



**National Housing Collaborative**  
**Toronto Sounding – June 27, 2016**  
**Hosted by Evergreen**

Attended by:

**David Amborski** (Ryerson University); **Carmen Charles** (Advocacy Centre for Tenants of Ontario); **Deanna Chorney** (City of Toronto); **Mike Collins-Williams** (Ontario Home Builders Association); **Geordie Dent** (Federation of Metro Tenants' Association); **Judy Duncan** (ACORN Canada); **Jeff Evenson** (Canadian Urban Institute); **Michelle German** (Evergreen CityWorks); **Duncan Farthing-Nichol** (MaRS Centre for Impact Investing); **Jason Hastings** (York Region); **Kenn Hale** (Advocacy Centre for Tenants of Ontario); **Kerry Hobbs** (York Region); **Juliet Jackson** (Region of Peel); **Roberta Jagoe** (Durham Region); **Naheeda Jamal** (Region of Peel); **Lauralyn Johnston** (City of Toronto); **Richard Joy** (Urban Land Institute); **Sharad Kerur** (Ontario Non-Profit Housing Association); **Ryan Maisonneuve** (United Way Toronto & York Region); **Michelle McMaster** (Canadian Mortgage and Housing Corporation); **Mary Menzies** (Durham Region); **Kathleen Murphy** (City of Toronto); **Michelle Noble** (BILD GTA); **Lisa Oliveira** (Housing Services Cooperation); **Robert Plitt** (Evergreen CityWorks); **Lyna Saad** (Social Planning and Research Council of Hamilton); **John Stapleton** (Metcalf Innovation Fellow); **Marion Steele** (University of Guelph); **Graeme Stewart** (ERA Architects); **Greg Sutter** (Wellesley Institute); **Simone Swail** (Cooperative Housing Federation of Canada); **Heather Tremain** (Options for Homes); **Ene Underwood** (Habitat for Humanity GTA); **Linda Wood** (Toronto Public Health).

**Key Messages:**

- The need for supply- and demand-side interventions to improve affordability varies regionally. Proposed policies should ensure broad availability of both supply-and demand-side responses, with the flexibility for local communities to respond based on local needs.
- Greater investments in quality rental housing, fewer investments in subsidizing home ownership and creation of additional instruments for renters will contribute to a culture shift, from viewing the spectrum of housing as a 'spectrum of desirability', with ownership as the most desirable.
- Leadership, understandings of root causes, coordination across services with a focus on shared outcomes are essential to a lasting solution to homelessness.



## Summary:

The meeting began with an orientation of the NHC's work and process to date. The group briefly discussed the opportunity presented by the federal commitment to a national housing strategy. Many of the participants were members of the GTA Housing Action Lab, an initiative of Evergreen CityWorks. As one participant of the group noted, three years ago when HAL began working together, their main focus was raising the profile and sense of urgency around housing. Others added that given the amount of development in only a few years, the NHC should be ambitious. With the federal government 'back at the table', there was a general sense of optimism that major strides in housing affordability are possible.

After this initial plenary, participants had three discussions, each focused around one priority area identified by the NHC: affordability, supply and homelessness. Participants divided into four smaller groups to facilitate conversation. All four groups discussed each of the three topics in turn, before sharing the highlights of their conversations in plenary. What follows is a summary of their discussions:

### *Affordability:*

There was consensus across all groups that improving affordability will require supply- and demand-side solutions. Some participants noted that the need between supply- and demand-side interventions varies regionally, highlighting the dramatic change in vacancy rates in the Windsor area as an example. Participants recommended broad availability of both supply- and demand-side responses, with the flexibility for local communities to respond based on local needs.

Discussions around demand-side solutions explored mechanisms of improving people's ability to pay for housing. Many participants suggested forms of income security, rent-geared-to-income programs, a housing related income subsidy for people undergoing major life changes, or more general housing allowances as ways to subsidize the cost of housing for those in need. Some argued that any such programs should be provincially administered and cost-shared, or federally supported through dedicated transfer payments.

Some participants also raised the risks of demand-side ideas. One expressed concern that a significant guaranteed income program may come at the expense of other needed supports and services. Another noted the current RGI program is designed with 'a cliff on the end', with abrupt cut-offs that 'penalize recipients for success'. Still another suggested that the current RGI subsidization levels are so deep as to discourage development. While preferred form



varied, participants agreed that there is opportunity for a greater federal role in actively supporting the incomes of low-income people, and that any such program must be simple to administer and connected to existing CRA programs.

Participants were unanimous in their assessment that increased supply is essential to improving affordability. They reserved substantive conversation on supply for the second theme of conversation, though some discussed the affordability aspects of supply in more detail.

These participants perceived a stigma around purpose-built rental. They noted Canadians often view rental as something 'people should grow out of', and units are constructed to match that expectation. As one participant observed, by contrast, 'A European style flat is a place you can live your whole life.' Participants expressed the need for a culture shift, from viewing the spectrum of housing as essentially a 'spectrum of desirability', with ownership as the most desirable. They proposed greater investments in quality rental housing, fewer investments in subsidizing home ownership and creation of additional instruments for renters to save and invest as possible means to achieve this aim.

Other participants argued greater integration across services is required to improve housing outcomes for those in need. One participant shared the results of a regional study that showed various social services were creating clients for one another, moving the same people across support systems without real results. Another conceded coordinating services across agencies would require overcoming privacy concerns, but added this must be overcome to integrate housing, social assistance, child care and health services to improve outcomes.

Still other groups highlighted the challenges unique to Ontario and the GTHA, many resulting from the downloading of responsibility for affordable housing to municipalities. They described 'a complicated municipal landscape', struggling to address aging stock, especially rental towers, significant population growth and corresponding infrastructure demands, particularly on transportation. Another added that in many parts of the region, access home ownership is a challenge for even the middle range of middle-income earners, a situation unique to big cities.

*Supply:*

Groups discussed not only how to increase the total amount of units, and also about appropriateness of stock over the long term. As one participant said, 'There has been innovation in the way people want to live. But we're still building the same old stuff. We need to diversify stock. We can't forget that we're building communities too.'

Groups discussed the built form, and the pressures to which housing must respond and serve. Many participants suggested mechanisms to better serve Canada's aging population. Noting



the large population of seniors living in single family homes, some participants proposed financing mechanisms to help seniors access their home equity to retrofit or refurbish their homes, either for their own use or to convert part of their properties to rental. Others suggested stock must better meet the needs of the region's considerable immigrant population, specifically by offering more multi-family homes. Another participant observed that in the region, 'affordability used to be about geography – if you wanted cheaper you just drove further out from downtown. That's not the case anymore.' Others agreed on the need to align planning, infrastructure and housing, to enable affordability and mobility across the region.

There was broad agreement on the need to incentivize both market rental and social housing. Ideas to increase supply included: zero-rating GST on rentals, a tax credit program for affordable housing, some form of cap-and-trade system to encourage social housing development, a form of land bank, and a program following the model of the US Low Income Housing Tax Credit.

Many participants emphasized that any successful strategy may have to incorporate multiple ideas in tandem. As one participant said regarding land policy ideas, 'free land may be necessary, but does not get to deep affordability by itself.' Participants suggested the NHC privilege ideas that complement one another, particularly those that 'can create a synergy between the non-profit sector and the private sector, to incentivize the whole housing sector to work together.'

Some groups suggested changes to finance practices would help increase supply. Some participants noted the impact of finance terms on the cost of construction. As one participant observed, 'developers can't get terms unless they can demonstrate 15 per cent return, so of course supply is created with the investor in mind, not the end user. The banks have a responsibility here too.' Ideas to improve financing for affordable housing included: a national equity pool, cost-effective loans designed for construction, and providing guarantees both for bank financing, but also as a backstop to encourage private and charitable investment in affordable housing.

One group cautioned that the need to ensure new stock is affordable must not come at the sacrifice of quality. One participant suggested the federal government could make investments in innovation and research and development, and it frequently and successfully has done in other industries. Other participants agreed that research into improving the effectiveness and diminishing the costs of the component parts of housing (eg: windows, weatherproofing) is a past responsibility of CMHC the national strategy might aim to reinstate.

*Homelessness:*



Many groups identified competing priorities as a key obstacle to progress on homelessness. As one participant put it, 'Client-centred service where the client is marginalized and powerless makes it hard to let the client lead. It becomes provider focused.' Many others emphasized that a passionate champion for the homelessness issue can help move this issue up the list of government priorities. One participant suggested a reframing of the issue is required, away from 'ending' a symptom of social failure, toward a positive reframing of the change we need to achieve.

Participants described two sides to homelessness. They deemed the first, access to housing, a sizable though straightforward fix. Conversation focused on the second and more challenging aspect, addressing the personal troubles of individuals who struggle with homelessness. As one participant described this second side, 'it's intense and it's tricky. Sometimes you have to house the same person five times before it sticks. How do we get that down to once?'

Many groups suggested supportive housing as a promising solution. Both social housing and private landlords expressed a desire to be part of the solution, though neither could go it alone. They highlighted the need for greater coordination across supports, such as mental health and other policy areas.

Other groups picked up on the challenge posed by overlapping jurisdictions. One participant cited a study on homeless shelter use in Peel Region that found changes in Ontario Works status was resulting in evictions from the regions' non-profit housing corporation and leading to homelessness and shelter reliance. This insight enabled a shift in focus to prevention. Another participant added, 'We need social services at the point where people are losing their homes.' Still another suggested focusing intervention and research at the landlord and tenant board, which oversees 80,000 cases of evictions every year, noting 'We've signed treaties saying we won't evict people into homelessness, but we do it all the time.'

Many groups raised the need for more research on the determinants of homelessness. Others stressed the need to learn directly from those who have or are experiencing homelessness. Some participants suggested this approach would help understand particular groups or demographics vulnerable to homelessness, such as women, youth, or indigenous peoples.

Participants were united in the view that leadership, understandings of root causes, coordination across services with a focus on shared outcomes are essential to a lasting solution to homelessness. Opinions differed, however, as to the specific role of the federal government in achieving those aims. Most agreed that high-level and moral leadership, and funding are appropriate federal responsibilities. Others saw opportunity for the federal government to spearhead target-setting, even attaching stricter conditions to federal funding. Still others suggested the federal government should engage directly with service providers,



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while others saw greater possibility for the federal government to convene other orders of government to align housing policy with other federal policy areas like health, immigration, and income security. Participants also emphasized that the federal government has an important role in data, knowledge, and capacity building.

In a closing plenary, the group expressed enthusiasm for the efforts of the NHC so far. Some observed the momentum around change and development in housing is finally growing to match the need for change. Participants left keen to coordinate with the NHC and other sector leaders across the country to ensure the national strategy best serves Canadians.