



Housing

2020 - 2030 Action Plan

November 2019



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Executive Summary

Expectations are high that the City of Toronto will take action and lead the campaign for a better housing future for the city's current and future residents.

The evidence is clear that during the past decade, Toronto has experienced a "housing squeeze" where many residents are "stuck" in and "stressed" about finding and keeping a place to live. The last decade has also brought rapid change to the local and regional housing markets. While the housing market has boomed in recent years, at the same time it has left an increasing number of lower and moderate-income residents in an environment where rental and ownership costs have surpassed affordability levels.

Over this past decade, there has also been significant action in advancing the City's first 10-year plan, *Housing Opportunities Toronto Action Plan 2010-2020*. Likewise, the federal and provincial governments have taken action through initiatives such as Ontario's Long-Term Affordable Housing Strategy in 2010, and later in 2017, the Ontario Fair Housing Plan as well as Canada's first National Housing Strategy.

Despite these efforts, broader government policy and funding responses have been more reactive than proactive, limited in scale and slow to roll-out.

During the next decade, the City of Toronto will have to continue to step-up its own actions while calling for significantly more action and funding commitments from the federal and provincial governments.

Through the City's public and stakeholder consultations on developing the HousingTO 2020-2030 Action Plan, approximately 6,000 voices delivered a message that was loud and clear – all orders of government must work together to take strong and immediate action on housing. Residents need help – and they need it now.

Further, Toronto residents are calling on their local government to lead by implementing a full range of actions across the housing spectrum to address the vast and growing housing needs. Residents don't want action on housing for some, but rather they want a city where housing opportunities are available for all – and where all individuals have equal opportunity to live and succeed. This is truly the vision of the new HousingTO 2020-2030 Action Plan.

Consistent with the vision of the HousingTO 2020-2030 Action Plan is the updated *Toronto Housing Charter – Opportunities for All*. The updated *Housing Charter* expresses the City's policy approach to housing as one that begins and ends with human rights. A "human-rights based approach to housing" is consistent with the *National Housing Strategy Act*. It is based on the need to ensure that all residents have equal opportunity to thrive and on the recognition that



adequate housing is essential to the inherent dignity and well-being of the person and to building healthy, sustainable communities.

The HousingTO 2020 -2030 Action Plan provides a blueprint for action across the full housing spectrum - from homelessness to rental and ownership housing to long-term care for seniors. This Plan also updates and builds upon the City's first housing plan, *Housing Opportunities Toronto Action Plan 2010-2020*.

In addition, the HousingTO 2020-2030 Action Plan provides for new strategic City investments directed to:

- enhancing eviction prevention measures;
- maintaining and sustaining Toronto Community Housing Corporation;
- establishing a pipeline to support the creation of 40,000 affordable rental and supportive homes through a public/private/non-profit land banking strategy;
- helping homeowners stay in their homes and purchase their first homes; and
- supporting in-home care and long-term care options for seniors.

This new Plan sets an aggressive housing agenda focused on supporting people over the next 10 years. It aligns with other City policies such as the Poverty Reduction Strategy, Resilience Strategy, TransformTO, the Seniors Strategy and the City-wide Real Estate Strategy. It also sets targets to be achieved over the next 10 years with estimates of the financial investments necessary to achieve success. Additionally, the Plan provides for increased accountability and oversight over a range of government resources necessary for improving housing outcomes for residents.

Achieving success will require everyone's participation in the campaign for housing – whether that be other orders of government, Indigenous communities, people with lived experience of homelessness, persons who are members of equity-seeking groups, local residents, housing stakeholders, private, non-profit and community groups or our regional neighbours.

For individuals, our city, our region and our country to prosper, meeting the challenge of providing adequate, accessible, appropriate and affordable housing options for Toronto and the region's residents is a job that must be done well. There is no room for half-measures or patchwork solutions.



Purpose

The HousingTO 2020-2030 Action Plan is a people-centred plan developed with the objective of improving housing outcomes for current and future residents of Toronto. The Key Strategic Actions identified in the HousingTO 2020-2030 Action Plan will help promote better access to good quality, safe, affordable housing for households in need and improve housing stability for residents struggling to maintain their existing homes.

The HousingTO 2020-2030 Action Plan also acknowledges that access to good quality, safe, affordable housing is an important determinant of health which improves the social and economic status of an individual. The Action Plan recognizes that adequate housing is essential to individual dignity and worth as well as ensuring that all residents have equal opportunity to thrive and develop to their full potential. Good quality, affordable housing is also the cornerstone of vibrant, healthy neighbourhoods and supports the environmental and economic health of the city, region and the country as a whole.

Vision

Toronto is a city with a diverse range of housing opportunities. It is a place where families and individuals live in safe, good quality and affordable housing with respect and dignity and where people have equal opportunities to succeed.

Mission

To provide Torontonians with housing that is safe, affordable and suitable to their needs.

Key Guiding Principles

The HousingTO 2020-2030 Action Plan is based on the following key guiding principles:

1. Identify the needs of individuals and groups based on evidence and trends;
2. Provide equitable and measurable housing opportunities that promote better health, social and economic outcomes for people;
3. Advance partnerships and collaboration across the housing spectrum to create innovative and long-lasting solutions to the housing crisis; and
4. Promote strategic alignment of resources and actions by all orders of government to provide housing opportunities and effectively address homelessness.



Summary of Key Strategic Actions

The HousingTO 2020-2030 Action Plan outlines 13 key strategic actions as follows:

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

Each strategic action is linked to a set of actions and recommendations that will support and strengthen how housing is developed, maintained and delivered across the housing spectrum. The key strategic actions are based on extensive research, analysis, public and stakeholders input including individuals and groups with lived-experience; housing and cross-sector industry experts; academics; community partner agencies including housing and support service providers; the public; and City staff.

Targets and Implementation

Implementation of the HousingTO 2020-2030 Action Plan will assist **over 341,000 households** across the housing spectrum by:

- Creating **40,000** new affordable rental homes approvals including:
 - 18,000 new supportive homes approvals for vulnerable residents including people who are homeless or at risk of being homeless
 - A minimum of 25% (10,000) of the 40,000 new affordable rental and supportive homes dedicated to women and girls including female-led households



- Preventing **10,000** evictions for low-income households through programs such as the City's Eviction Prevention in the Community (EPIC) program
- Improving housing affordability for **40,000** households:
 - 31,000 households to receive up to \$4,800/year/household in Canada Housing Benefit
 - 9,000 households to continue receive housing allowances
- Maintaining affordability for **2,300** non-profit homes after expiry of their operating agreements
- Providing support services to **10,000** individuals and families in supportive housing
- Improving housing conditions for **74,800** households by repairing and revitalizing Toronto's rental housing stock, including:
 - Repair of 58,500 Toronto Community Housing units
 - Revitalization of 8 TCHC communities to add 14,000 new market and affordable homes with 5,000 replacement homes across the city
 - Bringing 2,340 private rental homes to state-of-good repair
- Assisting **10,010** seniors remain in their homes or move to long-term care facilities
 - Providing property tax relief for 6,000 eligible seniors
 - Providing home repair assistance for 300 eligible low-income senior homeowners
 - Redeveloping 1,232 City-owned long-term care beds and creating 978 new beds utilizing provincial investments
 - Supporting the creation of 1,500 new non-profit long-term care beds
- Creating **4,000** new affordable non-profit home ownership opportunities
- Assisting **150,000** first-time home buyers afford homes through first-time Municipal Land Transfer Tax Rebate Program

The HousingTO 2020-2030 Action Plan is a robust plan targeted at supporting residents with diverse needs along the housing spectrum. Full implementation of the Plan will require support and investments from all orders of government as well as the private and non-profit sectors.



The HousingTO 2020-2030 Action Plan will be supported by annual implementation plans over the 10-year period. Annual implementation plans will clearly set out actions/targets, timelines and divisional responsibilities to support implementation. City investments required to support the targets in the Plan will also be reported through the City's annual capital and operating budget process.

The City's Housing Secretariat will be the responsible for the overall monitoring of targets and reporting to Council on the HousingTO 2020-2030 Action Plan.





Housing

2020 - 2030 Action Plan

Key Strategic Actions



1 Update the "Toronto Housing Charter – Opportunity for All"

Overview

People in Toronto matter and housing is essential to their inherent dignity and well-being and to building sustainable and inclusive communities. That is why it is essential for the City to adopt a clear plan of action to provide housing opportunities that are both affordable and suitable to residents' needs. They want and expect to be treated with dignity regardless of whether they rent, own or are homeless.

As outlined in the HousingTO 2020-2030 Consultation report, "many participants emphasized that positive change in Toronto's housing landscape must come from a perspective of human rights and dignity, one that recognizes and values all Torontonians having a safe and affordable roof over their head. Policies, regulations, and enforcement mechanisms related to affordability, maintenance, and equity in housing access should be created with a high regard for human rights at their core". Participants reported instances of discrimination by landlords based on source of income and towards persons with disabilities, members of the LGBTQ2SAI+ community, youth, refugees and new immigrants, persons from racialized groups, people struggling with mental health issues, and Indigenous Peoples. Participants also reported being alarmed when refugees and immigrants are blamed for Toronto's worsening housing crisis and by the general stigmatization of Indigenous Peoples and equity-seeking groups.

In 2009, the City recognized that housing is fundamental to individual dignity and worth and adopted the *Toronto Housing Charter- Opportunity for All*. The Housing Charter confirmed that "it is the policy of the City of Toronto that fair access to a full range of housing is fundamental to strengthening Toronto's economy, its environmental efforts, and the health and social well-being of its residents and communities."

During the last 10 years, the *Toronto Housing Charter* has guided City Council and the City's public service in the delivery of housing services and programs. It has also sent a strong signal to the public that it is the City's policy to support and advance the principle that housing is fundamental to well-being and that housing policy and plans must be based on individual dignity and well-being.

The City has also taken action to promote Council's policy of non-discrimination and to assist Indigenous Peoples and equity-seeking groups in accessing appropriate housing opportunities. Despite these efforts, and in the context of Toronto's housing crisis, people continue to experience housing discrimination.



Actions To-Date

In November 2017, the Federal government, through the National Housing Strategy, committed to the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights. The Strategy was also "grounded in the principles of inclusion, accountability, participation and non-discrimination, and will contribute to United Nations Sustainability Development goals and affirm the International Covenant on Economic, Social and Cultural Rights".

In May 2019, Toronto City Council directed City staff to consider the presentation from the United Nations Special Rapporteur on the Right to Adequate Housing (May 14, 2019) in updating the 2009 *Toronto Housing Charter* and the Housing TO 2020-2030 Action Plan; and to host a consultation session on rights-based approaches to housing in policy areas that fall within the City's jurisdiction. As a result, a special stakeholder workshop was held in June 2019 with 22 groups to provide input into updating the *Toronto Housing Charter* and to examine approaches to advancing a rights-based approach to housing at a municipal level consistent with the new federal *National Housing Strategy Act*.

In June 2019, the Federal Parliament enacted the *National Housing Strategy Act*, which provides that the National Housing Strategy is to further the progressive realization of the right to adequate housing that is affirmed in international law. The Act establishes that the federal government will maintain a long-term housing strategy, provides for the creation of a National Housing Council, and establishes the position of a National Housing Advocate.

Future Actions

This HousingTO 2020-2030 Action Plan proposes updating the *Toronto Housing Charter* to support the progressive realization of the right to adequate housing that is recognized in international law. This approach is consistent with the new federal *National Housing Act*; it responds to the evidence from persons with lived experience of housing discrimination; and it reflects the extensive input received from housing and human rights experts and other public stakeholders.

The HousingTO 2020-2030 Action Plan proposes that the City take concrete actions to combat housing discrimination, review the City's programs and policies to ensure Toronto is fulfilling its responsibilities, and to ensure that the City's Policy as stated in the *Toronto Housing Charter* is realized. The Action Plan also provides for the appointment of a Housing Commissioner of Toronto to oversee the City's work in this area.

As a first step, the Housing Commissioner of Toronto, will work with City divisions, agencies, boards and commissions to review housing programs and policies to ensure that they align with and advance the principles expressed in the Toronto Housing Charter and support their



implementation over the next decade. Additionally, the Housing Commissioner of Toronto will monitor the progress in consultation with groups vulnerable to housing insecurity and report annually to City Council regarding systemic issues related to the City's compliance with the *Toronto Housing Charter*.

City Actions:

- 1. Adopt an updated Toronto Housing Charter – Opportunity for All (on pages 11 to 13 of this report).**
- 2. Review the establishment of a Housing Commissioner of Toronto to address, within the City's jurisdiction, systemic discrimination and barriers to the progressive realization of the adequate right to housing recognized in international law which may exist in the development or administration of any current or future City policies or programs.**
- 3. City Council direct City Divisions and Agencies, request the Toronto Police Services Board and the Toronto Library Board, and, acting as the Shareholder, direct City Corporations to review proposed City decisions, policies, services and programs that impact housing to ensure that the City's Policy as stated in the Toronto Housing Charter is achieved and not negatively impacted.**



Toronto Housing Charter – Opportunity for All

Policy Statement:

Adequate housing is a fundamental human right that is recognized in international law, including the Covenant on Economic, Social and Cultural Rights, to which Canada is a party. All orders of government, including municipalities, have a role to play in furthering the progressive realization of the right to adequate housing that is affirmed in international law.

It is the policy of the City of Toronto to recognize that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities. The City of Toronto supports improved housing outcomes for its residents. Its Policy is to move deliberately to further the progressive realization of the right to adequate housing recognized in the International Covenant on Economic, Social and Cultural Rights. The Toronto Housing Charter is consistent with the federal Housing Policy Declaration adopted as part of the *National Housing Strategy Act* S.C. 2019, c. 29 s. 313.

The Act came into force on July 9, 2019, and states that it is the housing policy of the Government of Canada to recognize that adequate housing is a fundamental human right affirmed in international law and that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities. The Act received Royal Assent on June 21, 2019 and recognized that housing is a fundamental human right affirmed in international law.

In this regard, the City adopts a human rights based approach to housing that is rooted in the following principles:

- All residents have a right to a safe, secure, affordable home in which they can live in peace and dignity and realize their full potential.
- All residents have a right to housing that is maintained in a state of good repair.
- All residents have a right to housing that is accessible and takes into account the specific needs of historically disadvantaged and marginalized groups.
- All residents have a right to housing that respects and takes into account their expression of cultural identity and way of life.
- All residents have a right to a home that is part of a complete community with equitable access to a range of opportunities to live, work, learn, and play.
- Regardless of whether they rent or own a home, or are homeless, all residents have an equal stake and voice in Toronto's future and to effective participation in decisions and policies affecting their communities and their housing.
- All residents have a right to equal treatment with respect to housing, without discrimination contrary to the Ontario *Human Rights Code* and to protection



against arbitrary requirements that result in discrimination based on membership in groups protected by the *Code* or on homelessness or housing status.

Implementation:

The Toronto Housing Charter – Opportunity for All is designed to guide City Council and the City’s public service in its decision-making, resource allocation, policy development, and in the provision of services and programs.

The City of Toronto will:

1. Develop and maintain a housing strategy to further the progressive realization of the right to adequate housing, through all appropriate means, including creating and maintaining affordable housing, planning, zoning, licensing, regulation, enforcement, taxation and other measures within its authority. The strategy will focus on the full spectrum of housing need, with an emphasis on those persons most in need of adequate housing and will include measurable goals and timelines and a plan to reduce and ultimately end homelessness.
2. Require that any future City decisions, policies, services and programs that impact housing are screened and assessed for impact on the *Toronto Housing Charter* and revise them, as appropriate, to ensure that the City's Policy as stated in the *Toronto Housing Charter* is achieved and not negatively impacted.
3. Ensure necessary co-ordination and collaboration among relevant City Divisions to achieve the City's Policy as stated in the *Toronto Housing Charter*.
4. Take action to prevent arbitrary eviction, homelessness and other threats to human security and dignity, ensuring that City policies and programs are designed to avoid residents from being made homeless.
5. Continue to take appropriate measures to preserve existing affordable housing and facilitate the creation of additional affordable housing.
6. Review the establishment of a Housing Commissioner of Toronto to provide independent monitoring of the City's progress in meeting the goals of the City's housing strategy and in furthering the progressive realization of the right to adequate housing as recognized in international law including compliance with the Toronto Housing Charter.
7. Review the City's policies, programs and by-laws to evaluate those which penalize or criminalize homeless people or that displace them from where they are living without offering appropriate services and housing options and report to Council regarding amendments as appropriate.
8. Provide for participation by members of affected communities in decision-making related to housing, including by persons with lived experience of homelessness or of precarious or inadequate housing.



9. Allocate the maximum available resources within the City's means and jurisdiction, and according to the City's unique circumstances, to support the Toronto Housing Charter.
10. Provide opportunities for organizations and affected communities to advance a human-rights based approach to housing and participate in decisions that affect it.
11. Provide regular, public reports on its plans, actions, targets, and progress in relation to the housing strategy and making homelessness rare, brief and non-recurring, and ensure that these reports are available to all residents and other stakeholders in appropriate and accessible formats.
12. Consult and work with human rights bodies including the Federal Housing Advocate and the Ontario Human Rights Commission to support the progressive realization of the right to adequate housing of residents and to advance the policies as stated in the *Toronto Housing Charter*.
13. Work collaboratively with other orders of government to identify respective areas of responsibility and shared obligations to further the progressive realization of the right to adequate housing as affirmed in international law.

The City of Toronto will from time to time review the *Toronto Housing Charter* to reflect any amendments to complementary policies.



2 Enhance Partnerships with Indigenous Community Partners

Overview

Toronto is on the traditional territories of the Mississaugas of the Credit, the Huron-Wendat, the Haudenosaunee and home to many diverse First Nations, Inuit and Métis peoples. The City of Toronto is committed to truth and reconciliation and supporting Indigenous Peoples' right to self-determination by working inclusively with Indigenous communities to achieve equitable outcomes within their communities and in their day to day lives. The City, in its vision statement on Access, Equity and Diversity, also "recognizes the unique status and cultural diversity of the Aboriginal communities and their right to self-determination."

Toronto has the largest Indigenous population in Ontario and the 4th largest in Canada. According to Canada's 2016 Census Metropolitan Area statistics, the Indigenous population in Toronto grew from 36,995 in 2006 to 46,315 in 2016, representing an increase of 25 per cent. Agencies serving the Indigenous community in Toronto however estimate that this number is between 70,000 to 100,000 residents, attributing the difference to the fact that many Indigenous Peoples move frequently or are homeless.

First Nations, Inuit, and Métis peoples continue to be overrepresented in Toronto's homeless population relative to their share of the general population of Toronto. Indigenous Peoples represent between one and 2.5% of the Toronto population, yet estimated at 16% of the overall homeless population or some 1,300 Indigenous Peoples. Homelessness among Indigenous Peoples can be traced back to historical trauma, oppression, racism and discrimination. Homelessness among Indigenous Peoples should be considered a consequence resulting from Canada's history of colonization and exploitation of Indigenous land and populations.

Indigenous Peoples also experience various challenges in finding and maintaining affordable and safe housing. Indigenous participants in the HousingTO 2020-2030 Consultations reported experiencing discrimination and being denied housing opportunities through overt racism. Compared to non-Indigenous populations, Indigenous Peoples are more likely to struggle with inadequate housing and negative health outcomes as a result. The City is committed to supporting Indigenous community partners through the implementation of the HousingTO 2020-2030 Action Plan and working together to co-develop Indigenous-led solutions to their unique and growing housing challenges.



Actions To-Date

The City's Meeting in the Middle Indigenous Engagement and Action Plan, co-created with Indigenous community partners, identifies a range of actions required to meaningfully address Indigenous homelessness in Toronto. The HousingTO 2020-2030 Action Plan calls for the further advancement and expansion of the Meeting in the Middle Indigenous Engagement and Action Plan.

The federal government has also taken action to advance reconciliation and improve the quality of life for Indigenous Peoples. Budget 2017 included a commitment to invest \$225 million over the next 11 years to provide financial support to housing providers serving Indigenous households not living on reserves. In February 2019, the federal government further announced that \$200 million was dedicated to housing for urban Indigenous households currently living in community housing, and \$25 million was set-aside to support to Indigenous housing projects nationwide through the National Housing Co-Investment Fund. While this is a step in the right direction, the City is requesting the federal government to make additional investments in Toronto through the National Housing Strategy to address the scale of need for Indigenous-specific and Indigenous-led housing solutions in the city.

Future Actions

Indigenous housing providers who participated in the HousingTO 2020-2030 Consultations recommended a specific allocation within various housing programs such as the Canada Housing Benefit, and new affordable and supportive housing units created on City-owned lands to help address some of the housing challenges experienced by Indigenous residents in both the short and longer terms. Many Indigenous participants also recommended that the design and format of Toronto's new housing stock be changed to better meet the cultural and spiritual needs of Toronto's Indigenous communities.

In addition to a specific allocation of resources, HousingTO 2020-2030 Consultation participants have requested that the City, in collaboration with Toronto's Indigenous community partners, co-create a Toronto-specific Urban Indigenous Housing Strategy recognizing that many Indigenous Canadians live in urban centres and not rural reserves. Participants suggested that a dedicated strategy is needed to recognize that housing those who are Indigenous to Canada should be equally as important as housing newcomers and refugees.

In recognition of the need for Indigenous-specific and Indigenous-led housing solutions, the City will strengthen collaboration with the Indigenous Community Advisory Board (CAB), Toronto Aboriginal Support Services Council, the Aboriginal Labour Force Development Circle (the Indigenous Community Entity for Homelessness Partnering Strategy funding in the Greater Toronto Area) and other Indigenous housing and service providers.



City Actions:

4. Support Indigenous community partners in their advocacy efforts to the federal government in developing an urban, rural and northern Indigenous Housing Strategy to raise housing standards for Indigenous Peoples to that of non-Indigenous populations within the next 10 years.
5. Continue to work with Indigenous community partners to implement the Meeting in the Middle Engagement Strategy and Action Plan, and co-develop new/updated Toronto-specific Indigenous housing strategies by:
 - a. Developing a dedicated Indigenous grants funding stream for housing and homelessness supports.
 - b. Developing a dedicated allocation of the 40,000 new affordable rental and supportive homes approvals over the next 10 years to First Nations, Inuit and Métis peoples through collaboration with housing providers and on sites suitable for developing culturally appropriate affordable rental and supportive housing.

Requests to the Federal and Provincial Governments:

6. The federal government to work with Indigenous community partners to develop and implement a National Indigenous Housing Strategy and increase investments in Indigenous-led housing solutions.
7. The federal and provincial governments to provide a set-aside through the Canada Housing Benefit to improve rental affordability for Indigenous households.
8. The provincial government to continue implementing the Ontario Urban Indigenous Action Plan and develop policies and programs with dedicated resources and funding that better respond to the unique needs and priorities of urban and rural Indigenous communities and the organizations that serve them.



3 Prevent Homelessness and Improve Pathways to Housing Stability

Overview

While Toronto has a robust system of homelessness and housing stability services in place, available data shows that the number of households experiencing homelessness continues to grow. It is estimated that there are more than 8,000 people experiencing homelessness on any given night in Toronto which includes those who are outdoors, in emergency shelters and 24-hour respite sites, in Violence Against Women shelters, health and treatment facilities, and correctional facilities.

Increasingly scarce affordable housing, low vacancy rates, low incomes, precarious employment, global migration patterns as well as Toronto's increasing population are significant contributors to homeless system pressures. Of particular concern is the overrepresentation of Indigenous Peoples and youth in Toronto's homeless population. The 2018 Street Needs Assessment reported 16% of survey respondents identified as Indigenous and 14% as Indigenous youth (between ages of 16-24).

HousingTO 2020-2030 Consultation participants noted an insufficient capacity of support services for homeless Torontonians, especially outside of the downtown core. Additionally, failures of other, non-housing-specific systems to provide adequate levels of service results in people being at high risk of homelessness – including youth exiting care, people discharged from hospitals without adequate supports and people exiting the justice system without discharge plans that include housing. A lack of supportive housing and on site or local support services to respond to the increasing complex needs of those with significant health and mental health issues, an aging population and the growing opioid crisis have also resulted in people experiencing homelessness for longer periods of time.

Emergency responses, like shelters and low barrier 24-hour respite services, are critically important to fill the gap when people are in immediate housing crisis by responding to the immediate needs of residents experiencing homelessness. However, the real solution to homelessness is to focus on prevention whenever possible and providing housing-focused services, which ensure that when homelessness does occur, the experience is rare, brief and non-recurring.

Solving homelessness cannot be done by any one organization alone and requires an integrated systems approach with leadership and collaboration across all orders of government, sectors and community stakeholders.



Actions To-Date

Over the past 10 years, the City, with other orders of government and community partners, has taken significant action to address homelessness. This includes developing a new Eviction Prevention in the Community program, administering a Housing Stabilization Fund program, creating more than 2,000 housing with supports opportunities, increasing shelter system capacity by more than 2,500 beds and ensuring access to low-barrier 24-hour respites sites. Additionally, investments in addressing homelessness in Toronto have increased in response to increasing system pressures. The City's gross budget for housing and homelessness solutions has doubled from \$180.5 million to \$365.3 million over the past five years. Despite the increased funding, demand for services to respond to the needs of people experiencing homelessness continues to rise and more needs to be done.

Future Actions

Key actions required to make significant progress in reducing homelessness include a greater focus on prevention and diversion from homelessness, an increase in supportive and affordable housing, developing a coordinated access system that leverages data to prioritize those with the highest needs, and providing client-focused services that meet the unique needs of specific populations.

Increase prevention approaches

Preventing people from losing their housing in the first place is an effective solution to address homelessness issues. Preventative approaches result in better outcomes for individuals and families and also provide a higher return on investment, resulting in reduced costs in healthcare, correctional and emergency services. Shifting investment away from reactive, emergency solutions towards a strengthened focus on preventative strategies is critical to reduce the flow of people becoming homeless. This includes increasing early intervention approaches that help people to avoid evictions and maintain their homes as well as shelter diversion services that help people find positive alternatives to entering the shelter system. Enhanced integration with the health, justice, education, and child welfare systems are required to reduce pathways into homelessness.

Implement housing focused services

Emergency shelters have a critical role in an effective system's response to homelessness. To ensure people have a safe place to stay if they experience homelessness, and that shelters are part of the process of getting someone housed, it is critical for the City to implement a shelter service model that provides high quality, housing focused services.



An effective and housing focused system is one that quickly connects people who experience homelessness to housing services and supports that are tailored to the unique strengths and needs of that household.

A Housing First approach has been a core component of Toronto's service system for over 10 years. The commitment to Housing First focuses on helping people to find permanent housing as quickly as possible, with the supports they need to maintain it. The underlying philosophy of Housing First is that people are more successful in moving forward with their lives if they have stable housing first. A measure of this approach is in 2018 more than 8,000 people moved to housing from shelters. From available data, over 90% remain housed and did not return to the shelter system.

A housing focused shelter system provides a client-centred approach with comprehensive services including housing, health, peer support, employment, culture and recreation. To respond to increasing demand, City Council mandated the creation of 1,000 new shelter beds, with a new housing-focused service model. New shelters are smaller in scale, open 24-hours, fully accessible, pet friendly, with programming that meets the diverse needs of people experiencing homelessness.

Provide coordinated access to housing and support services

In other cities where there has been a reduction in homelessness, it has been achieved through a coordinated approach to prioritizing and matching people experiencing homelessness with the housing and support services that meet their needs. A coordinated access system involves using real-time data and a common assessment to better understand who is homeless and what their needs are, as well as prioritizing those with the highest needs to deploy existing resources more efficiently to reduce homelessness.

Coordinated access is a key element in moving towards an integrated systems approach with shared goals and an outcomes-based approach to measure progress. It helps to highlight gaps in services, reduces service duplication, provides better information about client needs and enables more seamless service delivery for residents.

This coordinated access approach has been piloted in Toronto and going forward will be expanded across the service system, in collaboration with community partners and the Toronto Alliance to End Homelessness (TAEH).

This integrated systems response also includes enhancing opportunities to work more effectively with private sector landlords to increase access to supportive and affordable housing options. A coordinated approach leverages incentives and partnerships with landlords based on a shared vision of helping people experiencing homelessness to access and maintain permanent housing.



Increase supportive housing

While using existing resources more efficiently is important, increased investment to create additional supply of supportive housing is the most effective solution to reducing homelessness. In 2018, more than 23,000 unique individuals accessed the shelter system. Most shelter users leave the system in less than three months and do not return; a smaller portion of shelter users (23%) have an episode of homelessness of more than six months and are likely to have more complex challenges and need housing with supports in place.

Existing supportive housing opportunities for people experiencing homelessness in Toronto fall dramatically short of what is needed. Often people experiencing chronic homelessness have more complex challenges and require supports to find and maintain permanent housing. The number of new mental health and addictions supportive housing opportunities needed in Toronto is approximately 18,000 units, or 1,800 new units per year over the next ten years. Additional capital and operating funding from the federal and provincial governments is required to significantly increase the supply of new supportive housing to respond to demand.

Of particular importance, access to safe, affordable housing with the right supports is critical to preventing the harms associated with substance use. Greater focus on harm reduction approaches within supportive housing is required to improve pathways to housing for people who use substances.

Prioritize populations with specific needs

Many Torontonians from equity seeking groups and vulnerable populations face additional barriers to both accessing and maintaining housing. This includes facing discrimination from landlords, isolation and stigmatization. Many Torontonians with disabilities have challenges in housing due to a lack of accessible housing units. Many people experiencing homelessness also have significant developmental disabilities and require access to specialized supports to maintain housing, through innovative approaches like the Bridges to Housing pilot project. Survivors of domestic violence are also particularly vulnerable and have specific housing and support needs.

Since 2016, there has been a steady increase in the number of refugee/asylum claimants seeking emergency shelter in Toronto, stretching Toronto's shelter system to its limit, and putting significant funding pressures on the City's resources. Going forward, it will be critical for the City to work with all orders of government to continue to provide services that respond to the needs of refugee/asylum claimants through a coordinated regional response.

Challenges of navigating the housing system often intersect with complex experiences of LGBTQ2SAI+ identities, disabilities, racialization, newcomers, mental health challenges and poverty. Responding to their unique needs is critical to reducing homelessness in Toronto. In



this regard, the adoption of an updated *Toronto Housing Charter* is a crucial element to advancing the City's policies and practices of non-discrimination.

The City will also support communities and service providers to make the shift from responding to the crisis of youth homelessness, to efforts in preventing homelessness as well as ending the cycle of homelessness for Toronto youth. This is particularly important as youth homelessness is a complex social issue. For instance, youth who experience homelessness at an earlier age are more likely to experience repeated or long-term homelessness. LGBTQ2SAI+ and Indigenous youth also report higher rates of multiple experiences of homelessness. Therefore, effectively addressing youth homelessness contributes to prevention of adult homelessness and housing instability.

City Actions:

- 9. Focus on upstream interventions that prevent people from becoming homeless by:**
 - a. Developing and implementing innovative new eviction prevention and shelter diversion services and strategies.
 - b. Building on successful prevention approaches through extending and expanding the Eviction Prevention in the Community (EPIC) program.
 - c. Increasing coordination and integrated service approaches with federal and/or provincial child welfare, corrections social services, immigration and health systems to reduce discharges into homelessness.

- 10. Ensure an effective and housing-focused emergency response to homelessness by:**
 - a. Continuing to provide street outreach and overnight accommodation that offers a safe, temperature controlled indoor space and connections to other supports to meet the immediate needs of people experiencing homelessness.
 - b. Together with community partners, continuing to ensure that people experiencing homelessness are provided client-centred, high quality, housing focused services.
 - c. Continuing to implement the new housing-focused service model at new shelter sites and explore opportunities to expand implementation to all shelters.
 - d. Increasing partnerships with health service providers and improve coordination and integration of health services within shelter, 24-hour respite and outreach services.



11. Better connect people experiencing homelessness to housing and supports by:

- a. Implementing a coordinated access system that includes a by-name list of all people experiencing homelessness, a common assessment approach, and prioritization of populations with greatest needs.
- b. Developing a coordinated approach in partnership with the Greater Toronto Apartment Association to encourage private sector landlords to provide more supportive and affordable rental housing options and help people maintain their housing.
- c. Building an integrated service delivery system and establish data sharing protocols within the housing and homelessness sector to improve service planning and client-centred program delivery.
- d. Developing and regularly reporting on specific performance indicators and targets that measure progress towards ensuring that when homelessness does occur, the experience is rare, brief and non-recurring.

12. Increase availability of supportive housing by:

- a. Completing Council's capital plan to provide an additional 1,000 shelter beds and shift all future investments toward developing permanent housing including supporting Council's target of 18,000 supportive homes approvals over 10 years.
- b. Exploring opportunities to leverage existing shelter properties for development of supportive housing.
- c. Piloting innovative supportive housing opportunities with support from the federal, provincial governments and in partnership with the non-profit housing sector.

13. Develop strategies and programs that meet the needs of specific populations by:

- a. Developing specific interventions for equity-seeking and vulnerable groups with specific needs i.e. survivors of domestic violence, victims of human trafficking, LGBTQ2SAI+ people, youth, seniors, people with disabilities, refugees and newcomers.
- b. Working with the youth services sector to develop and test effective youth homelessness prevention strategies.



Requests to the Federal and Provincial Governments:

14. The federal and provincial governments to develop a coordinated regional response and provide additional ongoing resources to respond to the sustained flow of refugees and asylum claimants requiring temporary shelter and housing, starting with \$76.9 million in 2020.
15. The federal and provincial governments to provide funding to community organizations and service agencies to provide in situ support for vulnerable residents.
16. The federal and provincial governments to provide capital and ongoing operating funding to support the creation and delivery of 18,000 supportive housing homes over the next 10-years, which are anticipated to cost a total of \$6.4 billion in capital costs and \$300 million in ongoing annual operating costs.
17. The federal and provincial governments to introduce reforms to child welfare, corrections and health services to reduce the number of households being discharged into homelessness.



4 Provide Pathways to Support Women

Overview

Canada's National Housing Strategy has recognized the importance of prioritizing investments in affordable housing for women and girls. This is because women and girls face unique challenges and systemic barriers in accessing safe, suitable, affordable housing options. Women are also disproportionately represented among single-parent households and low-wage earners resulting in income inequality. In addition to housing instability, income inequality negatively impacts access to education, health care, childcare, food and transit.

During the HousingTO 2020-2030 Consultations, stakeholder participants raised several concerns related to accessing affordable housing with appropriate supports. Participants felt that there is a lack of shelter beds and permanent housing options particularly for women fleeing domestic abuse who often lose both their housing and source of income once leaving abusive relationships. Women who end up homeless or "living rough" are also at higher risk of experiencing physical and sexual abuse, mental and physical health conditions and substance use issues.

Participants who experienced relationship abuse or domestic violence (mostly women) also noted numerous challenges navigating Toronto's housing landscape including being "priced out of the market" or not being able to find safe spaces. These challenges often intersect with identities and experiences including socio-economic status, race, sexual orientation, age and newcomer or refugee status. For example, the June 2019, National Inquiry into Missing and Murdered Indigenous Women and Girls report highlighted that many Indigenous women and girls are denied basic rights that others in Canada take for granted, such as access to safe housing and education.

Actions To-Date

The City has already taken a number of measures to address intersectional gender discrimination as experienced by women, girls, transgender and non-binary people. This includes changes to various programs, processes and service delivery methods; and new workforce initiatives to promote equity and inclusion.

Most notably, in July 2016, City Council requested staff to incorporate a gender equity perspective into the design, development, adoption and execution of all budgetary processes. In 2017 and 2018, the City applied an equity lens, which included a significant and mandatory gender component, throughout its budget process. The focus of this approach has been the application of an "equity lens" to look at positive and negative impacts of proposed programs and associated City investments and support Council in its decision-making process.



The City also established an Equity and Inclusion Advisory Group in May 2019. This Advisory Group has a gender focus with membership predominantly from women of diverse backgrounds and from various sectors. In September 2019, City Council also directed the Chief People Officer to develop a City of Toronto Gender Equity Strategy and approved the establishment of a Gender Equity Unit in 2020.

In addition to the above, the City is expanding the number of shelter beds designated for women as part of City Council's objective of creating 1,000 permanent shelter beds by 2020. The City's Shelter, Support and Housing Administration (SSHA) division has also formalized the City's relationship with the Violence against Women (VAW) sector through a memorandum of understanding and the creation of a working group. The primary objective of these actions is to facilitate positive outcomes of City initiatives impacting women and children fleeing violence.

Future Actions

The City of Toronto recognizes that providing women and girls with access to good quality, safe, affordable housing is fundamental to improving their quality of life and helping them successfully navigate out of poverty. Access to safe, adequate affordable housing is also fundamental to building equitable, healthy and inclusive communities and consistent with a human rights based approach to housing.

The City, consistent with the National Housing Strategy, is establishing a target of a minimum of 25% of the 40,000 new affordable rental and supportive homes approvals to be allocated to women and girls including female-led households. The City will also continue to work with the federal and provincial governments and VAW sector to secure additional investments to achieve these targets.

City Actions:

- 18. Adopt a gender-based and equity lens and engage organizations that advocate to fight violence against women in implementing the HousingTO 2020-2030 Action Plan.**
- 19. Establish a target of a minimum of 25% of the 40,000 new affordable rental and supportive homes approvals to women and girls including female-led households.**

Requests to the Federal and Provincial Governments:

- 20. The federal government to support Toronto by investing capital and operating funding to support the development and future operation of 10,000 new affordable rental and supportive homes for women by 2030.**



5 Maintain and Increase Access to Affordable Rents

Overview

By any measure, many residents who rent in Toronto are struggling to pay the rent or find an affordable place to live. The scale of need is illustrated by the more than 100,000 households who have applied to live in social housing or that almost half of Toronto renter households spend more than 30 per cent of their before-tax income on housing costs (a traditional measure of affordability used by Statistics Canada and Canada Mortgage Housing Corporation).

During the HousingTO 2020-2030 Consultations, participants also noted that the affordability challenge is felt particularly acutely for low-income residents including the more than 240,000 Ontario Works and Ontario Disability Support Program beneficiaries in Toronto. The shelter portion of Ontario Works (OW) and Ontario Disability Support Program (ODSP) which is \$390 and \$479 respectively per month, is clearly unrealistic and inadequate given that the 2018 Average Market Rent of a one-bedroom apartment is \$1,270 per month while a bachelor is \$1,089. A study of 9,000 rental listings found the actual asking rents for private market rentals are even higher at \$1,974 for a one bedroom and \$1,507 for a bachelor unit. This means that a single person in receipt of OW or ODSP faces an “income gap” of between \$699 and \$1,224 per month.

Actions To-Date

The City currently provides a range of financial assistance through a number of programs to support renters struggling with affordability issues. These include but are not limited to:

- The **Housing Stabilization Fund (HSF)** which provides money for emergency housing needs to people receiving financial assistance through OW or income support through ODSP. The HSF is intended to prevent homelessness and help households secure and maintain housing.
- The **Toronto Rent Bank** which provides limited, interest-free repayable loans to eligible low-income households that are at risk of imminent eviction due to rental arrears. The maximum loan provided is an amount equal to two months' rent.
- **Housing Allowances** which are provided directly to eligible households, usually in the private rental market. The allowance is tied to the household (i.e. it is portable), so it moves with the recipient. This flexibility allows households, for example, to choose housing opportunities based on their needs and other factors such as housing costs, access to services, and proximity to schools and employment opportunities.

In addition to the above, the City provides rent supplements directly to landlords to help eligible households to "bridge the gap" between rental costs and the amounts that the



households can actually afford to pay. A rent supplement is tied to a rental unit rather than the household (i.e. it is not portable) and enables landlords and housing providers to maintain designated units as affordable even when tenants decide to move out.

Future Actions

Increasing the range of supports to renters who face affordability issues through housing benefits, improving access and more efficient use of existing benefits, and protecting the current supply of affordable rental housing are among the key actions required to address this challenge. Additionally, providing social assistance that reflects the true cost of housing in large urban centres is key to providing access to affordable and adequate rental housing for those most in need.

Increase access to housing benefits through implementation of Canada Housing Benefit

As part of the National Housing Strategy, the federal and provincial governments have committed to work together with municipalities to develop and implement a Canada-Ontario Housing Benefit. The benefit is expected to help up to 300,000 households across the country and the City is advocating that 31,000 Toronto households would benefit from the implementation the Canada Housing Benefit.

The final Canada-Ontario Housing Benefit program design has not yet been announced but the original proposal noted that it would provide families with an average rent subsidy of \$2,500 annually (\$208 per month). At this level of funding, the benefit would not be substantial enough to address the realities of the homeless and low and moderate-income renters in Toronto. Current households exiting housing allowance programs that will expire in 2022 and 2024 will need long term funding at current subsidy levels, which are much deeper than those proposed under the initial program announcement. The design of the new Canada-Ontario Housing Benefit should be flexible and substantial enough to address the affordability issues encountered by renters in large cities, including Toronto.

Protect affordability of existing non-profit and co-operative housing

For decades non-profit and co-operative housing in Toronto has provided affordable housing to hundreds of thousands of families developed by community-based organizations. This housing was developed with government funding representing a significant public investment over the years. The City is at risk of losing low rent and subsidized units currently under its administration. There are over 8,500 affordable units in former federal housing providers properties that are nearing the expiry of their operating agreements and 18,000 units administered through provincial legislation whose mortgages will expire beginning in 2022 and continuing until 2032.



Preserving the affordable housing stock after operating agreements and mortgages end is a key issue facing the City. After a housing provider's operating agreement and mortgage matures and the relationship between the provider and the City ends, there is a risk that the housing units will not remain affordable. In the absence of a new partnership, the City may lose the benefit of a significant public investment as well as the wealth of the provider's experience and capacity built up over the past 35 years.

The Community Housing Partnership Renewal (CHPR) program is developed to facilitate the renewal of expiring agreements with former federal housing providers and provides a viable and cost-effective approach to preserve the supply of affordable rental housing in Toronto, representing a fraction of what the City would need to invest to replace them with new affordable units. The program is a key action to maintain existing rental stock and is an opportunity for housing providers to enter into new agreements with the City that will maintain or improve levels of affordability; secure and potentially expand access to the supply of affordable rental housing; and strengthen the capacity of non-profit housing providers in the community.

There are at least 50 non-profit or co-operative housing providers that lease the land they occupy for housing purposes from the City of Toronto or City controlled bodies such as Toronto Community Housing Corporation (TCHC) or the Library Board. Negotiating new long-term leases for these properties will preserve these buildings as affordable housing, help ensure housing stability for residents and provide future opportunities to expand affordable housing on these sites.

In addition, to support capacity building in the non-profit housing sector, the City, in partnership with Toronto Community Housing Corporation, is transferring ownership of over 600 single family homes to the non-profit housing sector. This transfer of these single-family homes from TCHC will help ensure that the homes are well maintained and operated, and that they remain affordable for tenants long term. This transfer will also allow TCHC to focus its efforts and resources to other segments of its portfolio to improve the quality of housing and service for residents.

Modernize and simplify access to social and affordable housing

Making the best possible use of existing social housing supply by improving the effectiveness of the centralized waiting list is also a key priority. A range of actions will be implemented to improve the social housing application experience and enable more efficient, effective and equitable access to resources. Through implementation of the Human Services Integration initiative, residents will be able to access a range of income support programs and services, including housing subsidies, through integrated phone, online and in person channels to improve customer service and increase access.



The new choice-based service model will provide improved information to applicants on available housing options that empowers them to make informed housing choices and better connect them to available homes that meet their needs. The City will also explore options to facilitate access to new affordable rental housing opportunities through a transparent and equitable process.

Eliminate the RGI rent scales for households on social assistance

The rent-geared-to income (RGI) portion for Ontario Works (OW) and Ontario Disability Support Program (ODSP) recipients who reside in social housing is calculated in accordance with legislated rent scales. These rent scales provide a reduced benefit for housing for OW/ODSP households residing in social housing than the benefit households would receive if they lived in private market housing. For example, the rent scales provide \$85 per month for a single person receiving OW who lives in RGI housing compared to \$390 for the same person residing in the private market housing.

This inequity has existed since the download of responsibility for social housing from the Province of Ontario to the City of Toronto in 2001, which transferred a financial burden to the City of approximately \$80 million annually, and runs counter to the Province's commitment to fully upload the costs of social assistance.

Increase social assistance rates to reflect the high cost of housing

Without access to a housing allowance to make rent more affordable, individuals experiencing homelessness who receive Ontario Works (OW) or Ontario Disability Support Program (ODSP) assistance, or have a low-income, face significant challenges in securing affordable housing in Toronto.

City Actions:

- 21. Protect affordability of existing non-profit and cooperative housing by:**
 - a. Maintaining the affordability of non-profit housing by renegotiating new operating agreements.
 - b. Negotiating new long-term leases with non-profit and co-operative housing providers occupying land leased from the City and City-controlled bodies to preserve the existing affordable housing stock and provide opportunities to maximize the full potential of the sites to deliver additional affordable housing.



- c. Transferring over 600 single family homes from Toronto Community Housing Corporation to the non-profit housing sector while ensuring that they continue to remain part of the City's affordable housing stock in the long term.

22. Modernize and simplify access to social and affordable housing by:

- a. Implementing a new choice-based service model for the centralized waiting list for social housing that will empower applicants to make informed housing choices and better connect them to available housing units that meet their needs.
- b. Developing and implementing a transparent access system for new affordable rental and supportive housing opportunities and housing benefits which strategically aligns new housing opportunities with population specific needs and targets.

23. Deliver housing benefits that improve affordability for vulnerable households by:

- a. Delivering portable housing benefits, including the housing allowance program and the Canada-Ontario Housing Benefit program, in partnership with other orders of government, to improve housing stability and increase access to affordable housing.
- b. Continuing the implementation of Human Services Integration to provide streamlined access to a range of benefits and services, including housing subsidies.

Requests to the Federal and Provincial Governments:

- 24. The federal and provincial governments to implement the Canada-Ontario Housing Benefit and provide flexibility to help address local needs, including increasing per household allocation to \$4,800 annually (\$400 per month).
- 25. The provincial government to eliminate the RGI rent scales for social assistance recipients, or at a minimum, set the rents scales to the newly established minimum rent level and similarly index them annually by the rent control guideline.
- 26. The provincial government to provide increased benefits to households receiving social assistance (i.e. OW/ODSP) at rates that recognize the higher rental costs in major cities.



6 Meet the Diverse Housing Needs of Seniors

Overview

Over the coming years, the city will experience an unprecedented growth in the number of seniors 65 years of age and older. The Toronto seniors' housing challenge over the next decade is to provide a full range of housing and accommodation options with supports and services for this growing and diverse group which, by 2030, will increase by 59% or some 700,000 seniors. Participants in the HousingTO 2020-2030 Consultations expressed concerns over shortages of affordable, accessible, and well-maintained housing and long-term care beds.

With the growing number of seniors and with seniors living longer, there will be a significant increase in the demand for appropriate affordable housing options and support services. Seniors are also more vulnerable to the impacts of climate change, including extreme heat; as the climate changes, there will even be more of a need to ensure seniors housing is resilient.

Whether it is aging in place in existing rental, or ownership housing, or transitioning to live in a retirement home or long-term care environment, governments have an essential role to play in delivering services, programs and policies to meet the diverse needs of seniors.

Governments must also act in partnership with community stakeholders - including housing, healthcare and support service providers - to ensure that the system is effective, efficient and responds to a broad range of housing and support needs of seniors. Providing housing supports for seniors is also consistent with a human rights based approach to housing. The alternative would be a system failure whereby seniors live in inappropriate, inaccessible and unaffordable homes; long-term care waiting lists continue to grow; and individuals stay in hospitals longer because home supports and care options are unavailable.

Actions To-Date

Existing Programs and Strategies

The City has recognized that the seniors population needs to be appropriately supported. In 2013, City Council adopted the Toronto Seniors Strategy to address issues such as social inclusion, aging in place, and to lay a foundation for the work that is required to adequately and effectively support Toronto's growing and aging population. This Strategy was also reviewed and updated in 2018 in consultation with the Toronto Seniors Strategy Accountability Table consisting of a broad range of stakeholders including those with lived experience.

The City provides and monitors a full range of housing programs and services which range from assisting seniors who are homeless or at risk of being homelessness to providing long-term care options. Some of these programs include:



- A Property Tax Increase Deferral Program to assist low-income senior home owners;
- A Property Tax Increase Cancellation Program; and
- A Water Rebate Program for which low-income seniors are eligible.

In addition, the City offers programs to assist low-income seniors in making life safety and accessibility modifications to their homes and supports the construction of new seniors rental housing.

During the HousingTO 2020-2030 Consultations participants called for more in-home support services for seniors who live in rental buildings. They also felt there should be government programs to support building owners in retrofitting rental apartment units to help seniors remain and live comfortably in their homes.

Housing and Services Integration

In 2019, in recognition of the importance of providing effective and co-ordinated accommodation and support services for seniors, the City established the Seniors Services and Long-Term Care Division. The mandate of this Division is to provide community-based programs (adult day, homemakers and nurses services, supportive housing) and to operate ten long-term care homes that provide accommodation for 2,641 residents.

The City, in collaboration with Toronto Community Housing and the Toronto Central Local Health Integration Network (LHIN), is also taking action to better integrate housing and health service for seniors living in Toronto Community Housing's seniors housing portfolio. The City is creating a new housing corporation to manage and operate the corporations' 83 seniors-designated buildings aiming to improve the quality of life for 14,000 seniors who live in TCHC buildings allowing them to age in place in dignity and with comfort.

Future Actions

By 2030, the demand for seniors' facilities and support services will increase dramatically along with the city's seniors population. This growing and diverse population will have complex and intersectional needs for services and supports that enable health and well-being.

Financial Support for Building and Redeveloping Long-term Care Homes

In recognition of the growing demand for dependent seniors living, the Ontario government is moving forward with a provincial plan to support the creation and redevelopment of 30,000 long-term care beds by 2028. To date, the Province has issued licenses to add some 7,889 long-term care beds province wide.

Redeveloping and building new long-term care facilities in Toronto is challenging. First, long-term care providers must raise upfront their own capital funding and financing, as the



allocation by the Ministry of Health and Long-Term Care only provides capital and operating per-diem funding which comes into effect once the beds are completed and occupied. Secondly, long-term care providers seeking to redevelop and/or build new facilities are in competition with others in acquiring land, labour and building materials. At the present time, the Provincial long-term care funding formula is challenging for providers as it does not recognize these unique conditions that drive up costs in urban areas.

Today there are currently 15,184 long-term care beds operated out of 84 facilities within Toronto. Of these totals approximately 7,581, or 50%, have been identified by the Ministry of Health and Long-Term Care as requiring redevelopment by 2025.

Five of the City's directly operated ten long-term care homes (1,232 beds) require redevelopment to meet current design standards and improve the physical and service needs of residents. As part of these redevelopment initiatives, the City will also be increasing the inventory of long-term care beds by 978 beds. The Seniors Services and Long-Term Care Division estimates that the capital cost to redevelop the City's five existing long-term care facilities including the cost of adding the 978 beds will be approximately \$800 million.

There are other non-profit and private long-term care providers that will also have to redevelop their facilities to comply with Provincial standards within the same timeframe. In January 2019, Toronto City Council requested a review of the Open Door Affordable Rental Housing Program. Council requested that staff consider extending financial support for long-term care providers through extending surplus municipal land and waiver of development charges to support the redevelopment and development of long-term care facilities in Toronto. While the Ontario government has not publicly disclosed how many of the new beds have been allocated within Toronto and to whom, it is estimated some 1,500 non-profit long-term beds that will need support in forms of fee exemptions from the City in the next five years.

Co-location of Housing and Long-Term Care

The redevelopment of existing long-term care facilities also provides a unique opportunity to re-purpose existing facilities to support the City's affordable and supportive housing objectives. By way of example, the City of Toronto and Toronto Community Housing worked with the former Chester Village long-term care home in downtown Toronto and converted the facility into permanent affordable rental housing for seniors in 2005.

Similarly, the City is moving forward with George Street Revitalization which will redevelop Seaton House to provide a new integrated complex providing seniors long-term care, replacement shelter beds, affordable rental housing and a community hub. This will include development of pilot programs for specialized care units that improve service pathways for shelter users to access long-term care, by providing specialized programming for seniors with significant substance use, complex physical health issues and/or behavioural issues.



Better Data and Service Co-ordination

In order to optimize the opportunities described above for co-locating affordable housing with new long-term care facilities, there is an urgent need for greater housing system co-ordination between and within governments to maximize limited resources and improve the housing and health outcomes for residents.

At the present time, the City of Toronto does not have a comprehensive co-ordinated delivery and evaluation method to assess the quality of services for seniors being provided by governments and other service providers. As a result, it is challenging to estimate the service levels or understand where gaps in service levels exist. Addressing this issue is critical to improving service delivery for seniors and making better use of resources.

City Actions:

27. Continue providing property tax relief to low-income senior homeowners.
28. Develop a policy consistent with the provincial *More Homes, More Choice Act* to provide development charges deferrals to non-profit long-term care providers creating new long-term care beds.
29. Create opportunities for additional affordable and supportive housing for seniors through the redevelopment of long-term care homes and:
 - a. Work with the Province and long-term care providers who are required to redevelop their homes to determine the feasibility of converting some of these facilities to affordable and supportive housing.
30. Create opportunities for formerly homeless seniors to access long-term care that better meets their care needs and:
 - a. Create a 16-bed pilot program to test models of service for formerly homeless seniors.
 - b. Develop a 64-bed specialized care unit within the George Street campus for formerly homeless seniors with complex needs.
31. Work with seniors' service providers and the Province to address data gaps which will improve co-ordination of services to seniors.



Requests to the Federal and Provincial Governments:

32. The Province to provide the City, seniors serving organizations and support agencies with the necessary resources and programs to assist low-income seniors in rental and ownership housing through support services and home modifications.
33. The Province to work with the City and long-term care providers to expedite the replacement of existing long-term care homes.
34. The Province to change the current long-term care funding formula, including the per-diem allocation, so that it covers the full capital cost of building new long-term care homes.



7 Ensure Well-Maintained and Secure Homes for Renters

Overview

Almost half of Toronto residents live in a diverse range of rental homes across the city including privately-owned rental buildings, non-profit and co-operative housing, secondary-suites, rooming houses and rented condominium units. Toronto's rental housing stock is one of the most valuable assets in terms of providing safe, secure and affordable housing for households who cannot afford to or choose not to purchase their own homes.

Through the HousingTO 2020-2030 Consultations, the City heard loud and clear that the aging state of many publicly and privately-owned high-rise buildings in the city is of critical concern for both tenants and landlords. With more than one thousand high-rise rental towers built between the 1950s and 1980s, there is an increasing risk of building systems failures and pest infestations. Consultation participants noted that poor maintenance and cleanliness standards can have consequences for tenants' health and exacerbate accessibility issues. These aging buildings are further challenged by the changing climate. Residents in towers are already at risk during heatwaves and power outages, and will face hotter summers and more extreme weather in the future. When towers experience resilience risks, there are significant costs to the building owners and residents, impacts on physical and mental health, and costs to the City including the displacement of hundreds of residents for more than a year.

Additionally, with a tight rental market reflecting vacancy rates below 1% and limited new rental housing being constructed in the city, when a vacancy occurs within the private rental housing market, the unit is often rented at a higher rent than previously charged for the same unit regardless of whether improvements/renovations were made or not. In other instances, upon turnover of a unit, private landlords are undertaking significant renovations and dramatically increasing the new asking rent.

Through the HousingTO 2020-2030 Consultations, many participants also raised concerns over a growing trend of illegitimate eviction efforts by landlords. Many of these illegitimate efforts are for reasons such as undertaking renovations that do not necessarily require vacant possession of units so that landlords can then turn around and rent those units at much higher rates. These circumstances have left prospective tenants, including lower-income residents, at a significant disadvantage when looking for an affordable place to rent.

Many participants were also concerned about short-term rentals such as Airbnb that are reducing the housing stock that could otherwise be used for long-term or permanent rental housing.



Toronto's Non-Profit and Co-operative Housing Stock

In Toronto, some 250,000 Toronto residents live in about 100,000 social housing units many of which are aging and in need of repair and modernization. These homes are owned by a broad range of more than 250 non-profit housing organizations – with the largest being the 58,500 homes owned by Toronto Community Housing Corporation.

Similar to private sector landlords, non-profit housing providers are also faced with ongoing repair and modernization requirements in order to provide safe and secure housing for their residents. However, unlike private sector landlords, non-profit housing providers operate to provide affordable and rent-geared-to-income rents. As this operating model can be challenging without adequate levels of government subsidies, social housing providers often lack the necessary operating and capital funding to adequately maintain properties as they age.

Actions To-Date

Ensuring Good Quality Homes

To address resilience challenges of high-rise rental towers and prevent system failures, the City has been implementing a range of policies and program aimed at protecting tenants who live in both private and non-profit and co-operative housing including but not limited to:

- **RentSafeTO** which is a by-law enforcement program that ensures owners of apartment building with three or more storeys and 10 or more units comply with building maintenance standards; and
- **Tower Renewal and High-Rise Retrofit Improvement Support Program (Hi-RIS)** which helps apartment building operators revitalize older apartment towers and reduce water consumption and greenhouse gas emissions.

Protecting Existing Homes

1) *Rental Housing Demolitions and Conversion projects*

The City works to preserve existing rental housing through the development review process. The City's Rental Demolition and Conversion By-law regulates the demolition and conversion of existing rental housing. The City's rental demolition and replacement Official Plan policy requires all affordable and mid-range housing lost to redevelopment to be replaced by units with similar rents secured for at least 10 years. This policy also ensures existing tenants benefit from a tenant relocation and assistance plan, including the right to return to a replacement unit.



2) Rental Housing Intensification projects

In addition to the above, the City has Official Plan policies for rental housing intensification that apply when significant new development is proposed on a site and existing rental units will be kept in the new development. The policies secure the rental tenure and needed improvements and renovations to existing rental housing without passing on costs to tenants.

3) Secondary Suites and Multi-unit Homes

Renters who live in secondary suites, basement apartments and unregulated rooming houses also lack the security of tenure of renters in private rental apartment buildings, and face building conditions that may not meet acceptable property standards or health and safety standards. As these are some of the city's more affordable housing options, the City has developed Official Plan policies to address the loss of dwelling rooms, including a requirement to replace the same amount of dwelling room gross floor area in the new development as rental housing and provide assistance to displaced tenants.

4) Short-term Rentals

The City has also taken steps towards regulating short-term rentals in Toronto to allow people to rent their homes for short periods while minimizing negative impacts on housing affordability and availability. Under the new regulations, residents can host short-term rentals in their principal residence only. Both homeowners and renters can rent up to three bedrooms or entire residence. An entire home can be rented as a short-term rental if owner/tenant is away – to a maximum of 180 nights per year. These regulations are expected to promote several policy objectives including increasing the availability of rental opportunities for long-term tenants and promoting security of tenure.

Future Actions

While creating new purpose-built rental housing to meet current and future demand is a priority for the City, over the next decade, most residents will have their housing needs met through the city's existing rental housing stock. As such, it is crucial that this existing stock of rental homes be appropriately maintained and preserved.

Government investments to support the repair and renewal of aging rental housing is crucial to bringing buildings to a state of good repair, improving building operations, and ultimately improving the overall safety and livability for tenants.

The City through TransformTO, the City's climate action strategy, supports improving building performance and energy efficiency which can lower building operating costs and also create better indoor environmental quality for residents.



The City will extend and expand the Tower Renewal program to enable deep tower retrofits - such as re-cladding, new windows, new heating/hot water equipment, better ventilation and cooling, accessibility upgrades, fire system upgrades, and emergency backup power that could achieve improved indoor air quality including cooling measures, and reduced greenhouse gas emissions.

Other orders of government also have tools critical in supporting Toronto Resiliency Strategy's goal of retrofitting and making the city's affordable multi-residential housing more resilient. Recommendations identified through this work include required changes to the federal Income Tax Act, and funding approaches which benefit resilience through housing, energy efficiency and other relevant programs. Specifically, both federal and provincial governments will need to consider extending funding for social and community housing repairs provided through the Canada-Ontario Bi-lateral agreement currently available until 2022.

The City will also undertake a review of rental demolition and replacement Official Plan policy and implementation practices to ensure the policy is achieving its intent. Work is also underway to review options to improve the licensing and regulation of multi-tenant houses and establish city-wide zoning permissions for multi-tenant homes.

Additionally, in some instances, many low-income and vulnerable residents are left with little housing choice and are forced to live in some of the City's most poorly maintained properties. In these cases, the City has an obligation to do a better job in ensuring property standards compliance and the provision of necessary social support services.

City Actions:

35. Continue, enhance and integrate inspection, repair and energy efficiency programs to maximize impact for residents of aging rental buildings by:

- a. Developing action plans to protect tenants and address non-compliance by landlords as they are identified through the RentSafeTO program.
- b. Continuing to invest \$2.5 million in low-cost financing through the Tower Renewal Program annually to provide low-cost financing to apartment building operators to revitalize aging towers.
- c. Working with public and private sector building owners to implement Toronto's newly launched Green Will Initiative to drive energy efficiency towards net-zero greenhouse gas emissions and improve resilience in buildings across the city.



- d. Encouraging application of City's back-up power guidelines for existing and new multi-unit residential buildings.

36. Protect tenants in private rental buildings by:

- a. Establishing a Tenant Advisory Council to provide advice and guidance to the City on proactive actions to support residents living in vulnerable circumstances and make recommendations on measures to provide tenant supports.
- b. Undertaking a review of the City's rental demolition and replacement Official Plan policy, including implementation approaches and practices including a review of affordability periods and eligibility criteria for new tenants.
- c. Continuing to measure, protect and preserve multi-tenant dwelling homes including security of tenure for their tenants.

Requests to the Federal and Provincial Governments:

37. The federal and provincial governments to establish a capital repair program dedicated to helping non-profit and co-operative housing providers purchase and address repair issues and building upgrades including making their existing portfolios more accessible and energy-efficient.

38. The federal and provincial governments to establish a supportive housing building and operating program dedicated to helping non-profit housing and co-operative housing providers acquire or re-purpose existing homes for use as supportive housing for individuals with support needs.

39. The federal government to support the City's goal of retrofitting and making affordable multi-residential housing more resilient by:

- a. Including retrofits which benefit resilience within class 43.2 (Capital Cost Allowances) in the Income Tax Act.
- b. Making grants available to fund at least 15% of the capital cost of retrofits that benefit resilience.
- c. Allocating funding to pilot demonstration projects to advance industry capacity for retrofits that benefit resilience.



- d. Allocating funding to portfolio-scale agreements for retrofits that benefit resilience and support the needs of groups of buildings.
 - e. Developing a funding approach for retrofits that benefit resilience in a way that meets the needs of large cities, including Toronto.
- 40. The Provincial government to support the City's goal of retrofitting and making its affordable multi-residential housing more resilient and:**
- a. Make a minimum of 15% of the costs of a retrofits that benefit resilience eligible for grants from the planned emission reduction fund using the planned Ontario Carbon Trust or other mechanisms.
 - b. Exempt or delay retrofits that benefit resilience from being subject to property taxation increases.
 - c. Update the Building Code to address resilience in apartment buildings as part of the planned modernization of the Building Code described in the Made in Ontario Environmental Plan.



8 Support Toronto Community Housing Corporation and its Residents

Overview

Toronto Community Housing (TCHC) communities are a prominent fixture in Toronto's social housing landscape providing homes to nearly 60,000 low and moderate-income households. TCHC residents come from many different backgrounds with a diversity in age, religion, ethnicity and race.

During the HousingTO 2020-2030 Consultations, to gather information, ideas, opinions, and insights from residents of TCHC, four meetings were specifically designed to hear their voices at three geographically diverse locations across the City. The main issue raised by TCHC residents was the severely deteriorating state and capital repair backlogs of many of the Corporation's properties.

The City also recognizes the growing backlog of capital repairs in the Toronto Community Housing Corporation portfolio as one of the most significant challenges facing Toronto, since the transfer of social housing responsibility from the Province in the 1990s. During the past two decades, the backlog of repairs has ballooned to \$3.1 billion. This has resulted in a growing number of residents living in buildings and homes that are in poor state of repair, including some homes which have been permanently closed.

Actions To-Date

To address the issue of repair backlog, the City took action in 2017 and provided two years of interim capital funding. In 2019, the Federal government worked with the City to announce that \$1.34 billion (\$810 million in the form of loans and \$530 million in capital funding) in federal funding would be invested over nine years from the *National Housing Strategy*.

In addition to its ongoing capital repair program, TCHC is addressing its capital repair backlog through revitalization efforts, whereby older social housing homes in need of significant repairs, that are more economic to replace rather than fix, are being replaced with new rent-geared-to-income social housing homes in new mixed income, mix-used communities.

Currently, there are 8 neighbourhood revitalization projects underway, planned or completed including Regent Park, Alexandra Park, Lawrence Heights, Allenbury Gardens, Leslie Nymark, 250 Davenport Road, Don Summerville and Firgrove. Through these projects, TCHC is expected to add over 19,000 new market and replacement homes across the city.

In July 2019, City Council approved a new approvals framework for TCHC revitalization and infill projects to ensure that a range of new housing opportunities are created through these efforts.



In addition to replacement of rent-geared-to-income and new market homes, the revised approvals framework requires TCHC to identify opportunities for new affordable rental homes on TCHC lands moving forward. This approach will promote strategic city-building to foster more mixed-income, mixed-use and inclusive communities where residents from diverse backgrounds can live, work and thrive. It will also add much-needed net new affordable rental units to the city's housing stock. To better align existing city building resources, Council has approved, in principle, the transfer of TCHC's real estate development functions to CreateTO, the City's real estate agency.

Future Actions

The City is proposing to introduce a permanent operating and capital funding model for TCHC starting in 2020. The City will also continue to advocate to the federal and provincial governments to cost-share capital funding required to maintain the TCHC units in a state of good repair.

Toronto Community Housing Corporation has been a pioneer in undertaking large community revitalization projects to address its aging social housing stock and to create more vibrant, liveable communities. In addition, through TCHC revitalization efforts, new retail spaces, businesses and job opportunities for residents, as well as recreational and athletic facilities have been added in priority neighbourhoods.

Historically, TCHC's revitalization model has been premised on its leveraging land value to manage the cost of revitalization projects. However, this has become increasingly difficult to achieve in areas of the city where land values are lower than the relative cost of replacing rental units. Although there is also an overwhelming need to add net new affordable rental homes to revitalization communities to deal with current needs and future growth, this will add further costs to projects.

Using the new revitalization framework, TCHC and the City propose to add net new affordable rental homes through the revitalization of the Don Summerville, Firgrove-Grassways and Lawrence Heights (Phase 2) neighbourhoods. Additional revitalization opportunities will be explored in other TCHC communities as means to address repair challenges and promote complete, thriving communities. Leveraging federal and provincial funding and financing will be critical to advance these revitalizations. As such, it is pivotal that the federal and provincial governments support TCHC and the City in revitalizing priority neighbourhoods and adding new affordable rental homes to support low-and-moderate-income households.



City Actions:

41. **Advance the Toronto Community Housing state of good repair plan to improve the tenant experience and living conditions for TCH residents and:**
 - a. Implement the capital plan to invest \$1.34 billion in Federal funding and financing to repair TCHC buildings by 2027.
 - b. Commit to a permanent capital and operating funding model for TCHC starting in 2020.
42. **Continue revitalization of identified TCHC communities in partnership with TCHC and CreateTO.**

Requests to the Federal and Provincial Governments:

43. **The provincial government to contribute a one-third share or \$1.34 billion in capital funding to address TCHC's capital repair backlog.**
44. **The federal and provincial governments to partner in the revitalization of TCHC communities by providing financial support for the addition of new affordable rental homes in projects where land value is not sufficient to cover development costs.**



9 Continue the Revitalization of Neighbourhoods

Overview

Revitalization provides an opportunity to renew neighbourhoods and improve the quality of life for current and future residents. Through revitalization, homes that are beyond economical repair are replaced, a new range of housing options are added, and communities often benefit from increased access to amenity spaces, new services onsite, improved access to transportation and local employment opportunities. There are a range of new opportunities to revitalize and create new affordable housing in Toronto including through the implementation of Secondary Plans and Site and Area Specific Policies for areas expected to experience redevelopment.

The development of areas such as the Waterfront and Port Lands, as well as surplus municipal lands within existing neighbourhoods, presents a unique opportunity for the City to work with other orders of government to create a new mixed-income, mixed-use and inclusive community in areas that will stimulate economic growth and prosperity. Participants of the HousingTO 2020-2030 Consultations noted “the potential benefits...[of] affordable housing being spread out in more areas of the city and the potential for mixed-income developments to decrease stigma and build community cohesion.”

Creating affordable housing in these sites will help address the city-wide demand for affordable housing while also providing housing that is affordable to future area employees. The ability to live in proximity to work will also attract new talent to new and emerging sectors, helping Toronto to maintain a competitive advantage in the global marketplace.

Toronto Port Lands

Toronto’s Port Lands is one of the largest underdeveloped pieces of downtown waterfront in North America. The area is currently predominantly used for manufacturing, industrial, cultural, retail and port uses. However, the future of this 400-hectare area includes the development of a bustling new Toronto neighbourhood.

The development of the Port Lands presents a unique opportunity for the City to work with other orders of government to create a new mixed-income, mixed-use and inclusive community in an area that will stimulate economic growth and prosperity.

Actions To-Date

The City's Official Plan states that a full range of housing options should be available across Toronto, in every neighbourhood – this can include accessible homes for seniors, to larger sized homes for multi-generational families, to opportunities for individuals whose needs are best



served by sharing their homes. This objective is further strengthened by the *Toronto Housing Charter*.

Through Secondary Plans and Site and Area Specific Policies for areas expected to experience significant redevelopment, such as the Waterfront and Toronto Port Lands, the City has implemented requirements through 'inclusionary zoning' that a certain percentage of the development be provided as affordable housing as a condition of development. There are also opportunities on these sites to create further affordable housing through the provision of federal and provincial dedicated funding and financing mechanisms.

Future Actions

While Toronto's population has grown considerably over the past 10 years, the geographic distribution of growth has not been consistent throughout the city. Areas of the city where the majority of residents identify themselves as visible minorities and/or newcomers have had little to no population growth and, in some cases, have seen a decline in population. This is in spite of the fact that services and infrastructure exist in these areas to serve higher numbers of residents.

In order to achieve a variety of adequate and affordable housing options in all neighbourhoods, in addition to improved access to transit, amenities and employment opportunities, the City will use various policy and program levers at its disposal to encourage revitalization in areas where residents are not benefiting from the growth.

The City has already started exploring expanding permissions for duplexes and low-rise walk-up apartments, the so-called 'Missing Middle' housing form, in Toronto neighbourhoods. The City will be able to accommodate more people in existing neighbourhoods without significant impacts to the built form character and create a more equitable city by allowing gentle density throughout the city.

As part of the City's efforts in identifying and activating sites appropriate for affordable housing developments, neighbourhood housing initiatives will be developed in consultation with the community and local service agencies to ensure the growth is responsive to the needs of current and future residents within each community and ultimately, helps to improve the quality of their lives.

City Actions:

- 45. Facilitate a range of housing opportunities in complete communities across the city through developing neighbourhood housing initiatives in consultation with local communities.**



Requests to the Federal and Provincial Governments:

46. The federal and provincial governments to provide financial support to create additional affordable rental homes in new developments.



10 Create New Rental Housing Responsive to Residents' Needs

Overview

In addition to preserving and maintaining the affordability of the existing stock of private and non-profit rental housing, the City is creating purpose-built and affordable rental housing suitable for its current and future residents.

Purpose-Built Rental Homes

The housing crisis in Toronto is clearly demonstrated in the fact that despite the need and demand for purpose-built rental housing, Toronto has seen very little new production. Some 80,000 new condominium homes opened in the last five years compared to just 4,500 purpose-built rental homes. While condominium developments generate enormous economic wealth and provide a supply of new housing, not everyone is able to afford to buy or rent a condominium unit.

The Toronto challenge over the next decade will be to encourage a paradigm shift from condominium development through supporting and incentivizing the creation of more purpose-built rental and affordable housing in Toronto.

With rental housing vacancy rates at unhealthy levels and Toronto's population forecasted to grow by up to one million more residents by 2030, there is an urgent need for all orders of government to support the construction of purpose-built rental homes. To meet the growing need, a recent Royal Bank of Canada Economics report entitled, "*Big City Rental Blues: A Look at Canada's Rental Housing Deficit*" calls for the doubling of new rental housing in Toronto to meet future demand.

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.

During the HousingTO 2020-2030 Consultations, many groups and individuals expressed frustration that the City has no unique process or additional incentives to support new rental housing development. For example, many homeowner participants noted a desire to activate their underutilized properties to bring additional rental supply onto the market but cannot fully absorb the cost of doing so on their own.

Affordable Rental Housing

During the HousingTO 2020-2030 Consultations there was a consistent and overwhelming call from stakeholders for more action. Residents and stakeholders made it clear that they wanted the City to set higher affordable rental housing targets than those in the previous *Housing*



Opportunities Toronto 2010 -2020 Plan and that they wanted the resources provided to meet these targets.

While it is generally recognized that the City has fallen behind in providing new affordable rental housing, it must also be acknowledged that there will be challenges to address and overcome the backlog of rental housing need as well as respond to future demand.

Almost three decades ago, the Federal and Ontario governments changed policy and program directions and discontinued funding new non-profit and co-operative housing developments. The end of the development of new non-profit and co-operative housing programs resulted in the ending of a pipeline of new mixed-income housing, including the provision of additional rents-geared-to-income housing where residents pay no more than 30% of their gross monthly income on rent.

With the introduction of new affordable housing programs some 20 years ago, the Federal, Provincial and City governments provided funding and incentives primarily tied to reducing the cost of construction and with little or no ongoing operating funding. Through these initiatives, the rent to be paid by residents were set at no more than 100% of the average market rent, and in some cases an average of 80% of average market rent for Toronto.

Throughout the HousingTO 2020-2030 Consultations there was consistent public and stakeholder concern raised about the current definition of affordability being rents that are no higher than the average market rent. Participants in the consultations felt that as average market rents are rising faster than residents' incomes, the use of the city-wide average market rent was inappropriate and left too many low-income residents unable to afford homes being developed in new affordable housing projects.

Actions To-Date

Purpose-Built Rental Homes

Over the past two years, governments have realized the need for and the value of new rental housing and have started to respond. For instance, the National Housing Strategy, through the Rental Construction Financing Initiative (RCFI), provides \$13.75 billion in low-interest financing to support the construction of some 42,500 rental units nationally until 2027. Several projects in Toronto have already been approved under this program and some are under construction.

The Provincial government, through the *More Homes, More Choice Act, 2019* seeks to boost the supply of new housing, including providing for the deferral of municipal development charges on new rental housing until building construction is completed, including a five year period post-construction for payment of the development charges.



The Provincial government also introduced changes to the Provincial Policy Statement requiring Planning authorities to provide for an appropriate range and mix of housing options by establishing and implementing targets for affordable housing for low and moderate-income households that align with housing and homelessness plans.

The City of Toronto has specific planning policies and programs to maintain purpose-built rental and to boost the supply of rental housing. Through the Housing Now Initiative, the City activated 11 City-owned sites for the development of 3,700 market rental and 3,700 affordable rental housing within mixed-income, mixed-use, transit-oriented communities. The Housing Now Initiative is leveraging City-owned properties in close proximity to transit stations. Adopting a transit-oriented approach to housing development will provide residents with access to a range of services as well as employment opportunities and contribute to combatting climate change by reducing the need for driving and energy consumption.

The City has also made progress towards implementing new initiatives to increase the supply of rental housing. For instance, in 2019, the City of Toronto expanded permissions to support the development of laneway suites across the city with 26 projects approved to-date. Laneway and secondary homes provide new rental, low-density housing opportunities within established neighbourhoods while enhancing neighbourhood and community character. The City will continue to support the creation of more laneway and secondary homes to diversify and increase rental housing opportunities across Toronto.

Despite its ongoing efforts to promote new rental housing developments, the City does not have the authority under provincial legislation to treat purpose-built rental housing planning applications any differently from residential condominium applications, nor does the City have specific incentives or targets for new purpose-built rental housing. To help encourage more purpose-built rental development, both of these tools will need to be implemented.

In 2017, the Provincial government launched the Fair Housing Plan, which included the Provincial Affordable Housing Land Program under which two provincially-owned sites in Toronto have been activated for the construction of purpose built rental homes, with 30% of the rental housing as affordable. Also in 2017, the Federal government brought forward a 10-year National Housing Strategy, which includes funding and financing incentives to support the construction of both market and affordable rental housing.

The City also has policy requirements within its Official Plan that require the provision of affordable housing on large development sites as the first priority Section 37 contribution, and the City has also recently been securing affordable housing as a voluntary Section 37 contribution on sites where it is not required to provide affordable housing as a condition of development.



In addition, the City has set standards through the Toronto Green Standard around energy efficiency and resilience so that all new housing built in the next ten years is energy efficient and prepared for climate change.

Affordable Rental Housing

The *Housing Opportunities Toronto (HOT) 2010-2020 Action Plan* set a target of 1,000 new affordable rental housing units to be developed annually in Toronto. The HOT Action Plan also called for "...a much stronger emphasis on affordable housing developments which offer a mix of rents, along a spectrum from rent-geared-to income levels, to average market rents and up to full market rents".

Since 2010, the City has made reasonable progress in approving more than 6,000 affordable rental homes but has fallen short on meeting the annual target. While some of the homes approved are deeply affordable, many of them have rents set using the average market rent for Toronto.

In an effort to boost the development of new affordable rental housing, the City introduced the Open Door Affordable Housing Program in 2015. This Program provides financial incentives, capital funding and specialized planning service to support the development of affordable rental housing.

In 2018, the City of Toronto set aside eleven municipal surplus properties to contribute to the development of new mixed-income, transit-oriented communities through the construction of 10,000 new homes with a mix of affordable rental, market rental and market condominium homes.

To further the City's ability to secure new affordable housing, the City is also in the process of developing an Inclusionary Zoning policy framework to support the creation affordable units targeted to low and moderate-income households. Inclusionary Zoning would require new residential developments to include affordable housing units, creating mixed-income housing. City incentives and/or funding could also be layered on to Section 37 and Inclusionary Zoning requirements to achieve deeper or longer affordability, or more affordable units.

Future Actions

The City is setting a target of 40,000 affordable rental homes approvals by 2030 including 18,000 supportive homes. Achieving this target relies on a strong partnership with other orders of government, non-profit, co-operative and private housing organizations.

To ensure new rental homes are affordable to households with a diverse range of incomes, the City will review establishing a new income-based definition of affordable housing.



While there is a desire by many to see these new affordable rental housing built and occupied in the short term, the planning, construction and opening of new multi-residential housing will realistically take anywhere from five to twenty years for large, multi-phased developments.

The City cannot face these challenges alone. The responsibility to deliver new housing must be shared by all orders of government. Some of Toronto's housing challenges must be addressed by the federal and provincial governments through additional capital funding to support the creation of supportive and affordable homes. Likewise, government policies and programs need to shift to provide further support to private and non-profit organizations to operate both market and affordable rental homes built.

Establish a Land Banking Initiative

Securing land is an essential building block to the development of affordable rental housing. As the first steps towards getting to 40,000 affordable rental housing approvals, a public-private-non-profit land bank initiative is being proposed (the "40,000 Land Bank Partnership Initiative") whereby a full range of government, non-profit, charitable and private sector organizations will be engaged to identify suitable properties to contribute to creating an affordable rental housing development pipeline.

The City's Housing Now Initiative was launched in 2019 to kick-start the campaign to activate public land for affordable rental housing development. To support the campaign, CreateTO, the City's real estate agency, will spearhead a process to identify and allocate surplus lands to achieve additional affordable homes and other City building objectives.

The City is also calling on other partners to identify appropriate sites and contribute them on a discounted basis to support a pipeline of new affordable rental homes approvals by 2030. Potential partners include the federal and provincial governments, charities and multi-faith groups, non-profit and cooperative housing organizations and private sector organizations. Infill development and revitalization on Toronto Community Housing Corporation sites and co-locating affordable housing with other City-owned facilities, such as libraries and civic centres, are also an important part of the 40,000 Land Banking Partnership Initiative.

In addition, the City will look into strategic acquisition of private lands following certain considerations such as existing City real estate nearby, availability of funding source for lands and development, appropriate zoning and neighbourhood fit, planning considerations, general due diligence (environmental, building condition, heritage), transit proximity, local amenities and services and local real estate context including vacancy rate, available affordable housing, social housing nearby with expansion or redevelopment potential.



Complementary Funding and Financing Initiatives

Establishing the 40,000 Land Banking Partnership Initiative will create an inventory of sites appropriate for creating the new affordable housing projects. However, governments, non-profit and private sector groups will all need to contribute resources to support the construction and operation of the affordable rental and supportive homes at the identified sites.

Both the federal and provincial government will also need to do more than what their current efforts through the National Housing Strategy and the Bi-lateral Agreement provide. In addition, the City will extend and deepen its financial commitment to providing funding and financial incentives through programs like the Open Door Affordable Housing Program.

To supplement government investment in affordable housing, the City will look into activating third-party capital through vehicles such as pension funds, charities and philanthropic and private foundations. To advance this work, beginning in 2020 the City will commission a report outlining options for establishing a third-party fund to assist the City in achieving its affordable housing targets by 2030 and beyond.

Re-defining "Affordable" Housing in Toronto

The costs to develop housing in Toronto are driven by various macro-economic, environmental and political factors including the high cost of land, interest rates, rental rates, capitalization rates and of course, the escalating cost of labour and materials. These same costs and risks are borne by developers of affordable and supportive housing projects who provide deeply affordable rents and often times, have limited resources.

Given these realities and in the absence of significant government capital and operating subsidies for affordable rental projects, it is challenging to offer all new affordable rental homes at deeply affordable rents based on 30% of household incomes.

However, to help bridge the gap between escalating housing costs and incomes, the City is committed to adopting a new income-based approach (as opposed to the current market-based approach) in administering affordable rental housing programs. Appendix 2 outlines rent levels affordable to households with diverse income levels. The City will also review options to revise its Official Plan definitions of "affordable rental" and "affordable ownership" housing to better reflect residents' ability to pay for housing in Toronto's housing market.

Through implementation of an income-based approach, it will be made clear who will benefit from new affordable and supportive housing developments created through affordable housing programs. Revising the definition of affordable housing to better reflect people's ability to pay for housing will also allow the City to support projects that provide homes affordable to households with diverse income levels while prioritizing lower-income households.



Nevertheless, it should be acknowledged that in the absence of significant increases in government subsidies, adopting a traditional rent-geared-to-income model is not financially feasible.

The City will continue to work with internal and external stakeholders to establish the new definition of "affordable" for rental housing projects. It will also develop an implementation plan that ensures a seamless transition for tenants, housing providers and Service Manager administration/oversight by moving from the current market-based approach to an income-based approach.

Through the ongoing work to modernize and simplify access to affordable rental housing options, the City will also be able to better align government resources to residents' needs over the next 10 years.

Increase the supply of supportive housing

City Council and residents have also identified a significant need for affordable housing with a full range of supports for residents. There are some 13,000 people on the waitlist for mental health and addictions supportive housing with another 4,000 people with developmental disabilities waiting for housing and support services. While the City has a legacy supply of supportive housing and a network of supportive housing agencies, the demand for this type of housing has outstripped their ability to accommodate the growing list of residents with complex housing and health needs. To address this challenge, in 2018 City Council set a target of achieving 18,000 supportive homes within 10 years.

To truly address the supportive housing needs of Toronto residents, the City is going to require the federal and provincial governments to step-up with new capital and operating subsidies at scale that have been missing for some 30 years. A joint multi-year supportive housing strategy and investment plan will need to be established through a partnership with all orders of government for Toronto to be able to deliver on its targets.

However, the City can't wait for others to act. Working with supportive housing groups, the City can encourage and incentivize supportive housing through the Open Door Affordable Housing Program and Housing Now Initiative. The City can also highlight what works through supporting special pilot projects such as modular supportive housing, Indigenous transitional housing, and conversion of emergency shelters to supportive housing.



City Actions:

47. Support purpose-built rental housing development and:

- a. Review and establish a purpose-built rental housing target and delivery timelines in alignment with federal and provincial initiatives and programs.
- b. Continue actions to support creation of laneways and secondary suites.
- c. Continue to ensure all new housing is built to be resilient to climate change and energy efficient through the Toronto Green Standard.

48. Establish a 40,000 Land Banking Partnership Initiative and:

- a. Work with other orders of government, private and non-profit partners to identify and set aside lands appropriate for approving 40,000 affordable rental homes.
- b. Continue and expand the Housing Now Initiative to identify additional City-owned sites to create mixed-income communities.
- c. Continue implementing Toronto Community Housing Corporation revitalizations and new infill development opportunities to create mixed-income communities including net new purpose-built rental and affordable rental housing.
- d. Facilitate and plan for co-location opportunities with other City facilities such as new libraries and civic centres.
- e. Establish and implement a framework for the strategic acquisition of land for city building purposes including for affordable housing.
- f. Enter into a Memorandum of Understanding with faith-based groups to identify surplus land for affordable housing.
- g. Work with the Toronto Alliance to End Homelessness and other partners to identify sites suitable for intensification for supportive and affordable housing.
- h. Facilitate partnerships with Toronto Developmental Services Alliance to create appropriate housing opportunities for people with developmental disabilities.



49. **Support non-profit and private organizations to create new affordable rental and supportive homes and:**
 - a. Extend the Open Door Affordable Housing Program to 2030 to provide for waiver of fees, charges and property tax exemptions for 20,000 approved affordable rental and supportive housing projects.
 - b. Create a new approvals stream through the Open Door Affordable Housing Program that prioritizes suitable applications from and incentives to non-profit and co-op housing providers, including faith-based organizations, to deliver increased affordable and supportive housing outcomes.
50. **Create 1,000 modular supportive housing opportunities for homeless individuals and chronic shelter users by 2030.**
51. **Commission a study in 2020 to develop options for third-party housing funds to supplement existing government funding programs.**
52. **Review options for a revised definition of affordable housing based on 30% of household gross income, consistent with the federal definition of affordable housing, in the delivery of new affordable housing.**
53. **Implement Inclusionary Zoning to ensure new housing opportunities are targeted to low and moderate-income households, and affordability is provided long-term.**

Requests to the Federal and Provincial Governments:

54. **The federal and provincial governments to provide preferential tax incentives for market and affordable rental housing development.**
55. **The federal and provincial governments to publicly identify and dedicate surplus lands in Toronto for the development of affordable and supportive housing.**
56. **The federal and provincial governments to commit to a multi-year capital and operating investment plan that supports the City and non-profit, and private housing providers in achieving 20,000 new affordable rental and supportive housing approvals.**



11 Help People Buy, Stay in and Improve Their Homes

Overview

The key to a healthy housing market is flow along the housing spectrum with the ability for residents to own their home if they so choose. While some 53% of Toronto households - approximately 587,000 households - own their own home, the dream of homeownership has become increasingly difficult for many Torontonians to achieve.

The Toronto Housing Market Analysis commissioned by the City in 2019, reports that between 2006 and 2018, while median household income grew by only 30%, the price of a home had grown by an astounding 131%. Additionally, over the past decade, the price to purchase a home in Toronto and the Greater Toronto Region as a whole has grown much faster than incomes and as a consequence, put home ownership out of reach of many renters.

Today, Toronto is a city increasingly divided between those residents who own their homes and those who are long-term renters. A consequence of this phenomenon is that renters are increasingly shut out of the benefits of home ownership including security of tenure and the ability to build equity, and as a consequence, additional pressure is placed on the city's already scarce rental market. Low and moderate-income homeowners need additional support to keep their homes safe and resilient.

During the HousingTO 2020-2030 Consultations participants suggested ideas such as incentives or subsidies (for both homebuyers and the private development industry), low-interest or interest-free loans (especially for first-time homebuyers), and expanded rent-to-own programs.

Actions To-Date

Financial Support

To help first-time homebuyers purchase moderately priced homes, the City currently provides a rebate on the municipal portion of the Land Transfer Tax. In 2018, the City assisted 15,505 first time buyers with a Land Transfer Tax rebate of \$61.6 million.

The City also has an active partnership with non-profit home ownership providers and provides a development charge deferral to assist them in creating up to 400 affordable homes annually for first-time qualified purchasers. The City also has activated its surplus sites for creating affordable ownership housing in partnership with private and non-profit sector.

Complementary to efforts to assist residents to purchase their first home, the City operates a number of programs to assist existing homeowners. These programs include property tax increase deferrals for seniors, energy efficiency programs to reduce energy consumption, and



the Toronto Renovates Program which provides federal/provincial funding for life safety and accessibility modifications for low-income seniors and individuals with disabilities.

Additionally, the City administers the Home Energy Loan Program (HELP) which supports homeowners to revitalize their properties to reduce water consumption and greenhouse gas emissions and build resilience supporting tenants of units in low-rise or single-family dwellings.

Maximizing the use of existing ownership housing supply

Many homeowners have suitable and vacant basements and extra bedrooms which can be rented on a medium to long-term basis. In 2018, the City launched a pilot project where older adult homeowners with extra bedrooms were matched with university and college residents in need of affordable housing. This program demonstrated that the City's existing ownership stock has the potential to help relieve some of the housing pressures being experienced by residents.

Future Actions

The City will continue a number of initiatives that were successful in the past decade in creating pathways to homeownership opportunities including the Municipal Land Transfer Tax Rebate Program as well as non-profit home ownership Development Charge Deferral Program.

Similar to the City's existing rental housing inventory, over the next 10 years the City's inventory of homes designated for ownership will be key to addressing the challenges of housing supply and affordability and maintaining a diverse range of housing options.

To ensure that long-term rental housing opportunities within the ownership market are not lost, the City has taken steps to regulate short-term rental housing. The City is also retaining a consultant to advance a municipal vacancy home tax system to ensure the City's existing housing supply is used efficiently.

In terms of policy changes to stimulate new growth, during the HousingTO 2020-2030 Consultations participants recommended changes to existing permissions that would increase "mid-density family friendly housing" within Residential Detached Zones (RD).

City Actions:

- 57. Continue to assist qualified first-time home buyers through maintaining the Municipal Land Transfer Tax Rebate Program.**



58. Create 4,000 new non-profit affordable ownership opportunities for residents through supporting non-profit housing organizations in building new affordable homes, which includes continuing the non-profit home ownership Development Charge Deferral Program.
59. Encourage and support homeowners in making secondary suites and empty bedrooms available as rental housing.
60. Report on the feasibility of establishing a new Vacant Home Tax in 2020 with the revenues from that program being directed to support the City's housing programs and initiatives.
61. Continue to support low-income seniors and persons with disabilities through providing property tax relief for qualifying residents.
62. Continue and expand existing programs to support residents to make improvements to their homes such as the HELP program and Basement Flooding Subsidy program.

Requests to the Federal and Provincial Governments:

63. The federal and provincial governments to extend the financial incentives that help low-income households to make required life safety repairs, accessibility modifications and energy retrofits.
64. The federal and provincial governments to provide financial incentives to homeowners to maintain, create and make their secondary suites code-compliant (where required) for use as long-term rental homes.
65. The federal government to address barriers that prevent take up of municipal energy loan programs for those with default-insured mortgages, including by directing Canada Mortgage and Housing Corporation to provide guarantees for Local Improvement Charge financing programs.
66. The provincial government to provide tax policy options to support homeowners in adopting measures to protect their homes against extreme weather events, such as ice and wind storms and home flooding as outlined in the Made in Ontario Environment Plan.



12 Improve Accountability and Transparency in Delivery of Housing Services to Residents

Overview

Residents expect good value for money and outcomes that improve the lives of individuals, families, and communities through the delivery of transparent and accountable public service. During the HousingTO 2020-2030 Consultations participants felt that this “is particularly important for ensuring transparency in the implementation and evaluation of the Action Plan, disseminating information, and ensuring equitable representation of all Torontonians.”

Accessing housing programs and services provided in Toronto by the municipal, provincial and federal governments, including government agencies, are at times complex and difficult for the public to navigate.

Given the importance of having access to safe, secure and affordable housing, residents expect that governments will have programs and systems which work effectively and efficiently in addressing their needs.

The City of Toronto acknowledges this public expectation. As such, it has taken a number of actions to streamline the way it plans and delivers housing services across the spectrum and has made a number of changes to its governance structure to improve transparency, accountability and the way it operates.

Actions To-Date

Enhancing Governance and Accountability Structures

Housing Lead Committee

In 2019, City staff identified 'Maintaining and Creating Housing that's Affordable' as one of its four strategic priorities along with 'Keeping Toronto Moving (mobility)', 'Investing in People and Neighbourhoods' and 'Tackling Climate Change and Building Resilience'. To improve housing system co-ordination, effective, decision-making and program delivery at the municipal level, the City also established a Housing Lead Committee in 2019 led by the Deputy City Manager, Community and Social Services.

The Housing Lead Committee consists of members from various City divisions, corporations and agencies involved in the delivery of housing and housing-related services across the housing spectrum. This includes senior City officials responsible for creating and managing emergency shelters and respite centres, regulating short-term rental and multi-tenant homes, managing



and modernizing long-term care facilities, and the planning and delivery of affordable and supportive housing.

Through this newly established Housing Lead Committee, members are responsible for identifying housing and housing-related issues and coordinating strategic system responses that are multi-disciplinary and tackle root causes. Intended public policy outcomes and the use of available tools and resources to achieve those outcomes are facilitated through these efforts.

Housing Secretariat

In 2019, the City established a new division called the Housing Secretariat. The primary responsibility of the Housing Secretariat is to strategically plan and monitor the delivery of housing programs and related services. This includes facilitating the effective delivery of new housing supply, preserving and maintaining Toronto's current housing stock and leading the development of city-wide housing policy and programs to improve service delivery and deliver on City Council directives.

The Housing Secretariat is also responsible for leading the development and implementation of this HousingTO 2020-2030 Action Plan and providing publicly accountability on the City's progress towards achieving the HousingTO's goals and targets through collaboration and partnerships.

External Advisory Committee

To inform and support the development of this HousingTO 2020-2030 Action Plan, an External Advisory Committee was established with membership from a wide and diverse group including people who have experienced or are experiencing poverty, housing insecurity and/or homelessness, as well as industry experts, non-profit housing providers and private sector landlords. This cross-functional table and range of expertise has proven to be instrumental in helping the City to better understand barriers faced by residents in accessing housing and identifying solutions to these issues.

Future Actions

In response to a Council direction, during the HousingTO 2020-2030 Consultations an External Advisory Committee was established to advise staff in developing the consultations and the Plan. It is comprised of external experts from a wide variety of organizations and sectors as well as people with lived experience of poverty, housing insecurity and homelessness. To assist in the implementation of the HousingTO 2020-2030 Action Plan and provide for increased public accountability, including periodically assessing the City's performance over the next 10 years and responding to environmental changes, it is proposed that the External Advisory Committee continue to function in a formal capacity.



In addition, the City will work with the External Advisory Committee to host annual Housing Summits aimed at building support for action on housing and homeless issues and introducing new innovations and practices from other jurisdictions.

Annual reports will also be issued by the City to account for the public investments in housing and homelessness initiatives. A five-year report will be prepared and issued in 2025 providing details on the results of the Housing Plan, and a 10-year report will be released in 2030.

City Actions:

67. Maintain the HousingTO External Advisory Committee through 2030 to:

- a. Provide input and guidance on implementation of the Plan.
- b. Partner with the City, Indigenous housing providers and Toronto's academic institutions in hosting an annual Community Housing Summit to discuss innovative practices in other jurisdictions and promote partnership-based solutions.
- c. Support and consider innovative housing and homelessness practices.

68. Report to Council and the public annually on the progress toward targets and:

- a. Provide an interim report in 2025 outlining 5-year progress in implementing the plan, an evaluation of actions and priority setting for 2025-2030.
- b. Provide a final report in 2030 along with a new 10-year housing plan.

Requests to the Federal and Provincial Governments:

- 69. The federal and provincial governments continue to measure the results of their investments in Toronto and monitor and report regularly on the state of Toronto's housing market.**



13 Enhance Partnerships and Intergovernmental Strategy

Overview

The Housing Opportunities Toronto Action Plan 2010-2020 set out a series of ambitious housing goals and targets to be accomplished by working together with other governments, housing stakeholders and residents. Many of the accomplishments in the first 10 years were the result of collaborations between the City, other governments and private and non-profit partners. The HousingTO 2020-2030 Consultations participants called for all sectors and orders of government to work together instead of in silos by regularly sharing knowledge, data, and insights with each other in a transparent way. While we have had success in some areas, there is much more to be done.

Actions To-Date

The federal government's renewed commitment to housing through the *National Housing Strategy* in 2017 is the most significant housing commitment during the last decade. The 10-year *National Housing Strategy* commits to creating 100,000 new homes, repairing and renewing 300,000 existing homes, 50% reduction in estimated number of chronically homeless shelter users, protecting 385,000 community homes after the expiry of operating agreements and creating another 50,000 community homes, providing 300,000 households with affordability support through the Canada Housing Benefit and ultimately removing 530,000 households from core-housing need.

During the last decade the Ontario government moved forward with the Investment in Affordable Housing for Ontario program providing federal and provincial funding to improve access to affordable rental and ownership housing, provide rent supplements and housing allowances and funding for safe and healthy repairs and accessibility modifications. With this program set to expire in April 2020, the Provincial government will continue to deliver the National Housing Bi-lateral agreement and the Community Housing Renewal strategy to address a range of housing issues across the housing spectrum.

Future Actions

The HousingTO 2020-2030 Action Plan sets out a range of goals and targets that will require strong intergovernmental partnership, engagement with Indigenous Peoples, and enhanced partnerships with the full spectrum of housing stakeholders and civil society. People do not always distinguish between different government programs and policies and expect governments to work together to deliver results. This plan calls on federal, provincial, regional and municipal governments to better coordinate planning and programming to help people find their best housing options in Toronto and the Greater Toronto and Hamilton Area (GTHA).



The activation of the funding and financing programs in the *National Housing Strategy* will be fundamental to addressing the housing and homelessness challenges in Toronto. To maximize the effectiveness of the *National Housing Strategy* the federal government must continue to consult with municipal governments in the delivery of the Strategy.

The federal government needs to provide additional funding through the Strategy to assist those households that are most in need of supportive housing. To provide an ongoing pipeline of housing, the federal government must look to extending the current strategy to 2030 and beyond.

The provincial government is an essential partner in the delivery of the full range of policies and programs concerning the full spectrum of housing and meeting the needs of low-income and vulnerable people.

Provincial programs ranging from emergency shelter funding, cost-shared housing initiatives, supportive housing, long-term care and the Ontario Works (OW) and Ontario Disability Support Program (ODSP) all provide a necessary and valuable housing safety net for the people of Toronto.

In addition to these initiatives, in 2019 the provincial government introduced the More Homes, More Choice legislation aimed at increasing the overall supply of new housing. The Province has also partnered with the federal government through the National Housing Strategy Bi-lateral Funding Agreement. Continued engagement of the municipal sector is essential to ensure that the new provincial initiatives are coordinated and address local priorities.

While the HousingTO 2020-2030 Action Plan is a City of Toronto plan, people in Toronto and the Greater Toronto and Hamilton Area (GTHA) move across municipal boundaries for work, services and housing. Housing affordability, accessibility and availability are issues across the GTHA. People are often choosing to live outside the City in more affordable housing, only to spend hours commuting every day. This results in gridlock, has health impacts for residents and negatively affects the productivity of the region. Increasingly housing affordability across the GTHA is having an impact on the region's prosperity. Skilled workers cannot afford the housing they want, and many are choosing to locate elsewhere.

A regional approach is needed to address the housing challenges in the GTHA and was called for through the HousingTO 2020-2030 Consultations by the public and stakeholder groups. The good news is that this dialogue has begun. In 2018, the City of Toronto convened the first meeting of housing and planning officials from across the GTHA to start the conversation around a regional housing agenda addressing the most pressing issues experienced by residents. The City is also a member of the Regional Information Systems Working Group, as part of the Regional Planning Commissioners of Ontario, which works with data, systems, and



research issues primarily related to land use planning, forecasting, and municipal decision-making functions.

Going forward there is a need for a more formalized GTHA housing group which can be used to coordinate data collection and analysis; identify challenges as outlined in respective housing and homelessness plans; coordinate policy development in areas such as Inclusionary Zoning; advocate for GTHA specific housing solutions; and be used as an engagement table for provincial and federal governments on policy and program design.

Partnerships

In addition to partnerships across governments, the successful implementation of the HousingTO 2020-2030 Action Plan requires collaboration across the housing sector and broader civil society. The HousingTO 2020-2030 Action Plan calls for the development of new affordable housing that requires land to meet the targets; supports for tenants that require program dollars and access to reliable supportive housing workforce; tailored housing and program supports for marginalized groups; a Toronto Indigenous Urban Housing Strategy; capacity building in the non-profit sector and calls for continued innovation in housing delivery and design. Governments cannot address these issues alone, nor are they best suited to take the lead in all areas.

The HousingTO 2020-2030 Consultations engaged approximately 6,000 people. Fifty-two organizations conducted their own consultations and reached almost 2,400 of those consulted. The value of this partnership is not lost and is one the City wishes to continue. These organizations, and people they engaged, brought real experiences and challenges to the table, ones the City needs to continue to hear as the plan is implemented.

City Actions:

- 70. Collaborate with regional partners in advocacy and to improve housing services across the GTHA and:**
 - a. Host a bi-annual meeting of municipal regional housing partners to address regional housing challenges.
 - b. Invite federal and provincial officials to an annual meeting of the municipal regional housing partners.
 - c. Retain a consultant to develop a regional data sharing platform for service planning purposes and to improve housing and homelessness program delivery across the region.



- d. Develop a regional housing strategy that facilitates the mobility of people and their housing benefits across the region; addresses housing affordability in the Greater Toronto and Hamilton Area (GTHA); and addresses the shortage of supportive housing, long-term care and other housing types in the region.
 - e. Enter into a Memorandum of understanding (MOU) with the Toronto Region Board of Trade to share housing data and collaborate on housing issues.
- 71. Support marginalized groups to develop their own appropriate response to their housing needs and challenges and:**
- a. Include and engage persons with lived experience in developing the HousingTO implementation plan.
- 72. Engage the business and non-profit community in identifying innovative solutions to challenges across the housing spectrum.**

Requests to the Federal and Provincial Governments:

- 73. The federal and provincial governments to establish a housing policy and program coordination group to ensure effective delivery of current and future government investments and interventions.**
- 74. The federal government to commit funding a National Housing Strategy beyond March 2027, which provides long-term sustainable funding for affordable housing development, supportive housing and housing repair and retrofits.**
- 75. The provincial government to make long-term sustainable investments in affordable and supportive housing, long-term care and support services.**
- 76. The federal and provincial governments to work with the City of Toronto and its regional partners to address housing availability and affordability challenges faced by residents in the GTHA.**





Housing

2020 - 2030 Action Plan

Appendices



Appendix 1 - Cost Estimates by Households Assisted



What will the HousingTO 2020-2030 Action Plan Achieve?

341,000+ households
(818,000+ individuals) assisted

40,000 households assisted through Canada Housing Benefit and Housing Allowances

- \$407 M* (+\$50M) in Housing Allowances
- \$1.5 B Canada Housing Benefit*

58,500 TCHC units repaired

- \$4.1 B in City capital and operating funding
- \$1.3 in capital from feds through National Housing Strategy*

10,000 evictions prevented

- \$33 M in City funding for Eviction Prevention in the Community (EPIC) program

Affordability maintained for 2,300 non-profit homes after expiry of operating agreements

- \$28.4 M in property tax exemption for non-profit and co-op organizations

Support services for 10,000 families and individuals in supportive housing

- \$233.3 M in operating funding for support services*

2,300 private rental homes brought to state-of-good repair

- \$36.3 M through Tower Renewal loan program

4,000 new affordable ownership homes supported

- \$18.4 M in development charge deferral for non-profit affordable ownership opportunities

10,010 seniors households assisted to remain in their homes or move to long-term care facilities

- \$527 M* (+\$264M) to redevelop five City-owned long-term care homes and add new long-term care beds
- \$25 M Property tax relief for low-income senior homeowners
- \$30 M home repairs and accessibility modifications*
- \$300 M development charge deferrals to new non-profit long-term care facilities

14,000 new market and affordable homes added to 5,000 replacement homes through TCHC revitalizations

- \$530M in capital funding to support revitalization efforts*

40,000 new affordable rental including 18,000 supportive homes approved

- \$2.9 B in City incentives (for 20,000 units) and land value and capital funding for 10,000 new units
- \$10.4 B in funding and financing, land value and operating funding for 20,000 new units*

150,000 first time home buyers assisted through Land Transfer Tax Rebate

- \$650 M in land transfer tax rebate

Other initiatives

- \$5.9 M pilot project to convert a long-term care facility to supportive housing
- \$250 K to hire a consultant to explore third-party fund
- \$4 M in renewed long term lease extensions for co-op organizations

Total cost of the Plan at \$23.4 B over 10 years:

- City investment of \$8.5 B (\$5.5 already committed)

- Federal request of \$7.9B (\$1.5B already committed)
- Provincial request of \$7.0 B (\$73M already committed)

*Federal/Provincial Request

Appendix 2 – Affordable Rental Housing: Income and Rent Index

Household Income	Occupations	Affordable Monthly Rents (at 30% of household income)
Under 10,000	Part-time Cashiers, Students, Part-time Airline Agents	\$0-\$250
\$10,000 to \$19,999	Tailors, Dressmakers, Hairstylists, Bartenders, Part-time Cab Drivers	\$250-\$500
\$20,000 to \$29,999	Cashiers, Ontario Works Recipients, Ontario Disability Support Program Recipients	\$500-\$750
\$30,000 to \$39,999	Early Childhood Educator, Hotel Receptionists, Retired Pensioner, Data Entry Clerks	\$750-\$1,000
\$40,000 to \$49,999	Dental Assistants, Welders, Administrative Support Workers	\$1,000-\$1,250
\$50,000 to \$59,999	Plumbers, Employment Counsellors, Human Resource Officers	\$1,250-\$1,500
\$60,000 to \$69,999	Retail Managers, Electricians, Registered Nurses	\$1,500-\$1,750