as it is a larger public health risk. The crisis has also highlighted the fundamental interdependencies of our housing, health, social and economic systems, and how our aim to emerge stronger from COVID-19 must include a clear housing focus based on equity and resilience.

As Toronto and cities across Canada work around the clock on the front lines with community partners to support residents during the COVID-19 crisis, it is equally important to plan for recovery. The recent, quick and extraordinary measures taken by all orders of government and stakeholders during the pandemic have shown that governments can and must work together quickly and effectively to tackle critical issues impacting the health and well-being of residents. These actions have also emphasized that now is the time to rethink and re-design our socio-economic and public health systems. Now is the time to press the "reset button" and work together to build a more resilient future where everyone is included – and no one is left behind.

In late March 2020, in response to the COVID-19 crisis, the City of Toronto, under the leadership of Deputy Mayor Ana Bailão, established a Housing Action Team. The Team is comprised of representatives from various sectors brought together to flag new and emerging issues, collectively identify solutions, and plan for longer term recovery. Specifically, the Team is focussed on solutions as they relate to people (people experiencing homelessness, renters and operators/landlords) and the creation of a diverse set of affordable and market rental housing opportunities.

The policy actions and considerations for all governments presented in this Action Plan have been prepared with the invaluable input of the Housing Action Team. They include policy actions and considerations aimed at: 1) providing stability for cities and people; and 2) stimulating economic recovery and building resilience through protecting and increasing the supply of housing across the housing continuum.

Context

Municipal Fiscal Challenges

As cities work on the front lines with community partners to support residents during the pandemic, they themselves are facing tremendous operating pressures. In addition to revenue losses - due to various factors including deferred property taxes, substantial decreases in ridership of public transportation services, closure of city-run recreational programs and attractions, slow down of construction activity and residential sales, etc. - cities have had to deal with unanticipated costs directly related to emergency responses to COVID-19. For the City of Toronto, this translates into a \$1.5 billion pressure to the end of 2020 in lost revenues and added expenditures. This is the best case scenario, with up to \$2.7 billion in costs to the end of 2020 should public health restrictions be in place for nine months.

The current financial challenges present great risks for municipal governments who continue to provide front line services, are seeing non-recoverable revenue losses (property tax, transit fares, etc.) and cannot run operating deficits. Therefore, without immediate relief funding from other orders of government, municipal governments may be forced to cut essential services, defer capital projects or increase property taxes at a time when residents need tremendous financial and social supports.

Strong and immediate leadership from federal and provincial governments is needed to support local efforts and set the stage for Toronto to play its part in Ontario and Canada's recovery.

Providing Stability for Residents

Municipal governments recognize the significant COVID-19 related investments that have been made by the federal and provincial governments including through the federal Reaching Home program, the Ontario government's Community Homelessness Prevention Initiative (CHPI), and various direct supports to individuals and businesses. However, even combined, these funding streams are not enough to appropriately address the homelessness and housing challenges faced by the residents especially in large urban centres.

Direct and immediate financial assistance from the federal and provincial governments is needed to support emergency responses to the pandemic. Specifically, to support the homeless population during COVID-19, cities such as Toronto, have had to significantly expand local shelter systems to ensure physical distancing and isolation, enhance cleaning measures and increase supports for vulnerable residents. In the absence of these measures, the COVID-19 virus would spread quicker among those living on the street and in shelters, which would ultimately pose a larger health risk to communities. Such emergency measures are costly and have added tremendous financial burden to cities. For instance, for the City of Toronto, the cost to operate a shelter bed pre-COVID-19 was over \$3,300 per month and under the new COVID-19 scenario, this has more than doubled.

With careful planning, these urgent, life-saving actions and investments can be made to contribute significantly towards the recovery of cities. As an example, as Toronto and other cities look to secure additional emergency shelter space, consideration should be given to new leases/purchases that provide longer term options for transition into permanent homes to reduce ongoing operating and "sunk" cost to the public sector.

In addition to the urgent financial assistance needed by municipalities to support vulnerable and marginalized residents, enhanced support for renter households, particularly those living in core housing need, is required from the federal and provincial governments - both during and after the pandemic. This includes eviction prevention measures for households that have been directly impacted by COVID-19, and measures to promote longer term affordability.

Increasing Resilience through Permanent Housing Solutions

Economic Recovery

Housing is a key driver of social and economic growth. All governments need to direct resources to address the urgent housing and health needs of residents. Intergovernmental collaboration is required to ensure that these needs are met while supporting the key role that municipal governments play in planning and delivering on federal and provincial economic stimulus measures.

Much like other investments in infrastructure, affordable housing has an economic stimulus effect in terms of jobs created in the areas of design, manufacturing, construction and renovation. For instance, investments in residential construction deliver one of the largest economic multiplier effects. For every \$1 million invested in residential construction, a total of 10 jobs are created including five direct jobs and five additional indirect and induced jobs¹. This multiplier effect is slightly higher for renovations, and has a unique impact when focussed on retrofits that improve energy and climate outcomes.

It should be highlighted that during 2009-2011 global recession, federal stimulus, which included \$2 billion for social and affordable housing construction and repair/renovation, was pivotal in supporting the Canada's resilience both during and after the recession. In Toronto, about 1,600 affordable homes were funded during this period. Similar investments in 2016 resulted in a number of "shovel ready" social housing retrofit projects being completed in Toronto.

Collaboration across governments is essential to ensure that stimulus measures take effect. The risks are too high to allow for funds to be deployed slowly delaying economic recovery but more importantly, delaying the provision of affordable housing for those most vulnerable. It is crucial that stimulus measures include the necessary resources to meet housing needs across the housing continuum, most focused on those either without a home, or facing an immediate loss of housing. All orders of government have committed to significantly reducing or ending chronic homelessness by the end of this decade. By working together, our immediate pandemic emergency and recovery responses can ensure these commitments are met.

Stimulus measures are also needed to preserve and expand the existing supply of affordable housing including: supportive housing; accessible housing for our growing seniors population; culturally appropriate Indigenous housing; affordable rental housing that meets the needs of many key workers in our cities and affordable and market rental and affordable ownership housing to address the supply shortage. Building housing for

¹ Statistics Canada. Table 36-10-0594-01 Input-output multipliers, detail level
<https://www150.statcan.gc.ca/t1/tb11/en/tv.action?pid=3610059401>

everyone in our communities will be crucial in filling the gaps exposed during the pandemic.

Building Resilience

All orders of government have agreed that permanent housing solutions improve the health and well-being of individuals and society as a whole, and are essential to reducing chronic homelessness. Implementing permanent housing solutions, rather than short-term emergency measures, would make a profound contribution towards expediting recovery from COVID-19 and building the resilience of cities. Additionally, investments in permanent housing would significantly reduce costs to the health care, emergency shelter and justice systems.

In addition to housing for people experiencing homelessness, during the pandemic the critical importance of key workers in supporting our individual and collective well-being became even more obvious. Yet, some of these workers such as delivery drivers, cleaners, nursing staff, personal support workers, child care workers, grocery store workers, etc., often earn lower than average incomes, with a large number struggling to afford shelter costs. New investments in affordable housing for low wage workers and for those experiencing homelessness are needed to help cities attract and retain workers necessary for economic recovery and to grow the economy.

The acute need for appropriate housing choices that divert and delay seniors from requiring institutional long-term care is also of particular importance. Given that about 80% of the deaths in Canada to-date from the pandemic have occurred in long-term care settings, it is clear that there is a need for system reform. So, while there are likely to be changes to the long-term care system in the future, action must be taken now as cities plan for significant increases in their seniors population over the next 10 to 15 years. In Toronto alone, it is estimated that the number of seniors will increase by 59% or some 700,000 people. As a result, strong and effective housing and senior service systems will be needed to assist these households to rethink the way we approach seniors care which includes measures to effectively age in place, and prevent the overwhelming of our hospitals, long-term care and nursing home facilities.

Now is the time for all orders of government to act to protect residents from the life threatening coronavirus and other vulnerabilities, and build our resilience as a city, region, province and country. It is essential that all orders of government align resources and immediately shift the focus away from providing costly, unsustainable emergency measures to providing permanent affordable housing solutions. The strong network of non-profit and private sector housing organizations stand ready to play their role in working with cities to deliver these necessary results.

Guiding Principles and Considerations for Decision-Making

As all orders of government and stakeholders plan for recovery, it is important to plan and act from a consistent and clear set of principles and considerations to guide future housing policies, programs and investment decisions by governments.

The ten principles and considerations set out below have informed this Action Plan and have been endorsed by the Housing Action Team as a guide to inform ongoing decision-making by governments.

- 1. Advance housing as a human right:** In order to “stay at home” to fight the spread of the pandemic, one must have a home. The current pandemic has highlighted the acute issues faced by persons and families without a safe and secure home. To strengthen the resilience of our public systems, governments and stakeholders need to take measurable actions to advance the progressive realization of the right to adequate housing.
- 2. Meet the urgent and critical needs of those without homes:** Families, couples and individuals living in emergency shelters have been shown to be at significant health risks during the pandemic. The City recognizes the need for physical distancing during the pandemic and is taking ongoing measures to support people experiencing homelessness. Appropriate transition planning is needed in the short-term while legacy emergency shelter programs must be re-designed to focus on housing and appropriate alternate levels of care models in the longer term.
- 3. Provide immediate housing stability for existing renters:** Measures taken by provincial governments across the country to temporarily halt the evictions will help many renters to remain securely in their homes. However, the future is financially precarious for both landlords and renters as the pandemic extends. Governments will need to increase and enhance financial support for the rental housing sector including: direct supports to renters and landlords through measures such as a rent stabilization fund; streamlined rent bank supports for landlords; and unit-based rent subsidies to complement portable benefits. Unit-based subsidies can be targeted to homeless and other vulnerable households and can be a win-win – maintaining sufficient revenue for landlords of deeply affordable housing, and ensuring that vulnerable and marginalized people have a long-term permanent home in a supportive community. In addition to financial supports, provincial governments should broadly consult and exercise great care in phasing out their respective eviction moratoriums.
- 4. Expedite and improve coordinated access to permanent homes:** Cities continue to struggle with too many residents on excessively long waiting lists for appropriate housing – whether it be for social, supportive, accessible, or affordable housing. Quick solutions are desperately needed now to provide a “relief valve” in our housing and shelter systems. The modernization of social and supportive housing waiting lists using technological solutions would provide a better way of keeping track of people on the waiting list and triaging applicants in a timely manner. Enhanced coordination of municipal social housing waiting lists with those of other supportive

and social housing providers, plus the acceleration of choice based letting through simplified applications would help connect individuals more quickly to permanent homes. Municipal governments and landlords/housing providers should also focus on removing barriers in the applicant assessment process.

There may be additional opportunities to combine what are now "scattered" resources for capital, operating and services across different municipal and provincial departments which should be pooled and bundled to achieve new permanent supportive housing units.

5. Increase supply of permanent affordable housing as a recovery stimulus:

Investments in affordable housing have an economic multiplier effect. The federal government estimates that for every \$1 million invested in residential construction, a total of 10 jobs are created²

As a direct response to the pandemic which has highlighted the risks of not having a home, as well as to assist in achieving Canada Mortgage and Housing Corporation's (CMHC) objective that, "By 2030, everyone in Canada has a home that they can afford and that meets their needs", there is an imperative to scale up and speed up investments under the National Housing Strategy. Specifically, by expediting deeper upfront capital grant funding to permanent affordable housing initiatives, especially those which are shovel ready within the next 2 years. Funding should also be extended to a modular housing program and to support the acquisition of existing buildings and the acquisition of property to be land banked for permanent affordable housing. Federal stimulus actions should expand investment in housing repair, energy retrofit and green construction, demonstrating a deliberate effort to combat climate change by reducing residential energy consumption.

6. Expedite the approval and delivery of affordable housing projects: Municipal governments play a unique role in delivering local housing and homelessness services and in the approval of new residential developments. Support from the private and non-profit development community is also essential in providing and developing permanent affordable housing to residents.

To support recovery efforts, municipal governments must strengthen and embed in their processes, the prioritization of affordable housing projects across all City Divisions. If delivery of municipal housing initiatives have been delayed by the pandemic, then they must be expedited, and cities should deploy tools and resources focused on fast-tracking affordable rental and affordable ownership planning applications. Municipal incentives such as density, planning relaxations and property tax relief should also be prioritized for affordable housing projects that provide long-term affordability.

7. Strengthen the Community Housing Sector: During the pandemic, more than 100,000 families, couples and individuals have been able to depend on having a

^{2 2} Statistics Canada. Table 36-10-0594-01 Input-output multipliers, detail level
<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3610059401>

safe and affordable home as they live in the non-profit, co-operative, supportive housing. All governments have a role in financially supporting this sector to support strong and appropriate service delivery to residents, while ensuring the financial viability of these providers. Planning forward, governments have a unique opportunity to work with the community housing sector, to increase the supply of new affordable homes from both the renovation, acquisition and construction of permanently affordable homes. This includes prioritizing non-profit housing providers for municipal, provincial and federal lands and resources, including freehold and nominal value transfers to enhance affordability and organizational sustainability. A formal valuation of public benefits when assessing disposition should be embedded in government processes to increase opportunities for affordability. Additionally, operating subsidies (i.e. rent subsidies and support services) should be expanded and enhanced to create much-needed supportive housing solutions.

- 8. Deepen collaboration with partners:** There is an opportunity for a new collaboration between federal, provincial and municipal governments. This should also be expanded to include Indigenous Peoples, the business community, and the community housing sector as partners in planning and executing a concrete and comprehensive housing and people pandemic recovery plan.
- 9. Align housing, economic and health resources and policies:** As a leading part of our recovery efforts and beyond, governments must embrace the fundamental relationship and interdependencies of our housing, health, social and economic systems. Housing, health and economic resources, policies and programs must be aligned and ramped up to provide a greater range of affordable housing, including supportive housing opportunities. This will help make our recovery stronger, more sustainable and resilient. It will also provide considerably better outcomes for people and the economy, and make us more resilient in the face of future pandemics and other threats.
- 10. Commit to a new “fiscal deal” with municipalities:** The whole of government response to the pandemic has been nothing short of impressive, unprecedented and it has saved lives. In putting people first, governments have made significant short-term emergency financial commitments. However, in the immediate term, additional support from the federal and provincial governments is needed by way of a variety of backstop measures that address all COVID-19-related financial pressures that cannot be absorbed and are non-recoverable. Moving forward, in planning for recovery, it is essential that all governments reflect on the current fiscal framework and that federal and provincial governments commit to a new “fiscal deal” with municipalities. A new fiscal deal would ensure cities have access to resources commensurate with their responsibilities and increased demand for directly provided public health services, long term care and affordable and social housing and homeless services.

Summary of Policy Recommendations and Considerations

It is recommended that the Federal and Provincial governments support vulnerable communities by enabling the City of Toronto and other municipal governments through the following policies/programs/actions:

Part A: Immediate Actions: Housing Emergency Response

1. Provide Emergency Funding for Cities and Community Agencies, including further expansion of funding under the Federal Reaching Home program and the Ontario government Community Homelessness Prevention Initiative (CHPI) program.
2. Provide Urgent Renter Assistance
Urgent supports through the following time-limited measures:
 - a) Federally or Provincially Led Temporary Rental Assistance Support
 - b) Expand and Enhance Rent Bank Programs
 - c) Establish an Emergency Housing Benefit (for people who don't qualify for CERB)
 - d) Extend Rent Arrears Eviction Moratorium Post-COVID (for arrears incurred during the pandemic by tenants who were in good standing pre-COVID-19)

Part B: Immediate Actions: Housing Recovery

3. Expedite and Expand Delivery of the Canada Housing Benefit
4. Accelerate and Expand Funding for New Affordable Homes under the National Housing Strategy
5. Establish Dedicated Funding for a Modular Rental Housing Program
6. Fund Acquisitions and Renovations/Conversions
7. Provide Operating Funding to Create Supportive Housing
8. Consider Right of First Refusal Authority/ Approach for Strategic Acquisitions
9. Increase Investments in Permanent Affordable Housing, including:
 - a) Creating Affordable Housing Opportunities For Indigenous By Indigenous; and
 - b) Housing Retrofit Programs
10. Increase Supply of Rental Housing through Other Policy and Financial Tools

The Challenge: *Lack of affordable housing worsens the impact of COVID-19*

- Prior to the pandemic, Canadian cities such as Toronto and Vancouver were already dealing with unhealthy vacancy rates well below 2%; unaffordable housing costs extending up to median-income households; and increasingly high rates of

homelessness as experienced by refugees, young people, women and children, survivors of domestic violence, lower-wage key workers/or earners, and persons experiencing chronic homelessness and in need of supportive housing.

- The onset of COVID-19 has essentially “crashed” emergency shelter systems particularly in large urban centres, largely due to immediate and ongoing need for physical distancing and isolation, including the need for enhanced cleaning and supports.
- Further stresses on the shelter system are anticipated due to significant medium and long-term job losses experienced by many households, including many renter households who were already living in core housing need pre-COVID-19.
- Renters, who on average earn less than half the income of home owners and are more likely to work in lower-wage service jobs, are also struggling financially as a result of the pandemic. These include many workers who have been shown to be invaluable during the lockdown, including delivery drivers, nurses, cleaners, hospital workers, child-care and long-term care workers.
- While federal and provincial income supports (including the Canada Emergency Response Benefit (CERB) and Wage Subsidy) and temporary eviction freezes across provinces are helping many renters to remain securely in their homes in the short-term, a portion of renter households are expected to require further assistance to avoid falling deeper into poverty or losing their homes.
- The need for rental housing and for more affordable rents, particularly in large urban centers, is predicted to intensify as a result of the COVID-19 crisis and its resulting economic effects, despite income and other support measures put in place by federal and provincial governments. For instance, almost half (46%) of renter households have less than a month’s worth of savings to weather the economic shock and loss of income resulting from COVID-19 closures.
- As unemployment rates continue to rise, it is likely that some homeowners who have lost jobs may be faced with unmanageable household debt, forcing them to exit the homeownership market and seek rental accommodation. Pre-COVID-19 an estimated 451,540 owner households in Canada were already paying more than 30% of their income on shelter costs highlighting the financial vulnerability of these households.³
- Residential landlords, particularly non-profit and affordable rental housing operators, are projected to also require financial supports to offset loss of rental revenue, negatively impacting their ability to provide services to renters and adequately maintain and operate their buildings.

³ <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2017-housing-observer/housing-need-stable-in-canada-1-point-7-million-canadian-households-affected>

- There are some individuals who require income assistance as they do not qualify for existing government programs, including people without legal status in Canada, who are facing extreme hardship during the COVID-19 crisis and need to be considered.
- Municipal governments have diminished capacity to continue to support costly emergency measures as well as provide the assistance required to reenter households facing financial distress. Immediate support is needed from the federal and provincial governments.

Scale of the Challenge

- The lack of stable, affordable and adequate housing has made it difficult for many individuals to self-isolate, self-quarantine or practice physical distancing to protect themselves and others during the COVID-19 crisis.
- To minimize future risk, governments need to accelerate the process of housing individuals that live in emergency shelters (chronic) or on the street by rapidly increasing the supply of permanent supportive housing for those that need it.
- Nationally, based on the 2018 Point-in-Time (PiT) count, it is estimated that on a given night 25,216 people across 61 communities were experiencing absolute homelessness in shelters or unsheltered locations. An additional 6,789 people were in a transitional program.⁴
 - Nearly one third (30%) of respondents identified as Indigenous, with the majority identifying as First Nations. In contrast, approximately 5% of the Canadian population identifies as Indigenous in the 2016 census, suggesting an overrepresentation of Indigenous Peoples experiencing homelessness.⁵
- Based on data from Statistics Canada's 2016 Canadian Income Survey, 1.6 million urban households, or 13.6% of all Canadian households living in urban areas, were in core housing need in 2016.⁶ In Toronto, about 19% of households live in core housing need.
- There are roughly 4 million households in Canada that live in rental housing, making up nearly one third (31.7%) of all households in the country.
 - About half a million (557,435 or 13.7%) tenant households live in subsidized housing.
 - In addition, prior to the COVID-19 pandemic, there were approximately 675,000 households living in non-subsidized rental housing with a total income of less than \$20,000 and an average rental cost of \$880 per month.

⁴ <https://www.canada.ca/en/employment-social-development/programs/homelessness/reports/highlights-2018-point-in-time-count.html>

⁵ *ibid*

⁶ <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2018-housing-observer/13-point-6-percent-urban-households-were-core-housing-need-2016>

These households could be in receipt of social assistance or be precariously employed.

- It is estimated that 30,000 new supportive homes will be needed in Ontario, including 18,000 homes in Toronto, over the next 10 years.
- Besides the social and health benefits for individuals (and society at large as highlighted by the pandemic), public investments in permanent affordable and supportive housing opportunities results in cost savings of over \$100,000 per person per year associated with reduced use of emergency shelters, hospitals and jails (for each person housed in permanent supportive housing versus being homeless).

In Toronto...

Despite the current pandemic, there is an urgent need to respond to pent up housing demand while preparing for significant increased demand due to:

- an increase of up to 1 million people (resulting in the population being about 3.6 million people) by 2030
- the number of seniors aged 65+ will grow by 59% or 700,000 people by 2030
- Over 500,000 people will live in low-income households (up from 471,203 in 2016) by 2030

To address this current and future need, the City has set a target of approving 40,000 new affordable rental homes, including 18,000 supportive homes by 2030 under the **HousingTO 2020-2030 Plan**.

Policy Recommendations and Considerations

It is recommended that the Federal and Provincial governments support vulnerable communities by enabling the City of Toronto and other municipal governments, and working together to deliver the following policies/programs/actions:

Part A: Immediate Actions: Housing Emergency Response

1. Provide Emergency Funding for Cities and Community Agencies

- Enhanced funding is urgently needed by cities to urgently address the needs of vulnerable and marginalized individuals experiencing homelessness as well as the agencies that support them.
 - The urgent need includes securing facilities to create physical distancing such as hotel rooms and other short-term form of accommodation to house homeless individuals that need to be self-isolated or quarantined, providing Personal Protective Equipment (PPE), support services (including food service, case management services, etc.)

- An immediate expansion of funding under the **Federal Reaching Home program** and the Ontario government **Community Homelessness Prevention Initiative (CHPI) program**, with funding provided based on community needs, is required to help cities and non-profit housing providers (including co-ops) and agencies.
- Allocation of resources must reflect local needs and the disproportionate share of people experiencing homelessness, and shelters and services in large urban centres.
- Additional program flexibility must be provided to facilitate a full range of services that reduce and prevent homelessness. This includes support in the form of ongoing operating subsidies to non-profit housing organizations in recognition of the added costs of maintaining housing for vulnerable people.

2. Provide Urgent Renter Assistance

Immediate support needs to be provided to renter households that are struggling to make ends meet during the pandemic. It is recommended that the following time-limited measures be taken:

Table 1: Overview of Recommended Measures

Measure	Objective	Description
A. Federal and/or Provincial Temporary Rental Assistance Support	Provide support to tenants struggling to pay rent, through a broad, but temporary, rental assistance program.	Flat rate benefit paid to households with incomes below a set threshold and a high housing cost to income ratio. Available for a fixed number of months. Could be paid directly to the tenant or the landlord (as in B.C.). If paid to landlords, must include conditions not to evict while the program is in place.
B. Rent Bank Expansion	Provide discretionary support for lower-income renters in need and/or facing eviction, during and post pandemic	Enhancement of existing Rent Banks (i.e. low cost loan services for renters) and expansion of the program in other communities.
C. Emergency Housing Benefit	Provide support to renters in need that do not qualify for existing supports (e.g. those without legal status)	Flat rate cash transfer to anyone who can demonstrate that they are a renter, their incomes are below \$500 a month, and they are unable to access other supports (e.g. do not qualify for the Canada Emergency Response Benefit (CERB)).
D. Extend Rent Arrears Eviction	Prevent large-scale evictions and alleviate	Direct that renters in good standing pre-COVID-19 not be evicted, and/or

Measure	Objective	Description
Moratorium Post-COVID	potential future pressure on Landlord Tenant Board (LTB) caseloads.	that renters continue to be safeguarded from evictions for rent arrears accumulated during the pandemic period, mandate sustainable mediated re-payment agreements between landlords and renters

A) Federal and/or Provincial Temporary Rental Assistance

- A temporary rental assistance program established at the provincial or federal level would be a systematic and efficient way to help tenants struggling to pay rent as a result of COVID-19.
- While the eviction freeze has helped ensure that renters maintain their housing, the CERB at \$2,000 a month is not enough for renters in Toronto to meet rental costs and other basic needs. As a result, the following provides two options for consideration:
 1. The federal and/or provincial governments could establish an emergency rent assistance program to reach tenants who have experienced a reduction in income as a result of COVID-19, and also tenants with low earnings that are still working but whose income are insufficient to manage increased cost of living due to COVID-19.
 - Households could be required to provide evidence that:
 - i. they are currently *or* were recently employed;
 - ii. their current household income falls below a given threshold (depending on household size/type); and,
 - iii. their rent amounts to at least 30% of their household income.
 - Eligible households would then receive a cash benefit based on 50% of the median market rent, and calibrated by the size of the unit required by the household.
 - For example, in Toronto, the median rent for a one-bedroom unit is \$1300/month. As such, a single-person or couple household could receive up to \$650/month in rent assist support, as long as they meet the other parameters of the program (e.g., income threshold, housing cost to income ratio).
 2. Provinces could also replicate the Temporary Rental Supplement program established in British Columbia. The program is targeted at tenants who have seen a significant reduction in income as a result of COVID-19. Payments are made directly by the province to the landlords of eligible households in the amount of up to \$500 per month for up to three months.

Such a program, if established by other provinces, would help both tenants and landlords manage increasing costs and loss of income due to the crisis.

B) Expand and/or Enhance Rent Bank Programs

- A rent bank is a community-level program that provides low cost loans and flexible repayment terms to renter households who have regular income (within low-income guidelines) but are facing eviction. During the pandemic, many cities, including Toronto, have added additional resources to these programs.
- Federal and provincial funding to cities can enhance existing rent banks in cities like Toronto or help establish the program in other cities. While eviction freezes and the CERB have made it possible for many across Canada to keep up with rent payments to date, demand for Rent Bank services is expected to surge when eviction moratoriums and emergency income support programs phase out.
- Rent banks across the country during COVID-19 should include setting up pre-screening, increasing the maximum allowable loan, automatically deferring all loan repayments for up to a period of 12 months, and using technological solutions for electronic document verification, etc.

C) Establish Emergency Housing Benefit

- Some individuals will not qualify for either social assistance or the CERB, including people without legal status in Canada. An emergency housing benefit to help people in need that do not qualify for existing supports to maintain their housing should be created.
- It could target people on low incomes but, unlike social assistance, would allow people to access support without having to deplete their savings before receiving support.
- To maximize its impact, it must be “stackable” with other supports, services and/or benefits an individual or family is eligible for, regardless of funding source or program limitations so that the gap between rent in more expensive markets and a household’s income can be closed.
- **Potential Delivery Mechanism** - To reduce administration costs, the application process should be made as simple as possible.
 - It could be a flat rate cash transfer to anyone who can demonstrate that they are a renter, their incomes are below \$500 a month, and their CERB application has been rejected/do not qualify for CERB or other federal programs such as the Wage Subsidy.

- In Toronto, this could be delivered through an expansion of the Housing Stabilization Fund (HSF) which aims to prevent homelessness. HSF provides grants to social assistance recipients in emergency housing need, including people who are experiencing homelessness or those who are currently housed and need help to retain housing or to relocate due to a high rent situation. Enhanced funding and simplified criteria could allow expansion of the program to provide emergency support to those not receiving social assistance.
- To support those without legal status, funding could also be flowed to migrant service non-profit providers. This would ensure that undocumented individuals who may be unfamiliar or uncomfortable with using government services could still access housing supports.

D) Extend Rent Arrears Eviction Moratorium Post-COVID

- In response to the evolving COVID-19 (coronavirus) outbreak, many provinces including Ontario have halted the issuing of eviction orders until further notice. Scheduled enforcement of current eviction orders have also been postponed. Renters must pay rent to avoid an eviction order being enforced. However, many have fallen into arrears as a result of loss of income due to COVID-19.
- To prevent large scale economic evictions, provinces, through their Landlord Tenant Boards (LTBs), should direct that renters in good standing pre-COVID, not be evicted and/or that while the general moratorium is lifted, renters continue to be safe-guarded from evictions for rent arrears accumulated during the COVID-19 pandemic period.
- For arrears that were incurred as a result of COVID-19, mediated re-payment agreements between landlords and renters should be mandated. This would alleviate potential future pressure on LTB caseloads – and also ensure that people can remain housed, while they look for employment or secure other forms of financial assistance.

PART B: Immediate Actions: Housing Recovery

1. Expedite and Expand Delivery of the Canada Housing Benefit

- As part of the National Housing Strategy, the federal government has committed to working together with provinces and territories to develop and implement the Canada Housing Benefit. The portable housing benefit is budgeted at \$4 billion over 10 years, and requires cost-matching from the provinces and territories.

Based on the overall budget, it appears that this budget will preclude any form of extensive coverage.

- While the Canada Housing Benefit was originally scheduled to be implemented on April 1, 2020, only Ontario has amended its Bi-lateral Agreement to-date to add parameters of the program.
- For municipalities across the province of Ontario, the Canada-Ontario Housing Benefit (COHB), as an annual renewable program, is a key long-term solution to quickly reducing extreme shelter cost for a range of residents (including people experiencing homelessness, individuals that are precariously housed or individuals on (or eligible to be on) the social housing waiting list), to secure and maintain affordable housing.
- Immediate roll out/expansion of this program would provide much-needed assistance and a "soft landing" for qualifying households as the time-limited emergency benefits end.
- In Toronto and the broader region, as an immediate COVID-19 response, additional allocations under the COHB are needed to urgently assist individuals and families that are in the shelter system.
 - As COHBs are portable anywhere in Ontario, the program will allow shelter users to secure available rental housing both in Toronto and across the province to support a regional approach to housing.
 - Based on growing needs and high rental rates that have now been compounded by the current COVID-19 crisis, Toronto will likely need a substantial increase in its allocation under the COHB Program over the upcoming months, if the COVID-19 crisis extends for much longer.
 - Through the 10-year HousingTO 2020-2030 Plan, **the City of Toronto has requested a total of 31,000 COHBs over the next 10 years** to help the large number of renter households that currently live in core housing need.

2. Accelerate and Expand Funding for New Affordable Homes under the National Housing Strategy

- As governments look for “shovel ready” social and affordable housing projects to create construction employment, a ready source are those projects already exist in the pipeline for National Housing Co-Investment Fund support.
- To expedite the approval process and enhance the delivery of financially feasible projects, it is recommended that CMHC review and revise the National Housing Co-Investment Fund requirements. Improvements that should be considered include:

- **increasing the grant portion** of funding for permanently affordable non-profit projects;
- **increasing flexibility** on program parameters;
- **streamlining processes** and **rapidly accelerate decision making** on projects already in the project pipeline; and
- **allocating all uncommitted funding** within existing program envelopes to specific projects **within the next 6 -9 months**.

3. Establish Dedicated Funding for a Modular Rental Housing Program

- Modular homes are pre-fabricated and are much quicker to deploy when compared to traditional construction. This can also be more cost-efficient by taking advantage of economies of scale through bulk purchasing.
- A dedicated fund to support the delivery of modular housing is requested due to the significant demand for affordable, including supportive homes. These homes could be used for individuals experiencing homelessness, refugees, households on existing social housing waitlists, seniors and those looking for workforce housing.
- Investments in building modular homes, which could be deployed rapidly, would quickly add meaningful employment in the Canadian manufacturing and construction sectors, helping to stimulate the economy.

4. Fund Acquisitions and Renovations/Conversions

- As part of stimulus and expedited recovery efforts, it is recommended that the Federal and Provincial governments establish a dedicated fund to support acquisitions and renovations/conversions to create new permanent affordable and supportive homes.
- Programs to support acquisitions should be **nimble and flexible to allow the quick purchase** of properties and land that are on the market, and others that may be coming on the market as a result of financial difficulty or bankruptcies (e.g. hotels, motels, rooming houses, apartment buildings, condominiums for conversion to rental, land for permanent or temporary supportive housing etc.) **plus the construction of "shovel ready" projects**.
- Taking a **'housing as homes first' approach** to an expedited program will increase market rental and affordable housing that meets local needs, rather than speculative investments.
- **Flexibility** should also be provided to account **for rental housing renovations and conversions**, which are often necessary to extend the useful life of older rental properties. Repairs and renovations of rental housing also provides quick and effective economic stimulus and job creation.

- Funding under this program should **be prioritized for projects created by the non-profit and co-op sector** that produce permanent affordable and supportive housing.

5. Provide Operating Funding to Create Supportive Housing

- In addition to capital funding to create new permanent housing opportunities, it is critical that the Federal and Provincial governments dedicate ongoing operating funding to municipal governments and non-profit housing and service providers to support vulnerable and marginalized people, including seniors, women fleeing violence and those experiencing homelessness.
- Ongoing operating funding is needed by way of subsidies for housing, health and social services programs to help renters achieve and maintain housing stability.

6. Consider Right of First Refusal Authority/ Approach for Strategic Acquisitions

- To provide opportunities for the public sector to work and collaborate with the non-profit and private housing sectors, governments should consider creating mechanisms alongside funding programs that can support the strategic acquisition of property and buildings for affordable housing.
- This could include providing the appropriate authorities, and program restrictions in the case of the public sector, enabling a "first right of refusal" to strategically purchase land and properties to create permanent affordable housing, including surplus federal and provincial owned land and properties. Such measures could at a minimum assist in preventing the loss of existing affordable housing assets threatened through demolition, conversion or sale.

7. Increase Investments in Permanent Affordable Housing

As part of a longer-term recovery approach, governments should dedicate tools and resources to advance the following initiatives:

a) Create Affordable Housing Opportunities For Indigenous By Indigenous

- Given the overrepresentation of Indigenous individuals who are homeless or in core housing need in urban centres, funding should be allocated to increasing affordable rental and home ownership opportunities for Indigenous Peoples. This would lessen this current vulnerability and promote equity between the housing circumstances of Indigenous households and non-Indigenous households.
- Investments in affordable housing for Indigenous Peoples would also help reduce discrimination faced in the rental market that precludes access by

Indigenous communities and thus contributes to homelessness. Affordable rental homes should also be accompanied by ongoing operating funding to provide for deeply affordable rents.

- Safe, secure and affordable housing for Indigenous Peoples to be designed, developed, and operated by Indigenous Peoples is also a cornerstone of the path to reconciliation and self-determination.
- Partnerships between Indigenous organizations, such as Friendship Centres and experienced non-profit providers can help to expand this capacity – but requires a dedicated funding stream that appropriately reflects the high cost of constructing and purchasing homes in large urban centres.

b) Housing Retrofit Programs

Enabling acquisitions and retrofits can be an effective way to expand housing opportunities to support a Housing First approach (i.e. by moving individuals from the street or emergency shelters into stable and long-term housing, with supports). Low cost renovation, modernization and retrofits of rental and ownership homes can also help seniors age in place, reduce the need for costly long-term care options, and result in lower energy costs and reduced greenhouse gas emissions.

Retrofit and repair program can also be activated quickly to advance these climate and resiliency objectives, create jobs and stimulate economic recovery. These include:

- **Rooming House Retrofit (and Acquisition)** - A significant proportion of low income and formerly homeless individuals live in rooming house stock often in a poor state of repair. This would be a valuable target for retrofit funding, including initiatives to assist non-profit acquisition and operation of privately-owned rooming house stock. In addition to acquisition and retrofit, it is also necessary to expand supports to enable housing stability for formerly chronically homeless individuals.
- **Social Housing Retrofits (including energy efficiency)** - The National Housing Strategy currently includes a target of retrofitting and preserving 300,000 social housing units. The funding is back-end loaded. Accelerating planned spending can be effective in improving existing housing conditions while immediately creating employment opportunities.
- **Affordable and Market Rental Repair and Energy Retrofits** - A new program to support energy retrofits and the repair and rehabilitation of the existing affordable and market rental stock should be considered. This program should be designed to include the renewal of purpose-built rental towers across Canada, which are home to hundreds of thousands of

households with low and moderate incomes. The program should also prioritize: i) grants to landlords that provide deeply affordable rents; and ii) low interest loans for landlords of market rental units that commit to no rent increases beyond guideline increases.

- **Rental and Homeowner Repair, Modernization and Retrofit for Low-Income Seniors** - Ramping up programs that fund home modifications for low-income seniors who are renters and homeowners will support aging in place and reduce ongoing demand for long-term care. Until recently, the federal government played an essential role in the delivery and funding of the Residential Rehabilitation Assistance Program (RRAP) which had existed for more than 50 years. A similar program, with an added energy retrofit component should be considered to increase and protect the supply of good quality, safe, adequate and energy efficient housing for seniors.

8. Increase Supply of Rental Housing through Other Policy and Financial Tools

The Federal and Provincial governments should consider other policy and financial tools to assist municipal governments in scaling up and protecting the supply of affordable housing including but not limited to:

- **Supporting affordable housing through inclusionary zoning** in all areas (not just major transit station areas) to increase affordability and promote equity;
- Providing municipal governments with **adequate resources to support growth with the principle of growth pays for growth**– In Ontario, the province should pause consideration of the new Community Benefits Authority regime during the COVID-19 emergency to allow for public consultation and Council consideration of the City's position. Further engagement and consultation with municipalities once the state of emergency has been lifted is necessary, including consideration of how an economic slowdown and declining land values may affect the Province's proposed approach.
- **Increasing opportunities for the non-profit, co-op and private sectors** to expand delivery of new affordable housing supply;
- **Encourage the development of new purpose-built rental projects that include long-term affordable units** - Maintaining and building a healthy supply of purpose-built rental housing is critical to providing residents with a range of housing choices. Purpose-built rental housing also provides a higher level of security of tenure for renters, compared to renting condominium-owned units; and
- Allocating and expediting the flow of resources to **help cities deliver on their longer-term housing and homelessness plans** - For Toronto, the HousingTO 2020-2030 Action Plan provides a range of targets and measures to significantly

scale up the supply of affordable housing and increase housing stability for over 331,000 households.

Conclusion

Governments in Canada and around the world are being forced to quickly respond, re-evaluate their priorities and transform the way they operate due to the COVID-19 pandemic. Access to safe, secure, adequate housing is at the centre of municipal governments being able to effectively respond to the health crisis and save lives, manage escalating costs, and plan for longer term recovery.

This Housing & People Action Plan recommends a range of government policies, actions and considerations to assist all orders of government in activating and accelerating housing responses that support people and local communities both during and post-COVID-19.

The focus on permanent affordable housing delivery in this Action Plan is a deliberate effort to pivot away from emergency short term responses. A significant investment now in affordable housing will propel Canada's recovery from the pandemic. It would also help cities to attract and retain workers needed to grow local economies.

The recommendations provided in this Action Plan however, do not preclude governments from taking other appropriate actions. The cracks in our housing, homeless, long-term care and income support systems that have been exposed by the pandemic show that more systemic and fundamental changes are needed as part of the recovery efforts and beyond. Of central importance is a new partnership model between municipal governments and other orders of government to reflect on the pandemic and address these systemic vulnerabilities.

The Federal and provincial governments, going forward, have a generational opportunity to take the necessary action and make the needed investments to: build an equitable housing system that protects households in times of economic insecurity; maintain and protect the inventory of existing low-income housing; create new homes that are affordable, livable and energy efficient; and also build communities that allow people to thrive. This includes new funding sources and tools for cities to deliver a range of housing options for low-income groups at affordable levels, to enhance access to health care through supportive housing, to address social inequities, put an end to homelessness, provide dignity for seniors to age in place, and put workers back to work to rebuild our economy.

Let's not wait for another wave of COVID-19 to act. Let's "think outside the box" and act now to build a more sustainable and resilient future so that everyone has a home to "stay home" and be safe in times of need.