The Growing Need for Social and Affordable Housing: A Municipal Perspective

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TABLE OF CONTENTS

Abstract

Starting with the Dominion Housing Act of 1935 and ending with the Harper era, this paper provides a historical perspective of Canada's housing policy. In doing this paper clearly demonstrates the transformation of Canada's housing continuum over the decades. Emphasis is placed on the most recent shift from policies and programs that has resulted in the creation of the majority of Canada's social housing portfolio to policies primarily aimed at affordable housing programs. This paper analyzes some of the major impacts that this policy shift has had on Canada's housing market and the low-income households who rely on these programs for support.

In contextualizing the rising cost of private ownership and private rental housing, market factors are reviewed for their propensity to drive housing costs beyond the affordability thresholds of low and average income Canadians. As the cost of home ownership increases more people of average income are seeking out option to rent, thus driving up the cost of rental which has traditionally been one of few housing option available to lower-income households who don't qualify for or are waiting for social housing. Through this cascading effect, market factors are also indirectly impacting the furious pace at which social housing waitlists are growing and creating a greater demand for more affordable housing options.

Other key policy decisions that have occurred at both the federal and provincial level including the downloading of expensive social programs, including housing, are also reviewed. These decisions provide insight into the financial challenges municipalities are

facing with regard to social and affordable housing. These decisions are by far the largest contributors to the ballooning municipal budgets and mounting social housing repair backlog. Following this is an in-depth analysis of the policies, tools, legislation and financial approaches available to municipalities to address their growing financial responsibilities while also addressing the growing need for more affordable housing units. This paper uses Toronto's Affordable Housing Action Plan as a specific example of how Canada's largest municipal and largest provider of social housing is attempting to meet these growing needs. A few key recommendations are made to enhance these plans.

While advocating the senior levels of government for more money or pressuring them to upload social expenditures to alleviate growing budgets at the municipal level are popular suggestions at the municipal level, municipalities must also become more creative in addressing these issues on their own. The final chapter outlines a number of case studies where, through collaboration and collaborative approaches to planning, municipalities and communities have managed to become the solution, or at least part of the solution. Alexandria Park is a unique case that exemplifies the power of an engaged and united community that rallies around a unified vision of what the future of their neighbourhood should be and how it will be achieved. Two other case studies present the realm of what is possible at the municipal level through collaboration and collaborative discourse around implementing strategic affordable housing policies.

Foreword

This Major Paper is tendered in partial fulfillment of the degree of Master in Environmental Studies. It is the final submission of a graduate program at York University and links my area of concentration of my Plan of Study: Collaboration; Planning; and Affordable Housing.

This paper outlines policy decisions that have impacted and continue to impact the creation and retention of social housing as well as the development of affordable housing in Canada in General, and in the City of Toronto more specifically. Through this element of my research I have fulfilled my learning objectives to gain insight into the history of social and affordable housing in Canada.

The second component of this research identifies the impacts of a complete withdrawal of senior government funding to support social housing programs in favour of limited and inconsistent funding of affordable housing programs. In researching potential opportunities to replace this dwindling funding through municipal planning tools and collaborative planning approaches I have achieved two objectives including: how legal frameworks related to land-use planning can help create affordable housing, and their limitations; as well as exploring solutions to the current lack of affordable housing in Canada.

Third, this major paper identifies several case studies of how collaboration and collaborative planning approaches can help spur the development of affordable housing.

In doing so I have fulfilled objectives relating to the exploration of solutions to lack of affordable housing as well as several objectives related to understanding how collaboration and collaborative approaches have influenced the creation of affordable housing. In addition this component allowed me to gain a better perspective of the importance of public involvement in the planning process.

Methodology

The primary research of this paper will involve conversations and interviews with key actors in affordable and social housing policy. The interviews centre on the immediate impacts as well as the long-term implications of the withdrawal of senior government funding for social and affordable housing. In the absence of notable long-term affordable and social housing policy framework to help transition to the post- EOA world, this research seeks to gain insight and understanding, from the perspective of employees and civil servants in the housing sector, what direction social and affordable housing policy will take. Further to this, questions surrounding courses of action to mitigate the impending crisis will also be posed.

While numerous attempts were made to interview several elected officials, directors of not-for-profit housing organizations and civil servants very few chose to reply. As a result, the interviews centre on three key interviews. These interviews included: an anonymous employee of Canada's housing agency who works closely with affordable housing programs, Sean Gadon of Toronto's Affordable Housing Office and Maggie

Keith from the Agency for Co-operative Housing. These interviews were the principle means through which primary information was gathered.

Secondary research was conducted in order to give a historical perspective of current challenges related to building and maintaining social and affordable housing for low-income Canadians. Secondary research was also conducted to analyze current and past housing market trends. This was done in order to emphasize the important role that private market forces have in shaping housing affordability.

This paper also used case studies as a method of identifying current examples of affordable housing developments that were achieved through collaboration and collaborative planning approaches. In addition one case study provided an example of how collaboration can help residents of social housing shape the future of their community.

Chapter 1: Introduction

The retraction of federal funding for social housing programs, combined with the shift in the majority of responsibility to provinces and municipalities who have limited capability to fund these programs has resulted in a downward spiral of social housing in Canada. In the mid-90s, the federal government shifted all social expenditures (including social housing) to the provinces while at the same time diminishing the share of federal social expenditures transferred to the provinces. The federal government thus decided it would diminish its contributions to social programs, cap their contribution to maintaining existing government assisted housing and virtually absolve themselves of all responsibilities of delivering new social housing nationwide.

This placed severe pressure on provincial budgets. In many provinces, including Ontario, the provincial government soon after downloaded the financial responsibility for social housing to municipalities. Demand already exceeded supply when this devolution of housing occurred, and this transition of responsibility only made matters worse. This exacerbated deficits in government assisted housing because municipalities have too few revenue tools to address the substantial number of social housing units required (FCM 2006). In addition, municipalities are struggling to keep up with the ballooning capital repair backlog (ibid). Thus some Canadian municipalities (Vancouver, Richmond, Victoria, and to a lesser extent Toronto) have begun to assert their willingness to craft new collaborative partnerships to address specific urban problems (Mason 2007).

The absence of a strong, consistent and long-term housing policy for low income earners in Canada has resulted in a major housing shortage for this group. As a result of the policies enacted in the mid-1990s, Canada's major urban centres are witnessing record numbers of people being placed on rent-geared-to-income wait lists for social housing[1] (ONPHA 2013; Wellesley Institute 2012, 2013). These lists have grown so long that in many instances (depending on the size of the family and its location preference) households are required to wait several years before having their housing needs met by government subsidized housing (ONPHA 2013). As demand for adequate[2] and affordable housing reaches epic proportions, over-crowding[3] has become a growing problem for low income households, as the inability to access housing they can afford drives them towards multiple households sharing the same dwelling.

If more social housing was more readily available, low income households would have greater ease in meeting basic need requirements (for example, food and utilities), more income to participate in activities such as sports and recreation, to have better access to and more options in terms of transit, and thus access to better schools and employment (Carter 1997). In addition, the stabilizing effects of permanent housing can be especially beneficial to young families as constant movement can also be disruptive to children's school performance and long-term success in labour markets (ibid).

[1] Ontario is, as a whole, experiencing record numbers of households on social housing wait lists (ONPHA 2013)
[2] Inadequate housing, as described by Canada's chief public health officer, "can result in numerous negative health outcomes…ranging from respiratory disease and asthma…to mental health impacts associated with overcrowding" (Public Health Agency of Canada 2009).
[3] Overcrowding has been linked to epidemics of diarrhea, scabies, shigellosis and tuberculosis (Carter 1993).

Social housing can thus provide low-income earners with an opportunity to propel themselves out of poverty through better education, better health and eventually better employment. Hence preserving the existing social housing stock, which currently makes up about 5% of the entire Canadian housing market (Hulchanski 2005), is absolutely essential to the health and prosperity of Canada's most vulnerable populations.

As if matters were not bad enough with need exceeding supply, looming in the background, the clock is ticking on various operating agreements for the social housing that currently exists. In the creation of social housing, decades ago, came agreements between senior orders of government and housing providers that created the housing for a set period that the building needed to operate in a rent-geared-to-income manner.

A tsunami of End of Operating Agreements (EOA) may overwhelm municipalities over the next 10-15 years. As the EOAs loom, there has been a lack of response from the federal government to address the coming end to federally subsidized housing programs[4].

Since unilateral federal co-operatives programs continued to receive funding from the federal government, even after the implementation of Social Housing Reform, they are one of the exceptions to the rule in Ontario[5]. Therefore, federal co-operatives in Ontario are unique in the social housing continuum in that they will operate completely independent of government funding and administration beyond EOA. Since no level of government is required to continue providing funding, subsidy or administration to this

[4] In Ontario, social housing that was created under provincial programs were transferred to municipalities who are now legally responsible to ensure the continued funding and administration of the portfolio
[5] The other exception is Urban Native Housing.

portfolio, these projects are at serious risk of losing their propensity to house low-income households.

Thus the purpose of this major research paper is three fold. First of all, with an emphasis on Ontario in general and Toronto more specifically, this paper will review Canada's housing policy and demonstrate the notable shift from social to affordable housing programs. This paper then evaluates the impact of this, along with other private sector factors, that have contributed to the current housing crisis. In addition, this paper will highlight some of the potential impacts of the federal government's failure to extend funding related to existing operating agreements. In this regard, special attention is given to federally funded co-operative housing due to reasons listed above.

Second, in light of the new era of complete federal government withdrawal from social housing programs and the beginning of federal government funding geared toward affordable housing, this paper will identify specific examples of how collaborative approaches initiated at the municipal level have enabled the creation of new affordable housing developments. In doing so, this major research paper will investigate the current measures, tools, and policies available to municipalities to help create new units of affordable housing and the potential to sustain social housing beyond EOA.

Third, using Alexandria Park and Atkinson Co-operative as a case study, this paper seeks to explore how collaborative planning can potentially be used as an approach to sustain social housing through the conversion of former public housing developments into co-operatives. In addition this paper will propose how collaborative approaches to engaging communities can enhance the capacity for municipalities to reduce the likeliness of displacement of vulnerable populations.

Chapter Two: Setting the context

Upon broadly defining these terms, this chapter begins to highlight the shift in federal government housing policy from one that once provided long-term funding and administration of social housing programs to short-term policies aimed at developing affordable housing. The crucial difference in this transition from social to affordable housing is the target recipients of the policies and programs. While social housing programs were geared toward Canada's lowest-income households and provided ongoing subsidies in the form of rent-geared-to-income (RGI), affordable housing programs often target moderate to low-income families by providing one time lump sum payments usually in the form of capital funding with no ongoing subsidy.

This chapter begins with a set of definitions and a discussion related to each, these set the foundation for the analysis and conclusions reached by this paper and are also integral to understanding the direction and scope of this research.

These are the terms and concepts that will be defined:

- Collaboration
- Collaborative Planning
- Housing and the Role of Government
- Affordable Housing
- Social Housing: Operating Agreements Explained
- Co-operatives

Collaboration

Collaboration is based on the concept that problems, whether they are physical, political or socio-economic need to be managed holistically (Margerum 2011, p.6). Collaboration requires some level of consensus amongst the stakeholders. Consensus is defined as complete agreement and in most cases it means reaching an agreement that everyone can live with. This consensus defines the common goals and objectives, thus, the stronger the consensus, the more likely the stakeholders will support its implementation (ibid p.7). In this regard, collaboration is about power sharing as an approach to addressing a range of human, social, economic and ecological needs (ibid, p.10; Kernaghan 1993).

This sharing of power does not necessarily translate into government relinquishing power or shirking their roles and responsibilities. Instead, Crosby and Bryson (1992) state that collaboration offers a way toward a shared-power world through its ethical commitment to enabling all stakeholders to have a voice. In short, communication, consultation and conflict resolution are an ongoing part of a collaborative effort while consensus building is a core concept in the process of developing collaborative agreements (Margerum 2011).

Collaboration has emerged across a range of fields as a response to more traditional approaches which are reactive, disjointed and fit for narrow or limited purposes (ibid). Gray (1989) points out that due to reductions in government expenditures on social programs coupled with the increased private and non-profit roles; collaboration has increasingly been called upon to help solve some of the more intractable social issues.

Margerum (2011) elaborates on the reasons why collaboration has emerged and taken root across a wide spectrum of disciplines. First, citizens are becoming increasingly distrustful of government policy decisions due to a lack of genuine public consultation and involvement in the decision making process (ibid). Second, many social issues are not short-lived and can not be resolved through a single resolution process (ibid). Finally, collaborative solutions have been sought due to greater competition for land, resources and their uses (ibid).

Research conducted by Margerum (2011) indicates that the applicability of collaborative approaches in the realm of land-use planning is overwhelmingly represented by water conservation and protection issues. However, collaborative efforts have increased in social services, drug and alcohol treatment, homelessness, and criminal justice (Darlington, Feeney, and Rixon 2005; Gray 1989; Colby and Murrell 1998). This research paper wishes to broaden collaborative approaches within the realm of social and affordable housing.

Collaborative Planning

Within the realm of collaborative planning, collaboration can be described as an ongoing and adaptive process where key stakeholders and decision makers engage in a discursive approach that seeks consensus building through open debate (Healy 1997). For Healy (1997) collaboration is a discussion of shared concerns where people learn about each other, from each other, and often come to reflect upon their own individual values and perspectives. Through this process, mutual understanding amongst the participants is developed. The hopeful intention of this process is to bring about a richer understanding and awareness of conflicts over local environments, through which a collective approach to resolving conflicts may emerge (Healy 1997).

Healy (1997, p.29) describes communicative action as the theoretical underpinning for collaborative planning. She goes on to explain that the communicative approach seeks to "incorporate a greater understanding of how people come to have the ways of thinking and the values that they do and how policy development and implementation processes can be made more interactive" (ibid).

This is derived from Habermas' theory of communicative action which is based on constructing ways of validating claims, identifying priorities and developing strategies for collective action through interaction and debate. Thus communicative action can be seen as the antithesis of a one-sided process of modernisation characterized by "experts" and their quest for scientific rationalization. Instead, communicative action is:

"a process by which actors in society seek to reach common understanding and to coordinate actions by reasoned argument, consensus and cooperation rather than by strategic action strictly in pursuit of their own goals" (Habermas 1984, p 86).

Accordingly, collaborative planning approaches that are built on the principles of communicative action are based on the participation of diverse stakeholders representing differing perspectives on a shared problem coming together to collectively create a strategy to remedy the problem (Gallent and Robinson 2012). Gallent and Robinson (2012, p.3) state that "the rationale of communicative action is that it facilitates a fusion of differing interpretations and perspectives, which can produce innovative solutions that are exclusively possible through interactive cooperation."

Housing and the role of Government

While the federal government has played a lead role in most aspects of housing policy[6] in Canada, all levels of government have a role to play in provisioning housing for Canadians. The provinces are responsible for overseeing many areas related to housing such as land use and planning regulations including built form and density. However, most of these decisions are actually made at the municipal level. Thus in a broad sense each level of government is involved in decisions that impact Canada's overall private housing market.

[6] The federal government has primarily shaped the housing system through its mortgage lending and insurance policies (Hulchanski 2004). For instance the federal government sets the key lending rate and offers mortgage insurance through the CMHC. In addition the federal government has continually influenced the housing system through the strategic use of tax incentives provided by Canada Revenue Agency such as excluding capital gain taxes on the sale of owner-occupied houses and promoting home ownership through the use of its Home Buyer's Plan since 1992 (ibid).

What is less clear is which level is responsible for ensuring that all Canadians (including those who are unable to have their needs met on the private market) have access to adequate and affordable shelter. In this regard, for a period of about 40 years between the 1950s and 1990s, the federal government played a leading role in social housing policy (Cooper 2014) and has also been involved in creating monetary incentives to help stimulate the construction of rental units[7]. However, since the 1990s, when the federal government began its exit strategy for funding and administering social housing[8], too few units of social housing, affordable housing and purpose built rental units have been constructed.

Thus questions have begun to arise about which level of government, if any, is legally responsible for ensuring that everyone has access to shelter. From a human rights perspective, since the federal government has ratified two significant international covenants[9] which contain explicit recognition of the right to adequate housing, it could be (and has been) argued that the federal government should be responsible for upholding its commitment to these international covenants (Porter 2004). However, no explicit recognition of the right to adequate housing exists within Canada's domestic law and thus

[7] In 1974 the Federal Government reinstated tax shelter benefits in the form of Multiple Unit Residential Building (MURB) Program. The program lasted until 1981 and an estimated 195,000 units were built under this program (Wicks 1982). Under this program the government attempted to attract capital investment in rental apartment buildings by allowing individuals who invested in a MURB to deduct the loses incurred by the development from their own personal taxes, resulting in a reduction of payable income tax (Steele 2006). Subsequently, the federal government introduced the Assisted Rental Program in 1975 which provided developers with up to $600 (and later $900) per unit to help develop modest rental housing and to yield better returns to investors through reduced operating costs (Hulchanksi and Grieve 1984)

[8]The federal government continues to fund and administer federal co-operatives and native housing programs

[9] Canada ratified the International Covenant on Economic, Social and Cultural Rights (1976) and the Convention on the Rights of the Child.

Canadians are “precluded from directly invoking the international covenants as a self-standing justifiable right in Canada” (ibid, p.138).

As a result, until international provisions relating to housing rights are enshrined within Canada’s domestic laws, there is no clear legal responsibility at any level of government to ensure adequate and affordable housing is provided. Porter (2004, p.133) also points out that since the early 1990s, “Canada’s position in support of the human right to housing on the international stage is increasingly at odds with domestic policy and legislation”. More details about Canada’s policies are provided in the next chapter.

Ultimately there are no clear legal or constitutional impediments to federal, provincial or municipal governments to engage in any type of housing policies of their choosing (Hulchanski 2004). In this regard, what appears to be standing in the way of provisioning new social (or even maintaining existing programs beyond EOA) and affordable housing programs, is a lack of political will and economic capacity. Provinces and municipalities have been struggling to maintain and administer existing social housing programs since the federal government first announced their exit strategy from this role in the mid-1990s.

The capacity of municipalities and provinces to fund existing and new social housing programs is primarily limited by their inability to raise sufficient revenues (mainly through taxation) and thus largely call on the federal government to provide further funding. So far the federal government has been reluctant to increase direct subsidies to social housing providers beyond EOA. It has also been reluctant to introduce any new programs for social housing and has opted to fund and support affordable housing programs instead.

Affordable Housing

While this paper is primarily concerned with the impending end of government subsidies which help to provide housing to Toronto's low-income households it is also important to highlight growing concerns around overall market affordability especially in Canada's largest cities. In addition, the recent era of government funding programs favour affordable, rather than social housing; therefore this paper addresses both types of policies.

Although the vast majority of Canadians are currently able to have their housing needs met on the private market, as demonstrated by the stats below, Canadians have to spend more of their household income to do so. Therefore, if recent trends[10] continue, more and more Canadians, including middle-income households, will be at greater risk of being in core housing need.

Affordable housing is generally understood to be a relative measure of basic housing costs such as rent or mortgage payments, utilities, and maintenance fees in condominiums cost to gross household income.The most widely recognized and accepted housing affordability standard in Canada is defined by Canada Mortgage and Housing

[10] Recent trends indicate that the cost of housing in many of Canada's cities is increasing much more rapidly than wages.

Corporation (CMHC) as basic shelter that costs less than 30% of before-tax household income (CMHC).

This method, while widely accepted, is quite arbitrary. The word arbitrary is used because that number used to be 25% of gross income rather than 30%. In addition, for some households, a shelter-cost ratio greater than 30% may be a result of choice based on spending priorities or the location they choose to live. Other households simply have no choice but to spend more than 30% of their gross income on housing due to low household income levels. Hulchanski (2005, p.9) elaborates on the arbitrary nature of this measure by stating that household size is not factored into the equation and thus "fails to reflect changes in relative prices in all categories of household expenditures and it relies on current rather than permanent income"

In Canada, affordable housing can be provided by the private sector without government intervention, as well as through government enacted or assisted strategies to directly impact affordability. On the latter point, "social housing" is the umbrella term used to capture all housing forms that provide rent-geared-to-income housing. Many times when the general public uses the term "affordable housing" they are referring, actually, to "social housing" but this may or may not be the case.

To complicate matters, Toronto's Official Plan, follows a different set of rules to determine both affordable rental housing and to determine affordable ownership housing. For example, affordable rental housing is defined as: "housing where total monthly shelter costs are at or below the average City of Toronto rent by unit type, as reported annually by the CMHC" (City of Toronto 2010, p.3-17)

This definition is problematic for a couple of reasons. First it means that the definition is tied to market indicators and subject to overall trends in market fluctuations. This definition is contrary to the most widely accepted definition of affordable housing, which is tied to income. In addition, this definition is subject to geographic location within the City of Toronto where prices vary incredibly from the downtown core and the outer edges of the City when compared to the overall city average[11].

For these reasons, and for sake of clarity, this paper will use the most widely accepted CMHC definition described above. Affordability is but one of three elements used by the CMHC in determining if a household is in "core housing need". This definition was developed in the 1980s in order to measure the depth and incidence of people in need of better housing. Core housing need "integrates standards for dwelling adequacy (in need of major repairs), suitability (housing does not have enough bedrooms for the size and make-up of the household) and affordability" as described above (CMHC 2).

To elaborate:

"If a household falls below one or more of these three standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards), it is classified as being in core housing need" (ibid).

[11] For example, in contrast to the overall city average rent for a 2 bedroom apartment of $1225 per month in 2013, the average price of a 2 bedroom apartment in the core of the City was $1700 while the average for a 2 bedroom unit located in central Scarborough was $1023 (CMHC 2013)

According to a recent study conducted by the Ontario Non-Profit Housing Association (ONPHA) entitled "Big Problems Need Bold Solutions", the vast majority (71%) of households who were reportedly in core housing need were impacted solely by the affordability criteria outlined above while 11 % of those households faced both affordability and suitability issues.

Certain types of households in certain geographic locations are more vulnerable to the impacts of housing affordability and core housing need. For example, people (renters in particular) located in urban centres; experience much higher incidents of core housing need. Table 1 below (CMHC 2013b) indicates the decade long disparity between renters and owners who are in core housing need in urban centres.

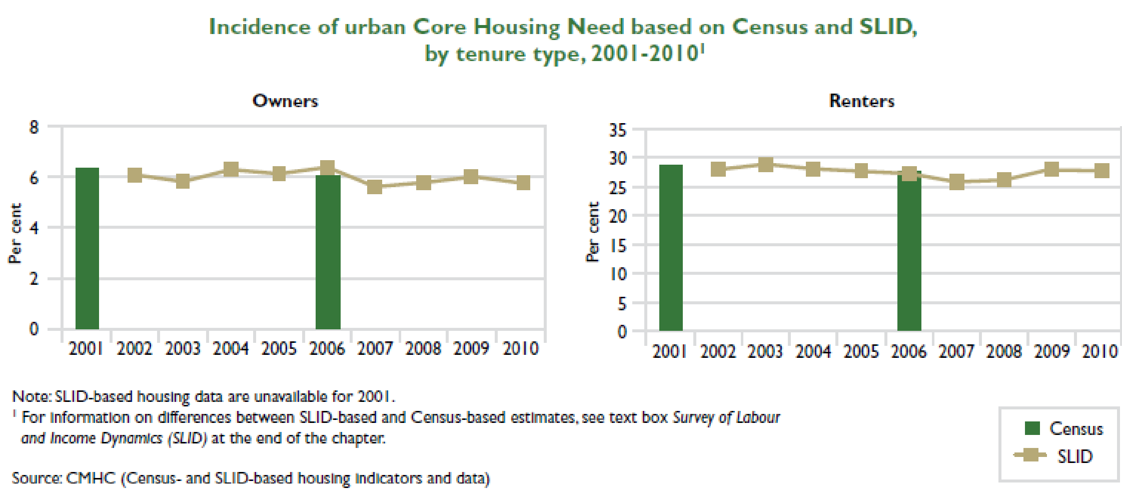

Table 1 (CMHC 2013b)

According to the CMHC (2009), there were fewer Canadians in core housing need in 2006[12] than in 1991 (see table 2 below). Although this downward trend in housing need across Canada is welcome news, it is important to note the increasing struggles of urban centres (Toronto and Vancouver in Particular) to reverse the upward trend of core housing need since 2002 (CMHC 2013b).

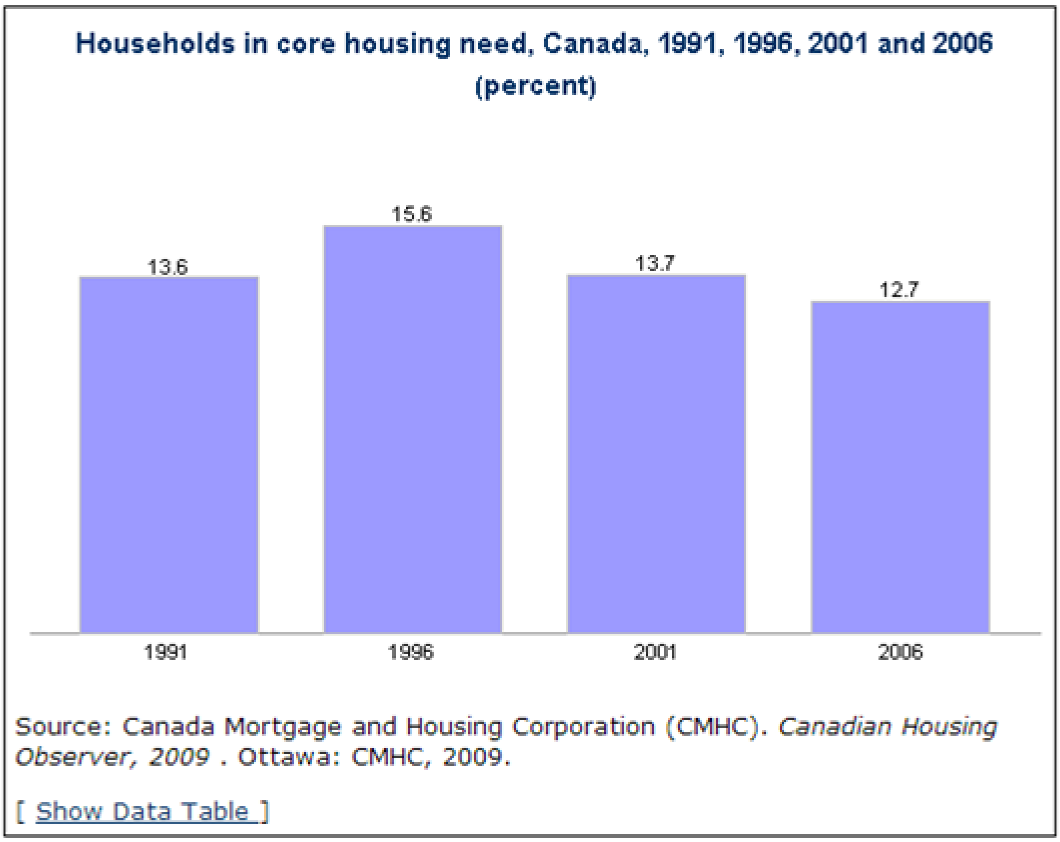

Table 2 (CMHC 2009)

Not only is there a larger incidence of core housing need in Canada's urban centres, but there is also a larger imbalance of core housing need when comparing owners versus

[12]Due to changes to Canada's long form census, data from 2011 was incomplete and can't be used. As a result 2006 is the most recent data available.

renters. Focusing on urban centres, CMHC (2013b) outlines the striking contrast between owners in core housing need (5.7% in 2010) and renters (28% in 2010). The CMHC study (2013b) reveals that renters also make up the bulk of Canadians who are in persistent core housing need year over year.

Further to this point, using data from 2010, Stats Canada (2011) reveals the troubling percentage of households in Toronto (26.6% for owners, 43.2% for renters) that are spending 30% or more of their total income on shelter in comparison to households in Ontario (20.9% for owners, 42.3% for renters) and in Canada (18.5% for owners, 40.1% for renters)

The data presented so far is a mere glimpse of some of the existing trends within Canada's housing continuum. Overall there is a growing disparity between households who rent and households who own their houses as well as between urban dwellers versus rural households. Further clarity and details about some of the factors that contribute to these disparities will be discussed in chapter 3 of this paper.

Social Housing - Operating Agreements Explained

Historically, operating agreements have been the main means through which the federal government administered[13] and funded various social housing programs. The operating agreements usually provided two main types of subsidy. The first was known as a rent-

[13]All but three provinces (Alberta, PEI and Quebec) later entered into social housing reform agreements whereby the provinces and territories became responsible for administering social housing programs. Native reserve and federal co-operative programs are the exception to this rule.

geared-to-income (RGI) subsidy and was used to top up the difference between what the tenant could afford to pay (usually 25% or 30% of income) and the actual cost of operating the unit. The second subsidy was a fixed amount usually in the form of an upfront capital grant, or an ongoing contribution toward the mortgage (Cooper 2014). This allowed the “break-even” cost of operating the building to be lower than the market rent for an equivalent unit (ibid).

Each and every social housing development has its own terms and conditions that were laid out within the agreement originally entered into. However, there were also common stipulations found within these varying agreements. For example, housing providers must ensure that a certain percentage of units are made available to rent-geared-to-income tenants, the eligibility requirements for the subsidized units and details about reserve funds (ibid). So long as these terms and conditions are continually met, federal funding continues to flow as stipulated by the agreement.

Although each housing provider signed its own agreement, all operating agreements can essentially fit into three main types of programs. The first and largest of these programs is referred to as targeted programs. Housing providers that fall under targeted programs must exclusively house low-income households that qualify for rent-geared-to-income subsidies (CMHC 2011).

The second general category for social housing programs is referred to as non-targeted. In these programs rent levels are essentially set at a “break-even” rate where rent covers the operating costs incurred by the housing provider (ibid). In non-targeted programs government subsidies cover the cost of the remaining mortgage (ibid). The last category is mixed-targeted whereby a certain number of units within the project must be RGI. In these projects, market rent units contribute to paying the mortgage debt and ongoing operating costs (ibid).

Operating agreements were originally designed as a way to encourage not-for-profits to enter into the housing market and provide low-cost accommodations to low and medium income families. Although each program differed slightly from one another, they were all designed to assist the housing providers throughout the span of their mortgage, the rationale being mortgages are the largest operating expense.

Generally, these were long-term agreements, ranging from 35-50 years depending on the program, after which point it was presumed the providers could continue operating with affordable rent levels, without subsidies (Canadian Centre for Policy Alternatives 2011). This presumption may prove true for some housing providers, but certainly not for all.

Co-operative Housing

Of particular interest in this major paper is the EOAs relating to unilateral federal co-operatives and the impacts that EOA will have on them. Emphasis is placed on federal co-operatives due to their unique funding and administrative arrangement within the social housing continuum in the province of Ontario.

Ontario is the only province where the term “expiry of operating agreements” is not applicable to social housing that lies outside of the purview of the federal government (Pomeroy et al. 2006; SHSC 2010). This is because the original provincial operating agreements for provincial affordable housing were terminated with the introduction of the Social Housing Reform Act of 2000 (SHRA). The new terms of agreement between the province and municipalities, in both the SHRA and the subsequent Housing Services Act 2012 (HSA) legislation, have no scheduled termination (Pomeroy et al. 2006). Therefore in Ontario, funding that was initially provided by the province (now the responsibility of the municipality) in the form of operating and subsidy expenses must be provided in perpetuity.

Furthermore, co-operatives are singled out from the rest of the social housing continuum because one goal of this major paper is to identify collaborative approaches aimed at preserving social housing. One such approach uses Alexandria Co-op as an example of how this can be accomplished. For these reasons further detail about co-operatives and the operating agreements that fund and administer them is provided

While Co-operatives only make up about half of one percent of Canada’s overall housing stock, the majority of the units are located in urban areas where they represent a “very significant economic and social role” in the housing markets of Toronto, Vancouver and Montreal (Hulchanski, 1988, p.146).

Co-operatives are a form of joint ownership where the residents collectively own the building as a non-profit co-operative corporation. In Canada, co-op housing is of the non-equity tenure variety in that members do not own or hold title to their individual dwellings (CMHC 2).Therefore they are essentially paying a fee to the corporation for the services provided.

If a member moves, their unit is returned to the co-op (Hulchanski, 1988; CHF Canada 2007). Some co-op households pay what is known as "market-rent[14]" while others pay fees that are geared to their income where government funds are used to cover the difference between their payment and the co-op's full charge (ibid).

Co-ops are the only form of resident-controlled[15] social housing in Ontario (CHF Canada 2009). Unlike tenants in private rental units, members of co-operatives have much greater control in determining the policies that guide the operation of their home because each member votes[16] on the annual budget (CHF Canada 2007). These democratic principles allow for members to shape the environment they live in, which in turn can help shape their own lives (CHF Canada 2009).

Co-op housing has a long history in Canada, beginning in 1913 with the development of the student co-op at the University of Guelph (Cole 2008). The first housing co-op for

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[14]Market-rent is the break even cost of operating and maintaining the building, usually less that the average market rent for comparable units because the landlords do no seek to earn a profit

[15]Members of the co-op generally have full management responsibilities and the board of directors appoints members to committees such as maintenance, finance or membership (Hulchanski 1988).

[16] In addition to voting rights for annual budgets, each member votes to elect a board of directors or can run for the board themselves

families wouldn't be established until 1966 in Winnipeg Manitoba (ibid). A couple of years later, with the purpose of expediting the development of housing co-operatives, the Co-operative Housing Foundation (later Federation) of Canada (CHFC)[17] was established (ibid). The CHFC eventually became instrumental in influencing the federal government to provide funding to develop co-operative housing projects through the CMHC.

[17]One of the first actions of the CHF was to lobby the Federal Task Force on Housing to establish a national co-op housing program. In its brief, the CHF highlighted the failure of post-war programs to assist lower-income households (Hulchanski 1988). Ultimately the Task Force agreed greater emphasis should be placed on socially mixed assisted housing projects as these projects also catered to moderate-income households (ibid).

Chapter 3: An Overview of Canadian Housing Policy

Through out Canadian history, the federal government has rarely been involved in funding and providing housing for its low-income citizens. For the most part, Canada has gone about designing a sustainable home ownership sector using a combination of regulations, federal mortgage insurance, and tax benefits that favoured private ownership of housing.

The lack of involvement by the government in Canada's affordable housing sector is highlighted by the fact that social housing makes up approximately 5% of the overall housing sector (Hulchanski 2005). The United States is the only Western democracy that has less government owned or subsidized housing. In contrast, social housing makes up 32%, 23% and 19% of the overall housing market in Netherlands, Austria and Denmark respectively, the EU average is 8.3% (European Parliament 2013). Much like the U.S., Canada has seen very limited government intervention in the housing market, and this intervention has generally only occurred in the face of significant public pressure or in times of crisis (ibid).

Periodically, there have been various long-term responses from all levels of government, each met with varying levels of success. When federal housing programs have existed, they have largely been in the form of market support and have primarily been used as stimulus mechanisms designed to create employment and boost the economy (Oberlander et. al 1992; Carter 1997) in addition to providing housing for low-income Canadians who are unable to access “adequate affordable accommodations in the private market” (Carter, 1997, p.596)

Oberlander et al. divide the history of Canada’s housing policy into four distinct periods. The first of these periods begins with Canada’s first major housing policy, The Dominion Housing Act (DHA) of 1935, and extends to 1964. In this period, the federal government virtually avoided any significant involvement in providing affordable shelter for low-income Canadians outside of the private ownership market. The second distinct period lasted from 1964 until 1984 and was an era when the largest and most transformative housing policies were implemented (ibid). The third period lasted from 1984 until 1993 and has been described by Hulchanski (2004) as a “decade long decline in allocation of new federal money ending with a full withdrawal in 1993”. The fourth and final period of federal government involvement began in 1994 and extends to the present day. Much like the first period described above, there is no significant federal involvement in providing housing to low-income households during this period.

Canadian Housing Policy: 1935-1964

This first period (which saw the creation of the DHA 1935), was developed (at least in part) as a response to widespread demands for governments to provide subsidized housing for low-income families (Bacher 1993). In the post Depression era, many involved in the construction industry began to take an interest in building housing for low-income families. A group of reformers began to encourage the federal government to begin building subsidized public housing as a way to both restore the construction industry to its former glory and to provide a better quality of life for low-income families (ibid).

Rather than engage in subsidizing public housing, the DHA dictated that the government would provide 20% of the mortgage at a lower than market interest rate of 5% with the hope that the remaining 60% of the mortgage would come from private lenders. In addition, mortgages would be extended to long-term 20 year agreements. However, many mortgage lenders and trust companies declined to participate due to high administration costs and greater risk than traditional lending arrangements (Oberlander et al. 1992).

These reforms did represent a major gain for home builders and buyers since mortgages had previously been short term 5 year loans however, The National Construction Council pointed out that the vast majority of Canadians could not afford the minimum cost of housing to be financed through this new legislation anyhow (Bacher 1993). Strong opposition to the Act began shortly after its introduction as the Reconstruction Party claimed the Act “served big business and financial institutions” (ibid, p.89). The overall impact of Canada’s initial housing legislation saw the benefits going mainly to the rich and middle class and “served to create a pattern of government intervention geared to the interests of the private market” (ibid, p.93).

In 1938, reforms to the DHA gave way to the creation of The National Housing Act (NHA). The NHA was broader than the DHA because it not only extended operations to more borrowers with moderate income but it also provided low rental housing developers loans of up to 90% of construction costs at a rate of 2% (Oberlander et al., p.19). In addition, to reducing long term expenses, the federal government declared that low-cost rental buildings should only be charged 1% property tax from municipalities. However, municipalities refused to accept these provisions and the plan became unworkable.

In 1941, the Canadian government formed Wartime Housing Limited to build what were supposed to be temporary houses for returning war veterans and their families. This would prove to be an important national program that was responsible for building nearly 32 000 wartime rental housing units, between 1941 and 1947 across the country (wartimehouses.com).

This Act was clearly in response to the large number of returning soldiers who were eager to begin their new lives again, and was not necessarily intended to help Canadians on the lower end of the income spectrum. This is an interesting policy decision in the face of the Curtis Report (1944) which described the enormous need for housing suitable for low-income Canadians across the country and recommended large-scale government intervention (Guest 2013). Instead, the Federal Government decided to continue to peruse its commitment to the market and steered Canadian housing policy in the direction of home ownership.

The federal government would later pass on ownership and responsibility of the wartime houses to the Canadian Mortgage Housing Corporation. The CMHC would sell these houses off to the private market a few years later. This decision represented a missed opportunity for government owned and controlled affordable rental housing and once again the housing needs of the lowest-income families were neglected (Carver 1975).

Reforms to the NHA in 1944 also largely ignored the pressing issues of low-income housing and the problems associated with rapid urban expansion (Oberlander et al. 1992). Rather than supplying government assisted housing, this Act once again broadened mortgage assistance programs[18] for home ownership. While part 2 of the Act did include provisions for the erection of low-cost rental complexes, the majority of the 42 000 houses built in this period (1944-50) were owner-occupied and not of the low-cost rental variety (ibid).

The first subsidized housing project, Regent Park, was built in 1948 and the City of Toronto acted unilaterally in order to build it. It wasn't until 1949 that the government finally introduced public housing programs through the creation of Section 35 of the NHA. This provision introduced a joint federal-provincial sharing agreement that was designed to acquire and develop land and construct houses for low cost ownership and rent. The agreement would split the costs at 75% for federal government and 25% for the province.

In 1954 amendments were made to the NHA once again. This time the amendments were to remove government provided mortgages. Instead, lending institutions would now

[18] This was achieved through increasing the periods of amortization, lowering the down payment requirement, and CMHC would provide mortgages at below market rates. These policies made it possible for many more Canadians to own a home and also led to increases in suburban sprawl (Guest 2013)

provide the entire loan while the federal government would insure the mortgage against any losses through the CMHC. This had the affect of both broadening the amount of approved lenders and reducing the down payment requirement (ibid).

Canadian Housing Policy: 1964-1984

The next period of federal influence on housing policy began in 1964 and lasted until Brian Mulroney was elected in 1984. During this era, the government deliberately used the housing industry to both stimulate the economy and provide housing to groups unable to have their needs met on the private market (Carter 1997). In the 1964 round of amendments, the government rewrote most of the social housing provisions and also offered the most substantial support to urban renewal in the history of Canadian housing legislation by prioritizing rehabilitation and redevelopment projects in inner cities (Oberlander et al. 1992).

The government finally recognized that large scale urbanization was transforming Canadian society in a big way and began to pay close attention to these centres. The amendments made therein allowed the CMHC to give greater assistance to provinces and municipalities for redevelopment and rehabilitation of urban centers according to their respective official plans.

The next major reform to the NHA occurred in 1973 when the government largely replaced traditional public housing with non-profit socially mixed housing (Carter 1997).

Now the solution to the national housing crisis was set to involve both market and non-market activities. Through these changes, the government sought to decrease costs and expenditures on the housing it supported by allowing and encouraging both private and 3rd sector entities to build and maintain housing (CMHC 2011).

It was hoped that additional cost savings could be achieved by reducing unit sizes and increasing density in comparison to previous public housing developments (Oberlander et al. 1992, p.116). In addition, innovative financing features were introduced which required households who earned more than 4.5 times the rent to pay a surcharge (Carter 1997). This surcharge was then used to create a subsidy pool to help pay rent charged to lower income households (ibid).

1973 marked a tremendous shift in the way affordable housing was delivered in Canada. Prior to the amendments to the National Housing Act (NHA) in 1973, the principal method of delivering affordable housing was through the Public Housing Program which was primarily funded through the CMHC (Carter 1997). Post-1973 amendments introduced a program specifically for non-profit and co-operative housing groups thus fostering the development of the so-called third sector and initiating a range of fresh programs.

Drawing from influential mixed-income advocates like Jacobs (1961) and Newman (1972), for the first time in Canadian history solutions to the housing crisis now involved both market and non-market activities. Non-Profit and co-operatives were but one component of the broad changes made the NHA in 1973 as the Canadian government set out to build better shelter for low income families and to develop communities rather than simply building projects for the poor through better design, smaller scale and better social mix of incomes (Oberlander et al. 1992).

There were a variety of reasons for introducing these new policies; chiefly among them was that the federal government had endured serious criticism for the failures of both urban renewal policies in the 1960s and the public housing projects of the 1940s and 1950s (ibid; Dreier and Hulchanski 1993). In addition, from the federal government's perspective, the social mixing that would occur from the development of not-for profits and co-operatives was expected to provide financial and social stability in one shot. The minister responsible for CMHC at the time, Ron Basford stated:

"We must not just simply provide a roof with four walls…the community must be safe and healthy…and must encourage people to achieve their fullest possible growth and development, physically, emotionally and spiritually" (Oberlander et al. 1992).

In May 1978, the Federal government made changes to the NHA once again. Funding under Section 15.1 and 34.18 would be replaced with Section 56.1 (Oberlander et al. 1992). Labelled The New Non-Profit Program, CMHC would no longer provide mortgage loans (they would now have to obtain mortgages from private institutions) however, the loans would still be covered under the NHA insurance (Fallis 1995).

These projects were quite successful for the most part. However, Fallis (1995) points out one of the major criticisms of this housing structure is that only about half of the social housing stock is occupied by RGI meaning the other half are of middle to upper middle income. This meant that social assistance was indirectly going to “well-educated, middleclass renters” (Poulton 1995, p.63) and these programs were ultimately met with sharp criticism (ibid).

Canadian Housing Policy: 1984-1993

In 1984 the CMHC was tasked with evaluating the section 56.1 program (and all other social housing programs) and determined the 56.1 program in particular was extremely expensive and was not necessarily targeting those in greatest need of assistance (Fallis 1995). Regardless, in 1985, the federal minister of housing stated the government will continue funding the co-operative program as co-operatives “promote security of tenure for households unable to access home-ownership” (CMHC 1985).

Not long after this statement, the Mulroney government[19] decided it was time to retract from these policies and shift to only helping those in greatest need and should not be designed to benefit the general populace. Thus the focus of the period between 1984 and 1993 was to save money and become more efficient in every government program including housing. While the federal government may not have wanted to turn away from the mixed-income model, as the deficit began to soar, it became less able to justify providing subsidies to lower middle-class residents of non-profit and co-operative housing. Program delivery for new social housing slowed dramatically during this period.

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[19] The Mulroney government was generally marked by neo-liberal, free-market ideology where government involvement in any aspect of the market was seen detrimental to the entrepreneurial spirit

Canadian Housing Policy: 1993-present

Ultimately new program delivery for social housing ended in 1993 and a new era of affordable housing policy began. During this era, the government progressively shifted away from ongoing, long-term subsidies and implemented policies that would provide one-time start up capital contributions for a very limited amount of new projects (CMHC 2011; Pomeroy and Falvo 2014). The mid to late 1990s were also characterized by a marked shift in responsibilities in the administration of the social housing portfolio from the federal to provincial governments by way of Social Housing Agreements. Since the provinces and territories were already administering the bulk of social housing, the downloading of federal administrative responsibility to the provinces was purported to be a cost savings measure (Pomeroy and Falvo 2014). Social Housing Agreements will be discussed in greater detail in chapter 4 and 5.

Beginning in 2001 through to the present day, the federal government has been providing funding for investments in affordable, rather than social housing programs (CMHC 2011). The bulk of these funding agreements are arranged through partnerships between the federal, provincial and territorial governments and aims to provide one-time lump sum capital contributions to increase the supply of affordable housing (ibid).

The first such agreements were developed under the Affordable Housing Initiative (AHI) and delivered funding in three separate phases. The first phase (2001) allocated $557 million ($1.1 billion in total) (CMHC 2009), the second phase (2003) allocated $147 million ($251 million in total) (ibid) and the final phase allocated $250 million (in 2009) (CMHC 2011).

In all three phases the agreements required that rental units be set at or below median market rent and remain affordable for at least 10 years[20] (Pomeroy and Falvo 2014). CMHC (2009) determined that 71% of units developed in phase 1 and 87% of units in phase 2 had rents that met these requirements, and on average rents were set significantly below the median market rent for comparable housing.

This program has resulted in the creation of more than 51,000 new affordable rental units across the country, but it is important to note that even at median market prices, the majority of low-income families are still priced out, especially in Canada's major cities. In this regard, it is worthwhile mentioning that phase two did increase the maximum per unit subsidy from $25,000 to $75,000 allowing developers to target low-income households[21] (CMHC 2011). While the majority of tenants in both phase one and two (66% and 81% respectively) have incomes of less than $24,000 per year (CMHC 2009), the number of tenants (61% and 75% respectively) paying more than 30% of their income on rent (ibid) is an indication that the level of subsidy provided in these affordable housing initiatives has severely missed the mark. However, it could be argued that these programs have reduced the depth of the affordability problems (ibid).

[20] In Toronto, in order to qualify for "affordable housing" the applicant's annual gross household income can not exceed four times the annual rent of the unit being applied for (Toronto Community Housing). For example, a household would have to earn less than $55,578 to qualify for a two bedroom unit renting at $1161 (ibid). The flip side of this is that the household would have to earn a minimum of $46,440 in order to pay 30% or less of their gross household income on rent of $1161, assuming heat, hydro and water are included. The average income in Toronto is $44,462 while the median is $29,593 thus a large portion of Toronto's population can't afford an "affordable" 2 bedroom unit in the City of Toronto (Statscan 2011)

[21] To be considered low-income a household would have qualified to be on a social housing wait list

By 2008, and a global economic crisis on the horizon, the Harper government announced plans to implement a stimulus plan known as Canada's Economic Action Plan. Just like in previous eras of economic downturn, the housing sector was well positioned to be a major benefactor of this plan because it is an effective means of boosting economic activity and putting people to work (Flaherty 2012). Thus the Harper government would inject just over $2 billion in federal spending on social and affordable housing over two years (Tsenkova 2013).

Nearly half of this money[22] would be used for much needed renovation and retrofit of existing social housing (ibid). The result was that of the 16,500 housing units impacted by the $2 billion dollar stimulus in social housing, just over 5,000 were new social housing units (Flaherty 2012).

Every extra dollar invested in the repair/retrofit and creation of new social and affordable housing is certainly welcome but it is important to note that the "policy imperative was founded mainly on creating jobs and responding to weak economic conditions, rather than responding to unmet housing needs" (Pomeroy and Falvo 2014, p.10). It is also important to reiterate that while these federal dollars look good on paper, they are injection style short-term policies that at best can temporarily slow the bleeding.

[22] $850 went to renovations and retrofitting of existing social housing under provincial administration and a further $149 million for renovation and retrofit of social housing under federal administration

In an interview conducted with an employee of Canada's housing agency who works closely with affordable housing programs, it was revealed that while funding will continue to flow from the federal government, it will continue to take shape in the fashion described above (Anonymous 2014). It was his belief that neither the CMHC nor the federal government have any intention to neither extend existing RGI subsidies nor create new programs that require on-going RGI supplements (ibid). This statement is reaffirmed with the 2013 budget decision to extend the IAH program until 2019, further entrenching the shift from social to affordable housing policy.

In addition, this same employee of Canada's housing agency believes that the federal government is not entirely absolving itself of providing funding; it is simply changing the mechanism through which the government delivers financial assistance (ibid). He goes on to describe the past 20 years of affordable housing programs and policies as being wider in scope with very few restrictions (ibid). In other words, IAH allows provinces and municipalities an opportunity to allocate this funding in a manner that is better tailored to local needs.

Conclusion

This chapter has highlighted some of the important housing policies implemented by the federal government of Canada. It has demonstrated the marked shift from housing policies that were long-term and provided appropriate funding to ensure that Canada's lowest-income households did not pay more than 30% of their income on housing, to policies that provide one-time lump sum payments suitable for capital contributions to increase the supply of affordable housing. These latest policies directed at creating affordable rather than social housing are not particularly well suited to help the lowest-income households find housing that is affordable to them. That is to say, these policies provide no assurance that the lowest-income households will not pay more than 30% of their income on housing. At best these latest policies simply help to narrow the gap between the price that is dictated by the market and what is affordable to them.

These latest policies do allow provinces and municipalities the freedom and authority to decide where these funds should go and can lead to more effective uses of the funding. The trouble is senior levels of government are simply not injecting enough funding to render these policies effective at delivering housing that is affordable to all Canadians.

The ineffectiveness of these programs is demonstrated by the growing housing crisis which is revealed in greater detail in the next chapter. Furthermore, the next chapter outlines the impacts of the patch work of social housing policy and the eventual shift away from social to affordable housing described above.

CHAPTER 4: Contributing Factors and Social Impacts in Toronto's Housing Market

In order to gain a more comprehensive understanding of the brewing housing crisis, this chapter reviews some of the market and non-market (government policy) factors that have negatively impacted housing affordability[23] in Ontario overall, and in Toronto more specifically. This chapter begins with a broad view of the estimated shortage of affordable housing in Ontario and is followed by a more narrow focus centred on the City of Toronto.

In order to provide an estimate of the overall shortage of affordable housing units, this chapter will include the number of households on rent-geared-to-income housing wait lists as well as the number of tenant households who are struggling with affordability issues as defined by the CMHC. It is understood that households on social housing waitlists are generally of a lower-income bracket than households that are in core housing need. However, in terms of affordability, both sets of households are struggling to have their needs met on the private market and require some level of assistance and will thus be included in the estimates.

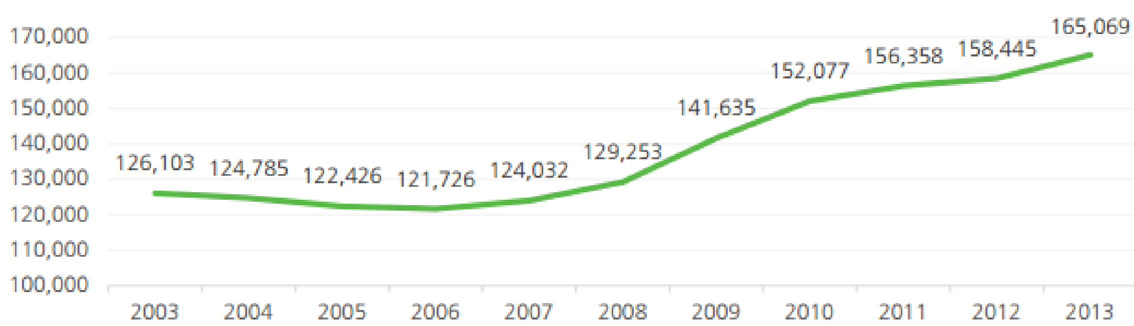
Only households who know about RGI housing, are eligible[24], are interested in living in RGI housing, have incredible patience[25], and have kept their applications current

[23] In this case, housing affordability relates to the CMHC definition of households who pay more than 30% of their income on basic housing needs.
[24] See http://www.housingconnections.ca/HousingInfo/Eligibility.asp for eligibility criteria in Toronto

(ONPHA 2013) are reflected in the waiting lists for RGI housing. Therefore waiting lists are but one measure of the overall need for affordable housing in Ontario.

In order to provide an overall picture of the depth and breadth of affordability problems this chapter will include numbers relating to: tenant households spending more than 30% of their income on shelter; tenant households in core housing need; and, tenant households in severe housing need[26].

As of December, 2013, the Ontario Non-Profit Housing Association (ONPHA) determined that Ontario's affordable housing wait list for RGI units grew by more than 4% from the previous year to 165,069 households (ONPHA 2014). Data provided in Figure 1 indicates steady increases in the number of households on the wait lists between 2006 (121,726) and 2013 where there were over 165,000 on the wait lists. This represents close to a 36% increase from 2006-2013.



Graph 1 – Source: ONPHA 2014. Provides the number of households on social housing waitlists in Ontario.

[25] Some municipalities such as Peel and York experience wait times of up to 8 years (ONPHA 2014, p.28)
[26] Severe housing need is defined as households who spend more than 50% of their gross income on housing and are below the median income (CMHC 2010).

In Toronto, as of June 2014, Housing Connections (2014) states that they have a total of 92,241 households on the waiting list (169,776 people in total) for Toronto Community Housing RGI units. Of those households, by far, the majority (49,192) are waiting for 1 bedroom units (Housing Connections 2014).[27] The total number of households is up about 4% from June of 2013[28] (Housing Connections 2013). Perhaps more significant, using data from Housing Connections 2004 report, the number of households on the wait list in Toronto has risen nearly 40%[29] in the last decade.

In addition, 28,798 (32%) of those waiting for housing are senior citizens[30], up from 23,222 (31%) in June of 2013 (Housing Connections 2013) and from 11,907 (24%) in June of 2004 (Housing Connection 2004). There is a similar pattern across the province as ONPHA reports that the share of seniors on wait lists has steadily increased from 21% in 2003 to 30% in 2013 (ONPHA 2013). Estimates (ONPHA 2013; HSCORP 2014) predict that this number is only going to continue to rise as the number of Ontarians over age 65 will more than double by 2036 (Ontario Ministry of Finance 2013). Indeed, the senior population in Canada is expected to grow eight times faster than the number of people under the age of 65 (HSCORP 2014b).

5 This is consistent with data on core housing need as the more single person households are represented in those total.

[28] Housing Connections (2013) indicates there were 88,891 households on Toronto's wait list in June 2013

[29] Housing Connections Report of 2004 indicates 66,201 households on the wait list

[30] Applicants aged 59 or older. Some providers have mandates that require seniors to be 65 to be Housed in senior facilities

Housing Need and Severe Housing Need

According to the latest National Housing Study (NHS) conducted in 2011, 42.3% (roughly 583 000 households[31]) of tenant households in Ontario were spending 30% or more of total income on shelter costs (Statscan 2011). The CMHC indicates that 32.4% (184,910) of tenant households where experiencing core housing need in 2011 (CMHC 2013).

The most recent statistics available relating to severe housing need is from the last long-form census conducted in 2006. This census found that 12.1% (146,075) of renters in Ontario are in severe housing need and spending at least 50% of their income on shelter (CMHC 2013 B). The graph above provided by ONPHA indicates that there were 121,726 households on the affordable housing wait list across Ontario in 2006.

In Toronto, 43.2% (roughly 272,000[32]) of all tenant households were spending 30% or more of their total income on shelter costs (statscan 2011 B). Furthermore 32.4% (184,910) of all tenant households were experiencing core housing need (CMHC 2013). For comparisons sake, Housing Connections indicated that as of December 31 2011 there were 82,138[33] households on the Housing Connections centralized waiting list (Housing Connection 2011).

[31] Stats Canada indicates there are 1,389,915 total tenant households in Ontario (statscan 2011 table 1)
[32] Stats Canada indicates there are 631,070 total tenant households in Toronto (statscan 2011 B table 1)
[33]As of August 2014, housing connections indicates there were 92,241 households on the centralized wait list (Housing Connections 2014)

In 2006, CMHC indicated that 13.2% (70,085) of Toronto tenant households were in severe housing need (CMHC 2013 B). For comparison's sake, in 2006, Housing Connections reported a total of 67,083 households on the social housing wait lists (Housing Connections 2006).

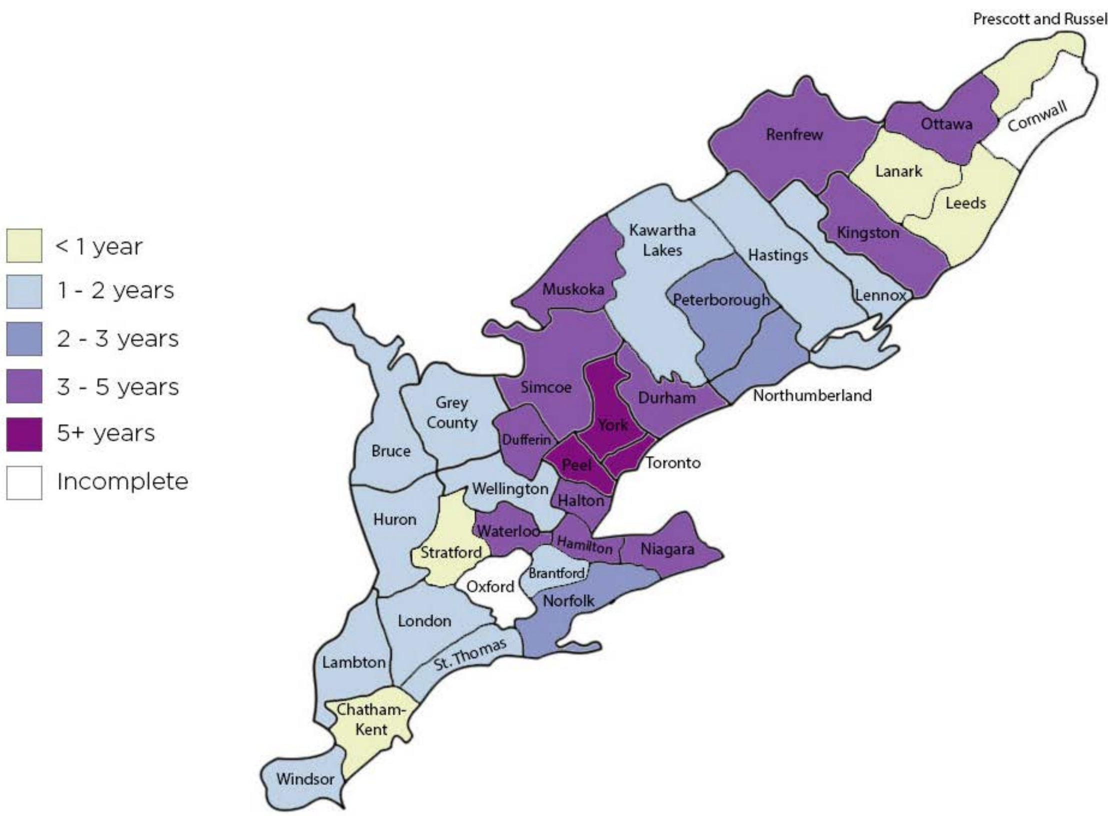
Correlation between the number of tenant households in severe housing need and the number of people on social housing wait lists is hard to prove given the amount of data that is generally available to the public. While it is understood that this may simply be a coincidence, it is still interesting to note that in both cases presented above, the number of tenants on social housing wait lists is very similar to the number of tenants reportedly spending 50% or more of their income on housing.

In contrast, the overall number of tenant households reportedly in core housing need and spending 30% or more of their income on housing was double the number of households on social housing wait lists. It is difficult to assess how many of these households would apply, for social housing if it was available, but overall these number provide evidence that there is both a rising need for social housing and a growing concern in relation to the ratio of income being spent on housing in Ontario, and even more-so in Toronto.

Social Housing Wait Times

In addition to overall numbers, ONPHA also calculates the average wait times for social housing wait lists across the province. In 2014, the province-wide average was 3.89 years

(ONPHA 2014); however it must be understood that wait times vary widely by municipality and by size of housing required. The average wait times in Toronto in 2013 were 6.67 years (ibid). Housing Connections (the entity responsible for managing the centralized waiting list in Toronto) states that waiting times range from 1-5 years for a bachelor, 7-10 years for a one bedroom and 5-10 years for a two bedroom (Housing Connections) The map below provides a visual representation of what the affordable housing wait list looks like for South, South West, Central and Eastern Ontario.



Source: ONPHA 2014

ONPHA also provides a useful description of the wait time situation in terms of the ratio between households that secure housing, applications that are cancelled and new applications that are submitted (ONPHA 2014). Currently that ratio sits at 1:2:3 where for every household that secures housing, two applications are cancelled and 3 new applications are submitted (ibid). If recent trends continue, and there is no reason to believe they won't, this ratio indicates that for those in need of social housing, there is no relief in sight. Even after considering the high number of cancellation, there are at least as many new applicants as there are people being housed.

Contributing Factors

This paper recognizes that there are two elements to the affordability of housing equation, that of income and the cost of housing. This paper focuses on the latter due to the theoretical grounding of this paper which relates to collaborative planning and housing policy. It is, however, recognized that income and employment growth are important factors in determining housing demand (ONPHA 2013).

There is an incredibly broad range of factors that has, and continues to, contribute to the elements of the affordable housing crisis described above. This section provides an overview of some of the critical factors such as the decreasing availability of rental units (both private and public), low-vacancy rates and the major social welfare and housing policies that continue to impact this crisis. As demand for social housing continues to outstrip supply by a substantial margin[34] low-income households are being forced to

[34] The ratio of social housing applicants being housed to new applicants being added to social housing wait lists is 1:3 (ONPHA 2013)

attempt to have their needs met on the private market. For this reason, factors that contribute to the lack of affordability in the private rental market are also considered.

While some policy analysts claim there isn't a housing problem and that the problem is one of income, Hulchanski (2005) argues that when a household is unable to generate market demand due to low income, they are in fact generating a social need. While society can respond to this social need in a number of ways including income assistance, Carter and Polevychok (2004) argue that not only can social housing provide low-income earners with a stable place to live, it can also help free up more disposable income for those households to purchase other life necessities.

In contrast, others (Steele and Tomlinson, 2009; Steele and Des Rosiers 2009) argue that income assistance in the form of housing allowances are not only effective at addressing affordability issues, the cost of delivering this benefit is considerably lower than that of developing new affordable housing (ONPHA 2009).

Carter and Polevychok (2004) counter that although demand side measures are the fastest way to reduce shelter cost burdens, the allowances are not always sufficient to allow households to access housing that is affordable to them, especially in expensive urban centres. Thus it is fitting that this section begins with a discussion about how senior levels of government decimated both social assistance programs and social housing programs beginning in the mid-1990s.

Non-market Factors and Impacts on Social Housing

Since 1995, with the introduction of Canada Health and Social Transfer (CHST) traditional social policy tools such as federal financing of health, post-secondary education, and social welfare services such as Family Allowance, Old Age Security and Employment Insurance Benefits have continued to erode (FCM 2009; ONPHA 2013; Gaetz et al. 2013). In an era influenced by neo-liberal ideology and laissez-fare[35] policies, CHST was part of a strategy by the senior levels of government to reduce and eliminate the deficit; however this policy simply shifted costs from one level of government to another (Madore 2005). At the time, there was growing concern surrounding national debts and deficits and increasing apprehension about economic instability within Canada (HSCORP 2014).

The Ontario provincial government of the time was also battling deficits and could not absorb the substantial decline in the cash component of transfers between 1995 and 1998[36]. The Ontario provincial government thus cut transfers to municipalities by twenty-two percent in 1996-97 and a further 21% in 1997-98 (Moscovitch 1997). These cuts had a tremendous impact on low income people as the cuts translated into a 21.6% reduction in social assistance rates, including shelter allowances (ibid; Shapcott 2001). In addition, figure 1 below highlights the impacts that these policies had in terms of numbers of persons receiving social assistance (ONPHA 2013).

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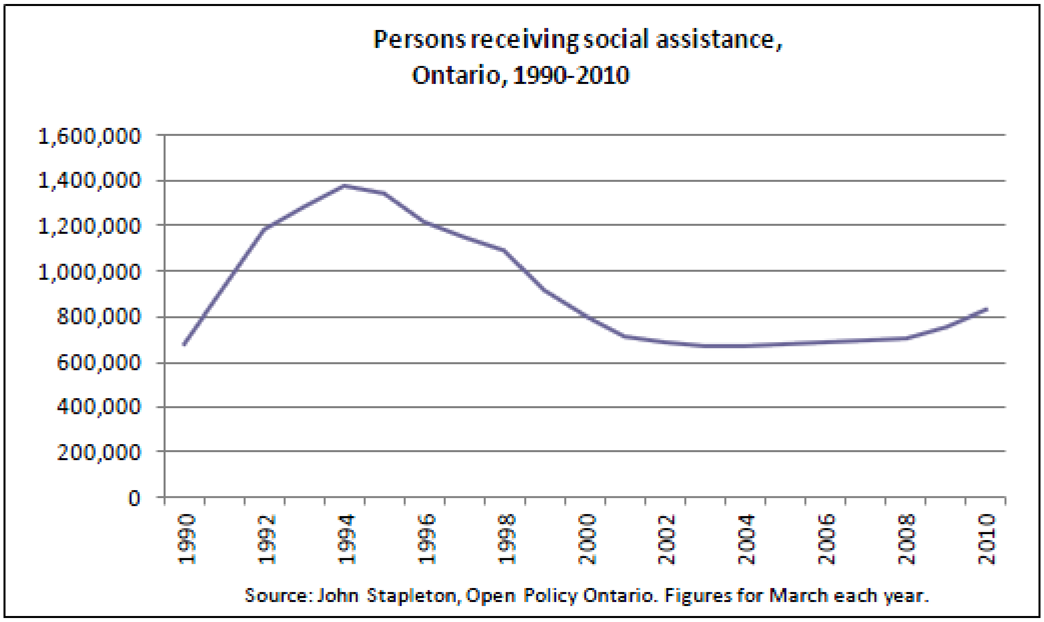
[35] Taking conservatism further than simply endorsing values related to small government, these policies were about zero government intervention in the market (market forces prevailed) the selling off of public assets and the privitization of public services.

[36] Madore (2005) states declines of 20% from '95-'96 to '96-97 and a further 15% from '96-'97 to '97-98.



Graph 2 – Source: ONPHA 2013

Furthermore, during this same period, both Federal and Provincial began their exit strategy for funding social housing. In 1993, the Federal government announced it would no longer increase its funding for social programs beyond $2 billion (Begin 1999; Shapcott 2004). This funding freeze indicated reluctance on the part of the federal government to be involved in new long-term funding of social housing programs (Skelton et al. 2006).

Social Housing Agreement and Reform

In 1999 a Social Housing Agreement was signed between Canada and Ontario (MAH). The result of this agreement was a transfer of administrative responsibility for social housing from the federal government to Ontario (ibid). In addition, under SHA, the province assumed all of CMHC's financial obligations to social housing. In return, CMHC agreed to provide the provinces with "fixed amounts of funding each year until the Funding Expiration Date set out in Schedule "E" of the Agreement" (CHF Canada 1998). By fixing the amount of federal funding for programs that have RGI obligations, the federal government was essentially passing on future increases in funding tied to inflation and market indexes, to the province.

Under the leadership of Premier Mike Harris, Ontario had a solution to the mounting expenses associated with social housing. It was called devolution. By December of 2000 The Social Housing Reform Act (SHRA) was enacted and it mandated municipalities to assume responsibility for funding and administration of social housing programs previously funded by the Province and/or CMHC (ibid). With this decision, $905 million dollars was immediately downloaded to municipalities (Shapcott 2001).

The Toronto Context

The City of Toronto would be impacted by this decision as of January 1, 2001 when the first stage of the SHRA transferred ownership of the public housing stock (including funding and administrative responsibility) to the City. Stage 2 occurred in May of 2002 and resulted in the transfer of responsibility for funding and program administration of the social housing portfolio[37]. As indicated by Table #1 below, the SHRA transferred a

[37] Again, this does not included unilateral federal co-ops but does include provincial co-ops

total of 95,350 units to the City of Toronto. The vast majority of these units (77%) were in receipt of Rent Geared to Income (RGI) subsidies.

Social Housing Units Transferred to City of Toronto

	Units Transferred			Originally Administered By	
Sector	RGI*	Market	Total	Ontario	CMHC
Toronto Housing Company	23,529	4,802	28,331	24,933	3,398
Metro Toronto Housing Corp.	29,402		29,402	29,402	0
Community-based Non-Profit	13,156	10,528	23,684	11,315	12,369
Co-operative Non-Profit	5,175	2,259	7,434	7,434	0
Sub-total – Non-profit	71,262	17,589	88,851	73,084	15,767
Private Rent Supplement	2,358	0	2,358	2,358	0
Private Limited Dividend	0	4,141	4,141	4,141	0
TOTAL	73,620	21,730	95,350	79,583	15,767

Source: City of Toronto 2001

Certain provisions under the SHRA insured the number of units in receipt of RGI would remain intact by legally requiring Service Managers to maintain the same level of services to tenants of social and former public housing[38]. Under the SHRA, the City is also legally responsible to ensure "that the buildings are maintained to a level that will provide a safe, decent and affordable home for the households residing in the social housing portfolio" (Toronto Community Housing 2006). The result of these two provisions have tremendous financial impacts on the entire social housing portfolio as federal subsidies approach their end dates because both rent-geared-to-income costs and capital repair backlogs continue to rise.

[38] All government funded housing would later be termed social housing

The financial responsibility proved to be so incredibly overwhelming that even as early as 2005, Toronto's City council was already being asked to draw from its Social Housing Stabilization Reserve Fund and the Social Housing Federal Reserve Fund in order to deal with urgent capital repairs within the social housing portfolio (ibid).[39] There just simply was not enough money or resources to manage this incredibly large portfolio of housing – ranging from multi-unit residential high-rises and its complex array of building systems to single-family homes and the wear and tear that comes with smaller scale dwellings.

Fast forward 8 years and the capital repairs backlog was reported to be over $860 million (City of Toronto Staff Report 2013). Due to the age of the portfolio and year after year of deferred capital repair expenditures, that number is expected to increase by a further $2.6 billion from 2013-2022 (ibid).

Further financial concerns began to surface in 2006 as federal operating agreements began to approach their end dates. In 2006, the Community and Neighbourhood Services Committee took action with the filing of a report to council titled "Social Housing in Toronto and Future Risks". The committee recommended the City pass this report on to senior government officials as a plea to extend funding agreements.

In this report, committee members identified the key issue in the preservation of existing social housing as "a lack of long term funding for social housing and ageing of the social housing stock" (Toronto Community Housing 2006). At stake was the approximately

[39] By 2012 the City had depleted its Social Housing Stabilization Reserve and by 2013 the Social Housing Federal Reserve Fund was also depleted (City of Toronto 2013).

$175 million received through federal funding agreements that were set to decrease annually in 2007 until all agreements expired in 2031 (ibid). The table below demonstrates the result of inaction on the part of the Federal government to address these concerns.[40]

Summary of Loss of Federal Subsidy								
Year	2007	2008	2009	2010	2011	2012	2013	**Total**
Federal Subsidy	**174,502.0**	**174,253.8**	**173,673.0**	**172,590.6**	**168,833.6**	**162,476.1**	**161,286.1**	**174,502.0**
Loss of Federal Subsidy	(248.2)	(580.8)	(1,082.4)	(3,757.0)	(6,357.5)	(1,190.0)	(5,924.0)	**(19,139.9)**
Cummulative Loss	(248.2)	(829.0)	(1,911.4)	(5,668.4)	(12,025.9)	(13,215.9)	(19,139.9)	
Ending Subsidy	**174,253.8**	**173,673.0**	**172,590.6**	**168,833.6**	**162,476.1**	**161,286.1**	**155,362.1**	**155,362.1**

Source: City of Toronto 2013

Moreover, in 2014, TCHC expected to lose $4.7 million in Federal subsidies and anticipated further loses due to expiring agreements of $8.7 million in 2015 (City of Toronto 2013). After 2015, it appears as though there is an exponential increase in expiring operating agreements as the City anticipates loses of $15.3 million in each 2016 and 2017 operating budgets (ibid). A net cumulative loss of $100 million in overall federal funding is expected by 2020 when funds received would total approximately $75 million (ibid).

Due to legal requirements embedded in SHRA and the subsequent HSA, as the Service Manager, TCHC has no choice but to continue funding, maintaining and administering the social housing currently in its portfolio, regardless of any new or sustained funding from the province or the federal government. While this will certainly continue to present

[40] Be advised that these numbers are only for social and public housing under the administration of the City of Toronto. Federal Co-ops are not included.

tremendous financial challenges, the good news is that the number of RGI units, which provide essential shelter for the City's low-income households, will be sustained.

Impacts on Federal Co-operatives

The share of funding[41] for unilateral federal co-operatives programs is most prevalent in Section 95[42] and Urban Native programs. As a result these programs will be notably impacted by the withdrawal of federal dollars after EOA (City of Toronto 2013). The impacts related to Section 95 is due to the number of units developed under that program[43]while the impacts related to Urban Native programs is related to the deep subsidies provided to them.[44]

Through e-mail correspondence, with Maggie Keith (2014 B) of the Agency for Co-operative Housing, it was revealed that the City of Toronto currently receives RGI funding assistance for 2590 units (Ontario has a total of 6188). In total there are 8126 federal co-op units in Toronto (19,226 in Ontario) and yearly federal funding for these programs total close to $18 million (Keith 2014). This is funding that will soon be disappearing as result of the expiry of operating agreements and will likely not be replaced by any level of government.

[41] Federal Funding has remained static regardless of higher costs related RGI and utilities, for this reason many unilateral federal projects have already seen the level of affordability decrease (HSCOPR 2013).
[42] Housing developed under section 95 account for over 50% of federal co-op housing in Ontario (CMHC 2003)
[43] Section 95 projects comprise almost 60% of the total number of federal co-ops
[44] Urban Native projects average a subsidy of more than $11000/unit vs. overall avg of $5,000/unit (Pomeroy 2006, p.38)

Because social housing projects that fall under the realm of unilateral federal social housing programs were not part of the initial social housing agreements signed between provinces, territories and federal government, a different set of rules apply. Unlike the rest of social housing in Ontario, there is no legal requirement for the continued support of these units. For this portfolio of social housing, once operating agreements expire, co-ops are free of government control and regulation and can essentially do whatever is necessary in order to ensure their viability.

For example, CHF Canada has indicated that “most Section 95 co-ops have already raised their housing charges and stopped accepting new members who need assistance” (CHF Canada 2007). Thus increased expenses combined with decreased funding are resulting in a reduction of co-operative housing agencies propensity to house low-income earners. While many co-operatives were established with a specific mandate to provide affordable housing, how many and how affordable those units are may change in the near future (Cooper 2014).

Because of ongoing pressures with devolution of housing and other social services to the municipal level, Service Managers and the City Councils are likely to continue to struggle to balance their books on housing related costs. As such, they may find it impossible to continue to house tenants requiring deep subsidies (ibid). This is especially concerning given the current state of housing in Canada as many of these tenants would be hard pressed to find somewhere else to live.

Further to our email correspondence, Maggie Keith (2014) revealed that in her experience, once federal co-operatives reach EOA, they are reluctant to sustain RGI supplements to their members, especially in cases where the property requires capital repairs. It is her belief that most co-ops will cease to provide RGI “through attrition, rather than economic eviction…but after 10 years, I expect most (federal) co-ops to display minimal income mixing, at best” (Keith 2014).

This is especially concerning given the current state of housing in Canada as many of these tenants would be hard pressed to find somewhere else to live. Therefore, security of tenure, which is one of co-operative housing’s primary goals and integral notions of what sets co-operatives apart from other social housing developments (Sousa, 2013), is teetering in the winds of change.

Of particular concern is the small but significant number[45] of vulnerable Canadians including low-income seniors, and single parent families living in these units and who stand to lose much needed support in the form of RGI (CHF Canada 2012). In addition co-ops are also home to marginalized groups like disabled and native peoples. To this end, perhaps equally important, is the risk of upsetting the delicate balance and diversity of people that co-operatives have often successfully integrated into neighbourhoods.

Low income, single seniors stand out as especially vulnerable to this potential loss of social housing as their ability to pay their housing expenses is mostly dependent on income from what remains of social welfare programs and any fixed level of retirement

[45] CHF Canada estimates 31,000 Canadians are at risk (CHF Canada 2012)

income they may receive. Equally alarming is the fact that 50% of single seniors who rent are living in core housing need (HSCORP 2014b).

Seniors are already the fastest growing age group in Canada (Ministry of Finance 2013) and they are living longer and healthier lives than previous generation (HSCORP 2014b). Regardless of the fact that dedicated senior homes already make up 25 to 30% of the overall social housing stock (ibid), the number of seniors on affordable housing wait lists continues to grow rapidly (ONPHA 2013). There are no province-wide statistics that capture how many seniors live in non-dedicated social or affordable housing or mixed-client-type buildings (HSCORP 2014b). However, if Toronto Community Housing Corporation (TCHC) is any indication, it is currently housing double (26,000) the amount of seniors than it has dedicated units for (TCHC 2014). Of these 26,000 seniors across the service area, 75% live alone (ibid).

Concerns brought forth relating to EOA and a lack of new affordable housing development compounded with the rapid rate of increase in seniors[46] and the fact that there is already a mismatch in the amount of social housing available versus the need (ONPHA 2013) "could potentially create an unintended consequence which has not yet been examined" (HSCORP 2014b, p.11). In addition, if adequate housing for our growing senior population is not made readily available in the coming years many seniors could be forced into expensive long-term care homes and emergency rooms (ibid) resulting in unnecessary and wasteful expenditures at the provincial level.

[46] The senior population in Canada is expected to grow eight times faster than the number of people under the age of 65 (HSCORP 2014b, p.13)

Further challenges and complications can arise for federal co-operative projects if they become over burdened by financial expenses and default on their loan obligations. As operating agreements begin to expire many federal co-operative projects may find themselves vulnerable to financial forces and in danger of entering receivership.

In the case of one co-operative in Essex County that found itself in receivership, residents attempted to dissolve the co-operative all together and sell the units to the private market. Citing a lack of funding and mounting capital repair backlogs (Cross 2012) the elected member board of the Bridlewood Co-operative, with support of the majority of their residents, attempted to resolve their financial situation by making a case for the privatization of the co-op. This was not the first time[47] residents of Bridlewood have attempted to turn the 131 unit co-operative and its assets over to themselves (Thompson 2014).

The board tried a variety of strategies to privatize their social housing development, including paying off their CMHC loan early and more recently, defaulting on a second loan made to the co-operative (ibid). Once the co-operative entered into receivership for non payment of a loan, board members presented their case for co-op members to purchase units directly from the receiver. Of the 131 households in the co-op 77 of them offered to purchase their units outright (Cross 2012). The residents thus argued that not only did they have a majority of households on board with this idea; they also claimed all

[47] Since 1996 4 attempts have been made by residents to privatize it (Thompson 2014)

of the co-operatives debts could be repaid immediately if only the courts would allow them to dissolve the co-operative (ibid).

In this case it appears as though the board of directors and the majority of the residents have forgotten or ignored the original social purpose of not-for-profit co-operative housing to provide a secure and safe home for low-income households. Instead, they attempted to implement a self-serving agenda aimed at cashing in on “enriching themselves with a public investment in non-profit housing” (CHF Canada 2012 B).

The thoughtless perpetrators of this scheme failed to consider that many of the co-op’s residents are low-income seniors, and have no way to pay the proposed $40,000 to $71,000 (ibid) for the privilege of owning the house they’ve lived in for decades. Thus the conversion would have uprooted dozens of long-term low-income households who have very limited mobility and options for housing that is affordable to them.

In defence of these vulnerable populations, CHF Canada and the Superintendent of Financial Services of the Province of Ontario brought this case before the Supreme Court of Ontario arguing the sale of non profit housing for personal and private gain is illegal. Ultimately the court ruled the sale of a non-profit cooperative to its members as contrary to the Co-operative Corporations Act of Ontario (Thomson, 2014). In the end, the Court awarded the sale of Bridlewood to a non-profit subsidiary of CHF Canada (ibid). This ruling is extremely important as it upholds the intent of social housing in Canada and stopped the illegal conversion of social housing to private ownership (ibid).

Market Impacts on Cost of Rental Housing

Since the 1990's housing has become increasingly unaffordable for both renters and owners. In the private sector, the ownership market and the rental market are directly linked. As the cost of home ownership becomes increasingly unaffordable more and more households are forced to turn to the rental market to meet their housing needs[48]. In addition, population growth, mostly in the form of immigration[49], is also impacting the demand for market rental housing[50].

This increased demand combined with decreased supply due to a distinct lack of purpose built rental housing[51], as well as conversions of existing rental building into non-residential uses and private condo units[52] has resulted in substantial increases in the cost of rental housing.

[48]CMHC (2013) calculates the average number of renter households added between 1976 and 2006 to be about 41,000/year. With rising home ownership costs expected to continue, CMHC estimates the addition of 50,000-65,000 renter households per year (5-21)homeownership rates over the projection horizon

[49] In 2012, immigration accounted for 67.4% of population growth (See figure 3)

[50]"Immigrants to Canada settle disproportionately in large urban centres, the majority initially choosing to rent their homes." (CMHC 2013, p. 5-2)

[51] rental starts declined from 21 per cent of total starts from 1990 to 1995, to a low of just under two per cent from 1997 to 1999, before rising somewhat to six per cent from 2003 to 2012 (Where's Home 2013, p.19; FCM 2012). It is important to point out that developers, rental companies and investors have recently been expressing interest in building new apartment buildings, as indicated by the recent surge in the number (21) of large rental projects that are either under construction or in the planning stages in Toronto (Mcmahon 2015). Whether this materializes into a new apartment construction renaissance remains to be seen.

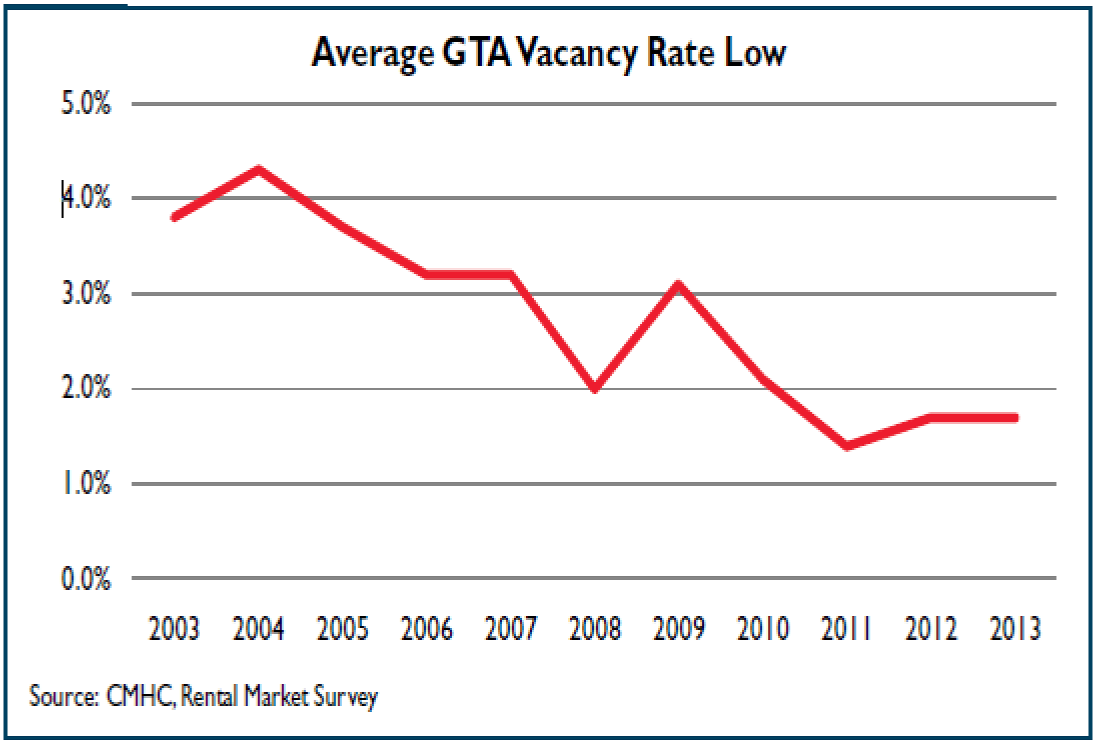
[52]Census data shows that Ontario lost an astonishing 86,000 rental dwellings between 1996 and 2006 (Where's Home 2013, p.20)

One of the leading indicators of the supply and demand of rental housing is what's known as rental vacancy[53]. Three percent vacancy rate is generally accepted as the point where the rental market is in balanced state and ensures a competitive rental market (ONPHA 1999; FCM 2012; Desjardins 2014). This essentially means that 30 out of 1000 units are vacant and available to rent. The vacancy rate is based on a survey conducted by CMHC in October each year in municipalities and centres with 10,000 or more persons.

Ontario's vacancy rate peaked in 1996 at 3.0%. In 1999, ONPHA's report "where's home" rightly predicted a slow decline in the vacancy rate in the GTA. The graph below shows the average vacancy rate for the GTA and demonstrates a vacancy that has not been above 3% since 2009 and was recorded at 1.6% in 2013 (CMHC 2013 B).

As of 2013, the average vacancy rate for Ontario as a whole was 2.6% (ibid). Central 1, a key provider in housing market data forecasting estimates Ontario's rental vacancy will dip to 1.8% by 2016 (central 1). Graph #2 presents a decade long average of GTA Vacancy rates.

[53] Rental vacancy rates measure the percentage of all apartments that are vacant and available for rent (Employment and Social Development Canada)



Graph 3 Source: CMHC 2013 B

In order to demonstrate the impact vacancy rates can have on the cost of rental housing 2 separate 5 year intervals have been chosen and the average increase in the cost of rental during those two periods has been determined. The first 5 year period spans 2003-2007 when vacancy rates were consistently above 3% (CMHC 2013 B). The second 5 year period spans 2010-2014 and is marked by notoriously low vacancy rates (ibid).

During the first 5 year period spanning 2003-2007 Toronto's rental market was more balanced in terms of supply and demand. As a result of this balance, the cost of renting a

2 bedroom apartment actually decreased by 5.7% from 2003 to 2007 when adjusted for inflation.[54]

During the second 5 year period spanning 2010-2014, when demand for rental housing outstripped supply by a significant margin[55], the cost of renting a 2 bedroom apartment in Toronto increased by approximately 2.5% when adjusted for inflation[56].

Furthermore, a recent study by the Federation of Canadian Municipalities (FCM 2012) points to the imbalance of supply and demand in the rental housing market of Canada's largest communities as one of the leading causes in an average increase of 20% in the average cost of rent since the year 2000.

The Secondary Rental Market

In addition to purpose built rental housing there is also a secondary rental marker. The secondary rental market consists of any rental units that were not purpose built as rentals such as condominium units or secondary suites. The exponential increase in condominium units being built combined with the increasing demand for rental units, especially in downtown areas of Toronto and Vancouver, has resulted in a lucrative market for condo owners.

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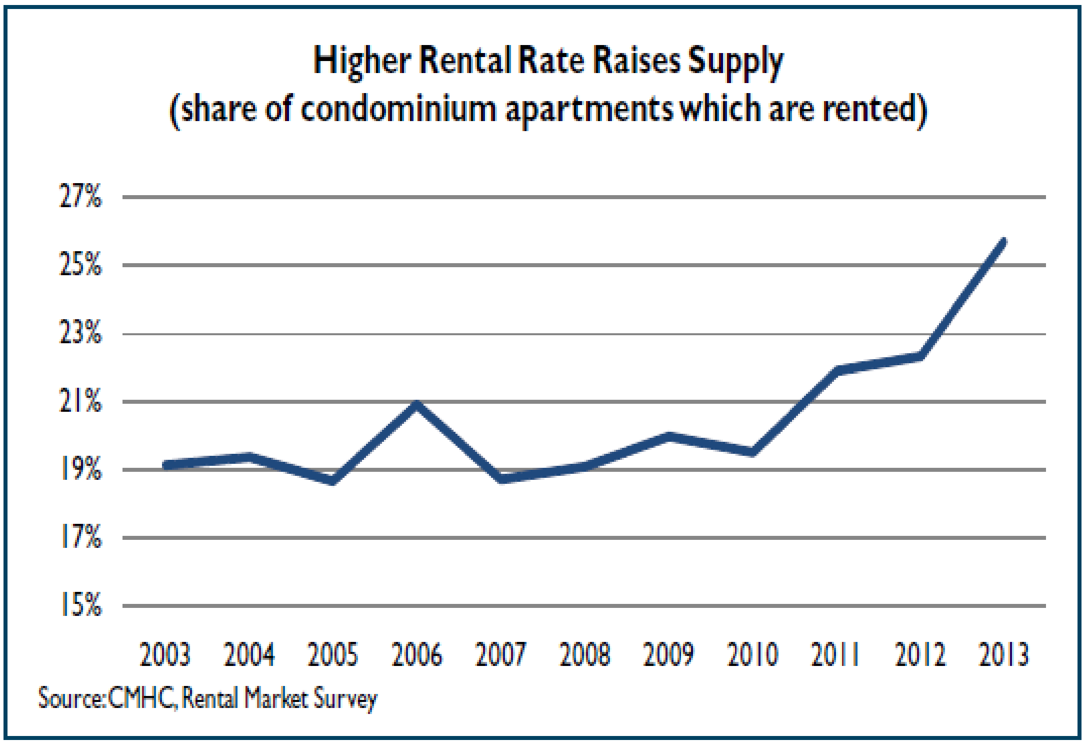
[54] CMHC Rental market numbers for relevant year indicate average 2 bedroom apartment in Toronto cost $1045 in 2003 and $1072 in 2007. when adjusted for inflation $1045 in 2003 is equal to $1134 in 2007 (Bank of Canada)

[55] As indicated by graph #3, the vacancy rate was consistently below 2% between 2010 and 2013 while vacancy rates were said to be at 1.8% in October of 2014 (CMHC 2014)

[56] Average rents in Toronto in 2010 were $1123 (CMHC 2010) for a 2 bed and $1220 in 2014 (CMHC 2014). $1123 in 2010 would be worth $1189 in 2014 (Bank of Canada)

In 2013, 43% of the newly built condo units in Toronto were occupied by tenants rather than owners (CMHC 2013 B). Graph #4 shows the impact of all these secondary units being absorbed into the rental market universe; note the significant upward trend beginning in 2010.



Graph 4 – Source: CMHC 2014

In Canada's largest cities (Toronto and Vancouver) the secondary rental market is beginning to impact the overall increases in average prices listed above. For example, in 2013 the average price of an apartment in the primary market in Toronto was $1213 while it was $1752[57] for rental condo apartments. Aside from the high cost of these units ONPHA (2013) believes condo rentals are problematic due to concerns over the security of tenure, the stability of production and the limited geographic location in which they exist.

The increase in secondary rental units is by no means a solution to the lack of rental spaces, especially when it comes to affordable rental. This is simply a market reaction related to the significant increase in condominium developments versus the lack of purpose built rental[58] on one hand and the high cost of housing (both ownership and rental) combined with a renewed attraction of younger generations to the downtown core, on the other.

Conclusion

This chapter has highlighted the intense need for more funding for existing social housing as well as additional funding for new social and affordable housing programs in Canada as a whole and in Toronto more specifically. Furthermore, this chapter has also outlined some of the impacts that have already come as a result of expiring operating agreements. The risks associated with the continued withdrawal of funding for social housing were also presented. This chapter also highlighted important private market factors that are contributing to the lack of housing that is affordable to low and medium-low income households, especially in Canada's urban centres.

[57] At $2115, the cost of renting a condo in the downtown core of Toronto is substantially higher than the average.
[58] Table 4 shows housing production in Ontario between 1990 and 2010 (ONPHA 2013)

This chapter has demonstrated that far too many low-income households are already being forced to spend a disproportionate amount of their income on housing as it is. In addition, as the cost of rent and cost of home ownership continues to rise, housing costs are increasingly becoming un-affordable to medium income households as well.

All the while, virtually nothing is being done at the federal or provincial levels to indicate a willingness to work toward a more balanced housing system where all Canadians can afford a place to call home. The end of operating agreements for social housing represents another step away from achieving this balance. The policy decisions made at senior levels of governments to end social housing programs were short sighted and irresponsible, especially considering the other drastic cuts to social welfare that were occurring at the same time. The hesitant and short-term policy responses of the senior levels of governments that followed ultimately underlines a shameful reluctance to commit to social equality and an un-inspired motivation to invest in the long term prosperity of future generations of Canadians.

In Ontario, senior levels of government appear to be content with forcing municipalities and Service Managers to resolve the ballooning social and affordable housing crisis that is quickly spiralling out of control. The next chapter reviews some of the policy options and tools available to municipalities to help mitigate these impacts.

Chapter 5: Toronto’s Response to the Housing Crisis

This chapter begins with an analysis and critique of the implied expectation that social housing can be funded primarily through municipal taxation authority. Following this is a review of Toronto’s foremost report on how the City will attempt to address the looming social housing crisis dubbed “Putting People First: Transforming Toronto Community Housing”. Within this context, this chapter suggests ways of expanding upon and enhancing key aspects of the report. This is followed by a review and analysis of some of the key tools, policies and approaches that aim to help municipalities identify and support affordable housing goals and objectives.

Legislation enacted by the province of Ontario through SHRA and subsequent HSA clearly indicate the level of RGI units must, at the very least, be maintained at the same level as when the acts were initially introduced. While the provincial legislation goes farther than most provinces to preserve existing most social housing and RGI tenants therein, what is unclear is how Service Managers and municipalities are supposed to fund this enormous cost.

To be clear, RGI programs were set up by federal and provincial governments who have much larger tax bases, and much broader taxation authority. When the portfolio of social housing was transferred to municipalities, few capital repair reserves existed and no additional funding was provided by the Province for deferred capital repair requirements (City of Toronto Staff Report 2013)

As it stands in Ontario, it is up to individual Service Managers to devise a plan to ensure enough money is available to maintain the levels of service mandated through the HSA. As indicated in Chapter 3, TCHC and the City of Toronto are currently struggling to pay their portion of the existing social housing portfolio. Thus this paper turns to a review of some of the ways TCHC and the City of Toronto have been attempting to reduce expenditures and generate revenues within their own social housing portfolio. This chapter concludes with a range of options available to municipalities to help fund affordable housing.

Property Taxes

While municipalities can generate income through user fees and rate programs, the vast majority of revenues to the City come from property tax charges. For examples, in Toronto's 2015 budget it estimates that 34% of revenues will come from property taxes (City of Toronto 2015). The City estimates that for every 1% increase in property tax, it generates approximately $25 million in revenues (ibid). Consequently, to fund the replacement of total federal funding (not including capital repair backlog) through property taxes, the city would have to raise property taxes by approximately 7%, to a rate of over 10%[59]. Hence, to fund the estimated unfunded capital repair backlog of the social housing portfolio, estimated at nearly a billion dollars and expected to climb to 2.6 billion by 2022 (Toronto Housing), via property tax would be unfathomable.

[59] Average property taxes in the province of Ontario are 3.8% (City of Toronto 2015)

In an interview conducted with the director of the Affordable Housing Office, Sean Gadon revealed that while limited options exist within the municipal context, raising property taxes to fund the capital repair backlog or even to subsidize RGI units is “not sustainable over the long run, or even the short run which is why our new mayor is talking about financial arrangement with provincial and federal governments on this issue” (Gadon 2014).

The sheer scale and breadth of the housing crisis in terms of funding existing social housing as well as attempting to create new affordable housing would absolutely bury Torontonians if property taxes were the only means by which the crisis was addressed. Furthermore, Bird and Slack (1993, p.100) explain that municipal property tax is

> “inherently regressive, inelastic, and an inadequate generator of municipal revenues. It has been labelled ‘unfair’ because it is unrelated to ability to pay, ‘unrealistic’ because it is unrelated to benefits, and ‘unsuitable’ because it supports services unrelated to property”

Toronto’s Plan to Transform Social Housing

In 2012, Ana Bailao and the Special Housing Working Group (referred to here after as the Working Group) put forth a report entitled “Putting People First: Transforming Toronto Community Housing” that made recommendations on how to provide “immediate funding solutions for TCH” in order to help fund the social housing repair backlog (Working Group 2012). The report is the result of a year long collaborative effort between the City, TCH staff and community consultations. The report has been informed by over 600 individuals and groups who participated in the consultations (ibid).

Within this report, the Working Group has devised a 10 year plan to secure approximately 1/3[60] of the current unfunded capital repair backlog for social housing[61], which is estimated to be $2.6 Billion (Toronto Housing). The majority of these funds ($608 million) will be secured via the current operating budget. The remainder is slated to be derived from property tax exemptions ($101 million), development charges ($10 million), the sale of stand alone units ($65 million) and refinancing existing mortgages ($150 million) (Working Group 2012).

Since 2011 TCHC has generated close to $60 million from the sale of houses within their portfolio (Toronto Housing B). While this decision to privatize social housing is controversial and has been met with opposition (Ontario Human Rights Commission 2012; Shapcott 2012; Walks 2012) the Working Group determined that all of these properties have an estimated market value of over $600,000[62] and these properties are either vacant or in poor condition, requiring costly repairs (Working Group 2012).

In an interview, Sean Gadon explains that "the affordable housing office is generally attempting to prevent this from happening because there is nothing worse than creating

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[60] As of January, it is estimated the City of Toronto can secure $934 million over 10 years (Toronto Housing)
[61]The CTHG campaign is advocating for each level of government to provide 1/3 ($864 million) of the estimated $2.6 billion needed for capital repairs over the next 10 years
[62] "In recommending the $600,000 threshold the Working Group was guided by the federal/provincial affordable home ownership program house price ceiling which is currently set at the average resale price in Toronto of $564,188" (Working Group 2012, p.10). [62] It is also interesting to note that based on MLS listings, many of these homes are selling at well below the price of $600,000 (Milberry 2014)

new housing only to see old housing being removed from the stock" (Gadon 2014). While the Working Group also recognizes the challenges presented by the sale of these homes, especially the ones that are currently occupied, Sean Gadon also notes that "generally it is much more economical to repair existing housing than to build new housing" (Gadon 2014). The sale of assets by TCHC remains a curious decision indeed.

TCHC currently has a mortgage debt totalling $773 million with interest rates ranging from 4% to 13% (Working Group 2012). So far, TCHC has managed to renegotiate 18 of its mortgages resulting in savings of about $94 million over the life of the mortgages (Toronto Housing C). The mortgages have been refinanced through Infrastructure Ontario. Sean Gadon described the renegotiation process as an "on-going effort" and the City hopes to ultimately save $150 million through this process over the next 10 years (Gadon 2014). The bonus of this collaborative effort is that a portion of the money saved ($11.8 million) "will be restricted for investment in future capital repairs within the 18 refinanced properties" the remainder will be used to address capital needs spread across the entire social housing portfolio (City of Toronto Staff Report 2013 B).

Advocacy

While pinning hopes for the preservation of existing social housing on senior levels of government may seem neither proactive nor realistic[63], Service Managers and housing providers are left with few alternatives. The City's Close the Housing Gap (CTHG) campaign is calling on the federal government to reinvest the money from expiring operating agreements, back into social housing in the form of capital repair reserves (Toronto Housing D).

This advocacy approach by the City is somewhat promising as it is not technically asking for new money, just a continuation of past commitments to be allocated over the span of 10 years[64] to help fund the anticipated spike in the capital repair backlog. The current loss of federal funding due to the expiry of operating agreements total approximately $32 million (City of Toronto 2013). Even over a 10 year period this would not generate enough income to cover the assumed federal portion of unfunded capital repairs. However, as more operating agreements expire, federal funding to capital repairs could theoretically increase yearly until the backlog is cleared. The CTHG campaign is also advocating the province of Ontario to commit to contributing their 1/3 share of the unfunded capital repair backlog.

[63] In 2013 the Province of Ontario chose not to extend close to $50 million per year in funding for a program known as "Toronto Pooling Compensation" which subsidized Toronto for having a disproportionate number of social housing units compared to the rest of the province (Church et al. 2013).
[64] Funding for the next 10 years is critical due to a spike in the amount required. After 2023 capital requirements level off to and average $43 million per year (in 2013 dollars) from 2023 to 2042 (City of Toronto Staff Report 2013).

The 5-year plan laid out in "putting people first" is an important step for the City of Toronto as it will help address the City's portion of the capital repair backlog. However, the question remains as to why the City would propose a plan where 2/3 of the financing, and success of the plan, is dependent upon factors outside of their control. While a formalized plan can go a long way to getting senior governments to the table, perhaps senior orders of government would be even more inclined to oblige had they been included in a collaborative dialogue at the inception of the plan.

One potential starting point for the City is to try to convince the federal government to hold federal funding for social housing to a specific amount. For example the federal contribution in 2007 was $174 million while its contribution in 2015 is $140 million. Therefore for 2015 the City would receive $140 million in operating funds and an additional $24 million could be contributed to a reserve fund for capital repair expenditures.

As more operating agreements expire ($8.7 million in 2015) the City would only receive $131.3 million in operating funds but $32.7 million additional dollars could be contributed to the reserve fund. The idea behind such an agreement is that it could continue until the federal government reached the decided goal of contributing 1/3 of the funds needed for the estimated capital repair backlog.

If the City is successful in its advocacy with the federal government, the City would still be 1/3 short of funding the estimated capital repair backlog. It appears the City is counting on the provincial government to also step up and contribute 1/3 of the total capital repair backlog.

If the City's advocacy plans are realized and the capital repair backlog is cleared according to plan, theoretically, the City would be in a better position to fund forthcoming RGI subsidies related to expiring operating agreements. Or perhaps the money might be better served if directed toward helping to fund the creation of new affordable housing and affordable housing programs that are tailored to local needs and in line with municipal budget capacities[65].

TCHC is used as an example to demonstrate the struggles and challenges that Service Managers and municipalities are facing just to keep their existing social housing portfolio intact. At this junction it does not appear to be feasible for municipalities to unilaterally fund the expansion of their own social housing portfolios. For this reason, the last section of this chapter will review tools and approaches available to municipalities to help identify and support affordable housing goals and objectives. While there are a variety of tools and approaches, which are all useful in their own right, the emphasis in this section will be on policy, regulatory, and financial approaches and tools. The next chapter will address partnership and collaborative approaches.

[65] It should be noted that there are no plans in place for the City to expand upon their social housing portfolio on their own. All future housing projects designed by the city will be geared toward low and moderate income households in the form of affordable rental and affordable home ownership housing programs.

Municipal Policy Tools and Approaches

Municipalities, especially in Ontario, have inherited an enormous responsibility to meet the housing needs of all Ontarians. With the introduction of the *Municipal Act, 2001* and The *City of Toronto Act, 2006,* municipalities in the province of Ontario were granted increased legislative powers.[66] These two pieces of legislation were designed to be permissive, provide additional flexibility and augment the autonomy of local governments (Munk School of Global Affairs 2014). The *Municipal Act, 2001*, and similarly The *City of Toronto Act, 2006* set out a broad legislative framework that grants municipalities the power to pass by-laws and provisions that can relate to a wide range of activities including those that encourage a "full range of housing choices, including affordable housing"(MMAH 2011).

These acts enable municipalities to form corporations that are responsible for the direction provisioning and administration of affordable housing, such as TCHC. In addition, these acts grant authority to municipalities to enact provisions such as Demolition and Conversion of Residential Rental Properties[67], and Property Tax Rate Reduction[68].

[66] It is important to note that municipalities in Canada can not carry out any function without explicit permission and empowerment from the provincial level.
[67] This tool allows for the protection of existing affordable housing stock achieved through the enacting of a by-law "laws to prohibit and regulate the demolition of residential rental properties containing six or more dwelling units and the conversion of such properties to a purpose other than residential rental" (MMAH 2011, p.9)
[68] Municipalities can consider reducing property tax rate on multi-residential properties that cater to tenant households (ibid, p.23)

The *Development Charges Act*[69] can also impact the affordability of housing by allowing municipalities to decide whether or not to impose development charges, what the amount should be, and what exemptions, if any, should be provided (Star and Pacini 2001). This can be an overall reduction in charges with the ultimate goal of lowering the cost of housing in general, or it can be a targeted approach directed at rental apartments or developments that agree to incorporate affordable units into their buildings.

The Planning Act is the main act through which provisions related to providing “a full range of housing choices” is pursued. Under this Act, municipalities can establish Official Plans and land-use designations that support the provision of affordable housing (ibid). Ministry of Municipal Affairs and Housing (MMAH) (2011, p.12) states that the *Planning Act* “provides a range of land use planning tools that municipalities can consider to help achieve a full range of housing, including affordable housing in their communities” The Act can also be used to streamline the approval process to help reduce the cost of residential development (Star and Pacini 2001).

According to MMAH, “the Provincial Policy Statement (PPS) provides policy direction on matters relating to land use planning that are of provincial interest” (MMAH 2011). Section 2 of the *Planning Act* speaks to matters that are of provincial interest and includes “the adequate provision of a full range of housing” (Doumani and Foran 2013, p.32). Thus municipalities must ‘have regard to’ provincial interests in relation to affordable housing objectives outlined in Ontario’s Housing Policy Statement.

[69] Development Charges Act enables municipalities to levy charges to recover the growth-related costs for eligible services (Star and Pacini, 2001)

Official Plans

Municipalities establish Official Plans under Section 16 of the *Planning Act*. Municipalities set out broad visions for plans and goals that govern land use (MMAH 2011). Within these goals, municipalities can establish their policy approach to providing a range and mix of housing densities and specify measures and procedures for attaining housing objectives (ibid). Most official plans establish these measures and procedures by first reviewing existing and projected housing needs (Star and Pacini 2001). The Official Plans must be approved directly by the provincial Minister of Municipal Affairs and Housing, a control measure that is in place to ensure conformity with provincial policy (Doumani and Foran 2013).

Under Toronto's Official Plan, housing is addressed under section 3.2.1. In order for the City to provide adequate and affordable housing for all, this section highlights four key areas that must be addressed and are the focus of the Cities affordable housing policies. The City must set out to: 1) stimulate production of new private sector rental housing; 2) preserve existing affordable housing stock; 3) make efficient and effective use of the City's own housing stock of social housing; 4) work in partnership with other levels of government as well as private and non-profit sectors (City of Toronto 2010).

Beyond Official Plans

Official Plans are usually the starting point. Once Official Plans are put in place municipalities often begin to establish further housing policies that support the goals set out in the Official Plan. For example, in 1999, Toronto established a housing first policy that was designed to guide the use of surplus City-owned land (Star and Pacini 2000). The guiding principle of this policy was that the first priority of this land should be for the development of affordable housing (ibid; City of Toronto 2010) by enabling surplus lands to be provided to non-profit groups (City of Toronto Staff Report 2014). This was one of the four recommendation identified by the Mayor's Homelessness Task Force in 1999 (City of Toronto 1999). Affordable housing strategies will be discussed in the final chapter.

Inclusionary Zoning

This by-law establishes zoning regulations that require developers to incorporate affordable housing units as a pre-condition of development approval. The condition usually requires that the applicant pay or contribute land that is suitable for housing, or pay a cash-in-lieu fee (Wake 2007). Drdla (2010, p.2) states that inclusionary zoning has one fundamental objective: "to create a permanent stock of affordable housing located in every new housing development, and thereby spread across the community". There are many ways inclusionary zoning can be provisioned; Drdla (2010) believes the most effective way to impose mandatory inclusionary zoning on all multi-unit private residential developments. In addition, conditions must be set to ensure that affordable units are integrated with other units (not in separate buildings) and must remain affordable and occupied by eligible households over a long period of time (ibid).

It is the most prevalent of the regulatory initiatives used by American municipalities to stimulate the creation of affordable housing (Star and Pacini 2001). However, its use in Canada has mainly been relegated to provinces like B.C. who have been granted authority by the province through clear language.

In Ontario, there are a lot of questions surrounding the validity of imposing inclusionary zoning by-laws due to vague language provided by the province. Mah (2009) states that due to the threat of legal challenges that may be prompted by what developers may see as municipalities overstepping their planning powers, municipalities (including Toronto) have called on the province to give them explicit authority to carry out inclusionary programs.

One of the major controversies associated with the provision of inclusionary zoning is who bears the burden of the added costs. An argument often used by developers is that it is unfair for developers (or home-buyers) to bare the costs associated with providing affordable housing (ibid). A number of housing experts (Mallach 1984; Brunick 2004; Gladki and Pomeroy 2007) don't buy this argument. Instead, they argue the results of inclusionary zoning will be felt in the land market in the form of lower (or less excessive) bid on property (Gladki and Pomeroy 2007).

Inclusionary Zoning can be highly successful at creating affordable housing (if done on a mandatory basis) and a relatively inexpensive tool for municipalities to implement (CMHC 2000). As it stands, considering the length at which the provincial legislature has gone to avoid providing clarity and granting authority to municipalities to use it, inclusionary zoning can not really be considered a tool for use in Ontario.

However, Toronto's large sites policy (policy 9 of the Official Plan) can be considered a form of inclusionary zoning. It is a policy that applies to large residential developments on sites greater than five hectares (Mah 2009; Wellesley 2010). It is achieved through S.37 of the planning act. In this case, the exchange is that the developments must provide for a minimum of 20% of the new housing to be affordable. The housing may be built on-site or the developer may give land to the city for the purpose of affordable housing developments. The developer may also pay cash in lieu. Since there are relatively few sites of this size that remain in the City of Toronto, the policy appears to have been developed with Toronto's East Bayfront-West Precinct in mind (Mah 2009).

Height and Density Bonusing

Under section 37 of the planning act, municipalities may, in a by-law passed under section 34, authorize increases in the height and density of development, in return for community benefits (Doumani and Foran, 2013). Community benefits can range from conservation of heritage resources, public art and parkland to streetscape improvements and purpose built rental housing with affordable rents[70], as well as land for affordable housing (City of Toronto 2014 B).

Originally agreements secured under density incentives were used solely to secure land suitable for non-profit developments (Mah 2009). In 1986, the former City of Toronto started accepting cash-in-lieu and deposited the funds into Social Housing Reserve Fund (ibid). By 1999 funding from density provisions had secured enough funding to be able to deliver approximately 6,000 non-profit units, equivalent to $19 million (ibid). Now section 37 is used to secure any number of the other community benefits listed above, primary arts projects and other benefits that are certain to increase the value of the development.

The main arguments against section 37 agreements are that the costs associated with the exchange are generally passed on to the home-buyer, thus increasing the cost of housing. In addition, there is a growing concern about the “lets-make-a-deal” element of the agreement since these agreements are done on an ad-hoc basis. The other main argument is that developers would rather provide other community benefits such as art, cultural or recreation instead of providing affordable housing.

For a City like Toronto, where residential growth rates are high, the desire to increase density is also high. Where antiquated zoning by-laws are in place[71], section 37

[70] As part of the official plan review, Toronto recently added provisions to include “land for affordable ownership” and a new subsection for affordable rental housing units located in a registered condominium (City of Toronto 2014 B)

agreements can present an excellent opportunity to help Toronto achieve its affordable housing objectives.

Financial Approaches

These approaches aim to enable the private sector to provide private market housing at more affordable cost through cost avoidance mechanisms. Municipal authority to enact these provisions is granted to them through the various acts described above. While these tools are not explicitly intended to completely recover the costs associated with developing affordable and social housing these tools that can be incorporated to help encourage the provisioning of affordable housing by the private market.

Reduction or exemption from parking requirements – under s.40 of the planning act, municipalities can choose to reduce parking requirements in an attempt to lower construction costs and ultimately the cost of housing. The cost of providing parking in dense urban settings or in other areas with high land values, especially where underground parking is needed, can add significantly to development costs (MMAH 2011). Again, this is one potentially useful strategy for Toronto since there is viable transportation alternatives to driving an automobile and the cost of parking can add upwards of $40,000 per parking space in the downtown core.

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[71] Due to zoning by-laws that were put in place decades ago, height restrictions are arguably set unreasonably low therefore triggering the s.37 mechanism on almost every multi-unit residential building

The waiving or reduction of application fees such as development charges, building permit fees, planning application fees and parkland dedication requirements for not-for-profit or affordable housing development purposes are other notable financial approaches that can assist in the development of less expensive housing costs.

It is important to keep in mind that all of the tools and policies that have just been described represent small pieces that can help solve the housing crisis puzzle but none of them will solve the puzzle alone. The Social Planning and Research Council of BC (SPARC BC) have conducted extensive studies on the effectiveness of the financial and regulatory approaches described above. They have concluded that municipalities simply "cannot offset the costs to an extent that would make it profitable for developers to provide affordable units" (Newton 2009).

That is not to say that municipalities should give up on these tools. Every dollar that is generated for the benefit of affordable housing is a step in the right direction. The reality is that municipalities simply do not have the appropriate authority to collect the funding required to manage problems of this scale and magnitude on their own. While the province of Ontario decided two decades ago that the local level was the appropriate level of government to administer and fund social and public hosing programs, the increases in responsibility passed down to municipalities have not necessarily matched increases in authority and ability to fund them.

Conclusion

The decision to put social housing in Toronto was not made at the local level, but now it is being forced to bear the costs alone. Municipalities, even the largest ones such as Toronto, simply do not have the resources or tools necessary to fund the growing backlog of necessary repairs for existing social housing units, nor to subsidize the tenants dependent on RGI therein. At the same time, Toronto is faced with record levels of households waiting for RGI units as well as increasing numbers of households spending more than 30% or even 50% of their income on housing.

This means that the City is not only in desperate need of large numbers of new units of social and affordable housing, but it is also in need of new subsidies to help low-income tenants remain housed in addition to new funding to help clear the social housing capital repair backlog.

It is clear that senior orders of government must begin to reconsider their current exit strategy from social housing programs. They must begin to properly assess the propensity of Service Managers to take on the enormous costs associated with maintaining the current social housing portfolio, let alone building much needed new units of social and affordable housing.

That is not to say that municipalities and Service Managers should leave this responsibility entirely up to senior levels of government. As will be demonstrated in the case studies that follow, municipalities certainly have a strong role to play and can make significant contributions, especially as a catalyst for spurring new affordable development. It is important to remember the City defines affordable housing as units that are priced at or below 80% of market value. This will not be enough of a bump to ensure the lowest-income households can find accommodations they can reasonably afford. As an example to clearly illustrate the shortcomings of this policy, the average RGI household at TCHC earns around $16,000 (Working Group 2012) while the average cost for a 2 bedroom affordable housing unit in Toronto is around $1180 per month (Toronto housing E). This means that household would have to spend close to 90% of their after-tax income on housing.

Regardless, provincial and federal governments appear to be more likely to respond to municipal requests for senior government involvement in affordable housing projects when the municipality demonstrates its capacity to contribute financially. Thus designing and delivering effective and efficient housing policies which can lead to the pooling of dedicated funds for affordable (and possibly social) housing projects at the local level is essential to the expansion of the affordable (and possibly social) housing portfolio.

Chapter 6: In Search of Collaborative Solutions

So far, this paper has identified many of the growing concerns associated with the lack of affordability in the housing market, especially as it relates to Toronto. In addition, this paper has demonstrated the challenges and limitations of addressing these concerns through the use of municipal policy, legal, and planning tools.

The capacity for municipalities to address the inequities of the housing market on its own has proven to be simply inadequate and has contributed to the growing affordability crisis in its own right. It is clear that the immensity of the crisis can not be resolved by any one policy or tool, just as it can not be resolved by any one level of government.

Any potential solutions will require a multi-pronged approach which can include the involvement of all three levels of government, the public and private sectors, Service Managers, housing providers, the tenants of social housing, resident associations and individual city residents who want to be part of the solution. This is especially true in the absence of substantive, consistent and on-going funding from senior levels of government.

Potential solutions that may lead us out of this crisis should therefore be comprehensive, collaborative, determined by local needs and guided by public engagement. This last chapter will describe Ontario's province-wide Long Term Affordable Housing Strategy

(LTAHS) which guides municipalities in attempting to meet this crisis head-on. LTAHS has allowed for a local response that is comprehensive and guided by public engagement. Using Toronto's "Housing Opportunities Toronto: An Action Plan 2010-2020", this chapter will describe the challenges municipalities have faced in establishing their plans and the limitations of achieving their long-term affordable housing objectives described therein. Successes will also be evaluated.

In search of a more comprehensive approach to achieving key affordable housing objectives, this chapter concludes with three case studies that demonstrate the potential for collaborative approaches to sustain social housing and to also create new units of affordable housing.

Ontario's Long –Term Affordable Housing Strategy

There are many financial obligations and responsibilities that have been inherited by municipalities and their Service Managers through the process of devolution, first from the federal government in the form of Social Reform Agreements , and then by the provincial government in the form of *The Housing Reform Act, 2001*. In 2011, the Province of Ontario "completed the devolution of Ontario's social and affordable housing to municipalities" (ONPHA 2012, p.1) with the introduction of The *Housing Services Act, 2011* (HSA).

While there is no new provincial funding associated with the Act, and no commitment to upload the cost of social housing[72], it does provide municipalities with more authority and discretion. The Act is still overly prescriptive in some areas[73] but allows for greater flexibility and responsiveness to local needs in other areas[74] (City of Toronto Staff Report 2013).

The HSA resides within the larger Bill 140, The Strong Communities through Affordable Housing Act, which outlines the province's LTAHS. LTAHS requires local governments (Service Managers) to implement a 10-year local housing and homelessness plan to be reviewed every 5 years. Within the HSA, the Province has outlined some of the basic requirements relating to contents of the mandated plan such as: plans must identify current and future housing needs; set objectives and targets related to identified needs; describe actions to meet these goals; and indicate how progress will be measured (MMAH 2011)

Provincial Interests

The HSA can be seen as a turning point in Ontario as it clearly recognizes the role of planning in addressing issues of housing and homelessness prevention in a "sustainable

[72] Municipalities are still tied to prescriptive provincial Service Level Standard and regulations relating to RGI subsidies. In addition, new affordable housing developments do not count towards meeting Service Level Standard (City of Toronto Staff Report 2013).
[73] For example, the requirement for Ministerial consent for the transfer or sale of social housing properties (City of Toronto Staff Report 2011)
[74] For example, the primary purpose of the centralized wait list under HRA 2001 was to simply meet the provincially legislated requirements for the City and maintain a centralized waiting list for RGI subsidies rather than being able to adapt to the growing unmet needs of the majority of people using the system (ibid). The City of Toronto introduced a number of improvements to enhance customer service and improve the applicants experience while on the wait list.

and responsive way" (OMSSA 2014, p.2) In addition the municipal level plan must take local needs into consideration and it must also comply with provincial interests as it relates to both the HSA and the Ontario Housing Policy Statement[75]. Of the many areas of provincial interest, the requirement that the plan be developed through consultations with local stakeholders is of particular importance in this chapter. In this regard, it is important to note that there is no mandate to the level or type of engagement conducted (ONPHA 2012).

Analysis of the Long-Term Affordable Housing Strategy

One of the biggest changes brought about by *HSA* is the long overdue replacement of the overly prescriptive *SHRA*. Under *SHRA* Service Managers and municipalities struggled to manage their local housing system due to its cumbersome and restrictive nature (OMSSA 2014). The two primary purposes of *HSA* are to support community based planning and delivery of housing (with provincial oversight) as well as to give Service Managers more flexibility within the existing framework (CHF Canada 2011).CHF Canada (2011) believes that despite the flaws of *HSA*, the stated purpose of the Act is a huge improvement as the *SHRA* made no reference to community based housing or to the key role of housing providers (City of Toronto 2013). In addition, the 12 areas of provincial interest stress local solutions, partnerships, respectful treatment of families and individuals, as well as environmental sustainability (CHF Canada 2011).

[75] "The Ontario Housing Policy Statement provides additional policy context and direction to Service Managers to support the development of local housing and homelessness plans. "Strong partnerships and collaboration between the province, Service Managers, municipalities, housing providers and other stakeholders are essential to its successful implementation" (MMAH 2011)

On the surface, *HSA* appears to be going back to a community based housing model primary used during the golden-era of social housing. The golden-era was when most social housing was built in Canada. This era of housing policy represented a shift away from large-scale government-owned and operated housing toward community based housing due to the belief that community groups brought special knowledge and commitment that wasn't found in government operated housing (CHF Canada 2008). This model was abandoned by the federal government more than 20 years ago. Thus return to a more people centred approach to housing, rather than a top-down government prescribed housing program that is rigid in its "one-size-fits-all" approach, is a notion that is most welcome.

As municipalities vary significantly in their population, density, demographic composition, and needs and depth related to levels of affordability, the greater flexibility introduced by *HSA* is another key strength of the Act. OMSSA (2014) points out that the greatest challenge municipalities will face relates to resources (both human and financial) to: undertake the studies, develop a strategy and finally implement the strategy. In this regard, it is concerning that municipalities can go to great lengths to establish an excellent strategy on paper but not have the proper funding to follow-up and implement the plan.

The intentions of the province remains to be seen, however, it is odd and rather contradictory that the province has mandated long-term housing and homeless strategies while only providing funding which is inconsistent, insufficient, and short term. Another potential flaw in this plan is that each municipality has different levels of resources and knowledge to dedicate to such endeavours, thus this can potentially lead to regional inequality (ONPHA 2012).

In other words, some municipalities may have been able to develop a fantastic plan and also have the resources to fund some of the declared initiatives on their own, while others may not have well thought out plans or the capability to fund any of them. Regardless, in the end, 47 unique plans which reflect the needs and desires of the municipality have emerged, and should additional funding materialize; each municipality should have a much more focused strategic plan in place to direct these funds toward stated objectives within their own local housing and homelessness plans. However, in the absence of adequate and long-term funding for municipal LTAHS, the strategies are unlikely to improve the sustainability of the social housing system or resolve affordability issues on their own (City of Toronto 2011).

Toronto's Affordable Housing Action Plan (HOT)

Toronto's Action Plan sets out to assist 257,700 low-income households at an estimated cost of $483 million per year over the 10 year course of the plan (City of Toronto Staff Report 2009). This represents a funding increase of about 35% based on 2009 levels (ibid). Within this plan there are 5 specific targets: Increasing the amount of supportive housing; creating 70,000 new affordable housing opportunities; repair and revitalize

Toronto's rental housing stock including social housing; create 10,000 new units of affordable housing and help households remain in their home (ibid).

Within this plan there are five specific targets including: Helping homeless and vulnerable people find and keep homes; Assist Individuals and Families to Afford Rent; Preserve and Repair Rental Housing; Create New Affordable Housing; Help people buy and stay in homes (ibid).

Progress of HOT

The plan is now at the midpoint and while some progress has been made, to say the plan has been a success would be a stretch. Within the first 5 years (2010-14), the City of Toronto has built a total of 2792 (of a targeted 5000) affordable rental units in addition to 750 (of a targeted 1000) units of affordable ownership (City of Toronto Affordable Housing Office 2014). In addition over 5,000 homes belonging to low-income households have been renovated (ibid).

It is important to note that the only year that the City met its yearly targets of 1000 units of affordable rental housing and 200 units of affordable ownership rental was at the peak of federal-provincial economic stimulus funding in 2012 (ibid). In fact, 2272 of the total 2792 affordable rental units and 598 of the 750 units of affordable ownership homes were built during the first 3 years of the plan when the City was receiving stimulus funding from the federal and provincial governments (ibid).

In addition to what has already been constructed, there is a current inventory[76] of proposals to develop 6,024 affordable rental and 3,174 affordable home ownership units (City of Toronto Staff Report 2013). For example, Waterfront Toronto stated that it has an opportunity to construct up to 978 affordable rental homes on 4 sites, while Toronto Community Housing can potentially create up to 531 units of affordable rental and 1972 affordable ownership homes on sites it is redeveloping, including Regent Park, Lawrence Heights and Alexandra Park (ibid). How many units are constructed and timelines for completion remain to be seen, however the City is currently pressuring the province to expedite negotiations with the federal government to roll out further funding under the new IAH funding agreement to ensure these units are constructed (ibid).

While reviewing the 10 year plan, Pomeroy (2009) stated that Toronto's plan "is aggressive but realistic". The trouble is that much like Toronto's plan to fund the social housing repair backlog, success is dependent on funding from federal and provincial governments. Pomeroy (2009) highlighted the need for "advocacy in order to extend, increase and sustain funding on the various national and provincial programs that support key elements of Toronto's Affordable Housing Action Plan" (ibid). While advocacy efforts are on-going (close the gap campaign) funding remains a major obstacle in achieving the targets set out in the plan. In addition to stronger advocacy, perhaps Toronto's affordable

[76] This inventory was based on "program-ready" affordable housing on publicly owned sites including TCH, Built Toronto, Waterfront Toronto and Shelter, Support and Housing Administration as well as proposals submitted by private and non-profit sectors for federal/provincial economic stimulus funding in 2009 but as yet had not been constructed (City of Toronto 2013).

housing strategy can be strengthened via more elaborate and engaging forms of stakeholder engagement sessions.

The next section will describe the consultation methods used to establish Toronto's HOT action plan. The limitations and applicability of collaborative planning to these strategies will be reviewed. Moreover, a brief evaluation based on Arnstein's ladder of participation will be applied to Toronto's consultation strategy in establishing HOT. In addition, the next section will present opportunities for further, more elaborate consultation and engagement strategies which have the potential to be combined with the already established long-term objectives and strategies.

Toronto HOT Consultations

While City council approved Toronto's Affordable Housing Action Plan in 2009, the consultation process began in 2008. City staff engaged with more than 1,800 individuals and organizations who overwhelmingly expressed that the City "must be bold, be innovative, and above all else, be a leader" (City of Toronto Staff Report 2009). In all, Toronto's strategy proposes 67 actions that fall within 8 major strategic themes (ibid). These actions are also aligned with other key City initiatives such as the Official Plan and also build on and support other long-term goals such as the TCHC revitalization plan and Waterfront Toronto (ibid).

While setting out the goals of the plan, HOT encouraged and expected to draw on the support and participation of other governments, stakeholders and residents. The plan states that everyone, including the private sector, non-profit and co-operative housing organizations, financial institutions, housing professionals and residents have a role to play in it's successful development and implementation (ibid). It is believed that such involvement will enhance local implementation and improve outcomes (ibid).

Consultations included expert forums, public meetings, targeted stakeholder workshops, committee deputations and written submissions. In addition, 23 other organizations and groups consulted with vulnerable client groups such as youth, homeless people, incarcerated people, seniors and people with disabilities.

While it could be argued that the consultations for Toronto's affordable housing strategy were elaborate, the techniques that were used to conduct the consultations were not of a level that is deemed to be particularly engaging. Rather than utilizing engagement techniques that empower citizens, Toronto used varying techniques that Arnstein (1969) would describe, at best, as "degrees of tokenism" and at worst, "non-participation".

For example, consultation sessions for HOT included several public meetings which are characterized as information sessions and described by Tamarack Community for Community Engagement as the lowest level of public participation. Arnstein (1969) would categorize this as "non-participation" as participants are merely informed[77] rather

[77] It is recognized that being an informed citizen is the "most important first step toward legitimate citizen participation" (Arnstein 1969, p.219), it must be followed up with providing an opportunity for feedback

than having their views and opinion actively sought. Public meetings don't really allow for interchanges of ideas or learning from one another to occur and is mostly a formalistic method of one-way communication (Innes and Booher 2000). While this approach does not lead to the direct creation of affordable housing it can go a long way in achieving community support for future affordable housing developments.

Further HOT consultation sessions conducted by the City of Toronto included public forums and a stakeholder session involving housing experts, City staff, stakeholders and the public (City of Toronto Staff Report 2009 B). These sessions represent a minimal increase in the level of public participation as the City did attempt to gain feedback from participants. However, these sessions amount to a simple acknowledgement and documentation of participant concerns and ideas, rather than a partnering/collaborating with the public and other stakeholders. While consultations and information sessions allow citizens to hear and be heard, they "lack the power to insure their views with be heeded" (Arnstein, p.217) and thus it is undeterminable whether and how their views influence the final decision.

It is important to note that in the context of local Affordable Housing Strategies, the consultation process mandated by the province did not stipulate the type or level of engagement and thus municipalities were free to make this determination on their own. In addition, municipalities weren't given guidance, funding, or an ample amount of time to design, develop and implement their consultation strategies.

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and negotiation in order to constitute participation (ibid). Informing and educating citizens can also help to eradicate misconceptions and stigmas (NIMBYism) often associated with affordable housing.

Regardless, in 2012[78], ONPHA conducted an overall review of all available council-approved, housing related strategies and emphasized that the strategies appeared to have benefited from consulting with communities. The plans were reflective of the local dimensions of housing issues and drew upon “community knowledge and energy to develop innovative partnerships and solutions” (ONPHA 2012, p.9). At the core of the Affordable Housing Strategies is their capacity and desire to bring the entire community together to work towards a common goal through public discourse and engagement. In this regard, the interaction between participants can involve communication and dialogue that represents a process of mutual learning resulting from a mutual search for understanding (McCarthy 2007).

Applicability and Limitations of Collaborative Planning in AHS

In many cases, inclusionary efforts in the consultation process went beyond identifying what the issues are; they also explored what the issues meant to different people (Healy 1996) and tried to view these issues in new ways. In doing so, consultations for Affordable Housing Strategies, if done properly, can exhibit the potential to achieve at least one goal of collaborative planning which seeks to “bring about a richer understanding and awareness of conflicts over local environments, through which a collective approach to resolving conflicts may emerge” (Healey 1997, p. 34).

[78] By 2012 many communities had already developed some type of affordable housing or homelessness strategy which may have served as a starting point for the provincial requirement (ONPHA 2012).

Thus, if only theoretically, the long-term strategy is a good fit for the application of collaborative planning approaches which are premised on engaging a diverse range of stakeholders in order to "collectively construct a strategy to remedy a problem or grasp an opportunity"(Gallent and Robinson 2012, p.3). But, as already noted, the consultants hired by municipalities to engage the public were faced with restrictive time lines which did not lend itself to a longer engagement process akin to the collaborative planning approach[79].

The length of time required[80] to undertake public engagement approaches like collaborative planning or participatory budgeting[81] certainly limits its applicability and is perhaps not suited to every scenario. However, this doesn't mean the approach should be shelved in favour of faster processes that rely on narrower engagement objectives in the name of efficiency.

Opportunities for Greater Collaboration and Engagement

The HOT action plan is a high level action plan that sets out to establish the City's affordable housing priorities and goals. In addition it identifies the housing needs of a broad range of citizens within the city and guides City council and staff on how address

[79] The collaborative approach to planning involves a shared process of decision making through an extended face-to-face process of communication and dialogue amongst any and all who have an interest in the outcomes (Gray 1989, Innes 1996, Innes and Booher 2000). Thus by allowing participants to genuinely have a hand in shaping the process and outcomes, more people will theoretically buy into the ideas.

[80] It can take months or years to develop an agreement or plan through collaborative approaches

[81] Participatory budgeting has been lauded for its ability to engage people in local government. "It is a democratic process in which community members directly decide how to spend part of a public budget" (participatorybudgeting.org)

these needs. This section speaks to the need for greater collaboration between the City, housing providers and stakeholders in achieving the objectives set out in the plan.

In addition to stronger advocacy for funding, perhaps Toronto's affordable housing strategy can be further enhanced through collaborative engagement between various stakeholders. For example, expiring operating agreements for federal co-operatives has resulted in a diminishing capacity to sustain RGI subsidies to their lowest income households, especially for Section 95 co-ops. The result is that many vulnerable low-income households are at risk of being displaced. In addition, housing providers who have already reached the end of their agreements are being forced to increase overall rent charges in order to make up for the loss of funding threatening further displacement.

Through collaborative discourse, there is potential for the City and co-operative housing providers (or other not-for-profit housing providers) to work towards the shared goal of helping low-income households remain in their homes and reducing the impacts of displacing vulnerable households. Since it is more economically efficient to retrofit and maintain existing units rather than build new units, perhaps an agreement can be arranged where the City provides funding to help ensure RGI units within federal co-ops remain as such beyond EOA. In this way, the City could work toward its targeted objective of helping low-income households remain in their homes (CHF 2008) while at the same time preserving the very limited number of social housing units within the City of Toronto that are geared to the lowest-income households. Due consideration should be given to this opportunity to preserve this small, but very important piece of the social housing continuum, not just in Toronto, but across the entire province.

Rather than taking a "wait and see" approach the City should be endeavouring to achieve the objectives outlined in its HOT action plan regardless of inaction from senior orders of government. Part of how this can be achieved is by engaging in collaborative discourse with various stakeholders at the local level, so that high level objectives can be refined and shaped to suit the needs of local populations. In this way, each community can begin working toward realizing their own specific needs. One approach that can potentially help guide this process of local refinement is the design and planning charette[82].

Action for Seniors Charette

The "Action for Seniors Charrette" in Toronto provides a promising example not only of how charrettes can be a useful tool in bringing elements of collaborative planning into the realm of affordable housing, but also how this elaborate form engagement can help achieve local objectives while still pursuing the city-wide objectives set forth in the overarching HOT action plan as well.

This particular charrette brought a range of stakeholders together to openly engage in discursive communication and knowledge sharing in order to better understand and

[82] Design and planning charrettes are one of the most widely used methods of implementing collaborative planning. It is an intensive, interactive and is often a multi-day event led by professionals who assemble a wide array of citizens to "look at a place or site and imagine various futures for it and to develop strategies to achieve those futures" (Innes and Booher 2000, p.10).

respond to the issues that low-income seniors are facing in the downtown core of Toronto. Through this engaging process it was revealed that the most common concern amongst those in attendance was how to "strengthen opportunities for low-income seniors to live independently and remain in their community" (City of Toronto Affordable Housing Office 2013).

From this common theme, a roadmap on how to guide advocacy to achieve their objectives were produced. From there, 4 strategic actions were launched[83] to help advance the goals of helping seniors, especially low-income seniors, age in place.

Due at least in part to the efforts of the collaborators who attended this event, the City is now committed to assisting 575 households (majority seniors) remain in their homes. This will be achieved by helping them to make the repairs, alterations and barrier free modifications to their homes that will allow them to comfortably and safely age in place and thus preventing the displacement of this vulnerable population. The City is also providing $10,000 forgivable loans for these repairs/modifications to help achieve their objective of allowing seniors to age in place (City of Toronto Affordable Housing Office 2013b).

The final section of this chapter introduces three case studies that demonstrate key successes that collaborative planning and collaborative partnerships helped to achieve. The first case highlights how collaboration among local citizens can produce consensus

[83] #1 create a seniors action committee; #2 build a resident-first approach to seniors housing and supports; enhance community and housing options; undertake strategic advocacy (City of Toronto Affordable Housing Office 2013)

and lead to unified visions directed toward enhancing their overall quality of life. In addition, the first case impeccably demonstrates the capacity of community lead initiatives to drive change from within; regardless of the hand they have been dealt.

The final two case studies provide clear examples of how affordable housing can be developed using collaborative partnerships if the right conditions exist. A large part of what has made these partnerships possible is the fact that the City of Richmond B.C. has implemented a type of inclusionary zoning that is achieved through density bonusing policies. This has allowed the City to create a dedicated funding stream to help accomplish the goals set out in its own affordable housing strategy.

Alexandra Park and Atkinson Co-operative

Initially built as a public housing project in 1968, Alexandra Park is a 410 unit development designed to house low-income tenants (Atkinson Housing Co-op). In search of a better quality of life the Alexandra Park Residents Association (ARPA) began the process of converting from a government housing project, into a non-profit housing co-operative (ibid). Community leaders and supporters from the co-operative housing movement believed that taking control of crucial decision-making practices was imperative in order to bring about the much needed change (Sousa 2013).

Throughout the early 1990s the ARPA worked towards this goal and by 1994 The Atkinson Co-operative had incorporated. Later that year they held a referendum for the residents of Alexandra Park to determine the level of support for the co-op concept, the results showed strong community support.

Many of the achievements[84] exemplified by the case of Alexandria Park were community driven. The community agreed that pursuing conversion would allow for even more community involvement (member participation) and even greater decision making power (ibid). It is important to note that the governance structure of former public housing developments consisted of a board of directors[85] (appointed by the government and not the residents) and the government is the sole shareholder (ibid). In contrast, the co-op board is made of elected members.

The government appointed structure leaves little room for residents to have a direct say in the development and management of the community. In addition, the structure is better suited to serve the purposes of management rather than the needs of the residents (ibid). Sousa (2013, p.18) argues this system persisted because TCH perceived "residents as wards of the state, incapable of making decisions".

For years the group had been seeking government support for their plan to convert, in 1998 the Minister announced the province had officially approved the conversion plan. Since a number of years had past, the ARPA wanted to ensure the community still supported the idea and thus asked residents of Alexandra Park one last time if they would

[84] For example the creation of a residents association, a neighbourhood watch program to increase safety of the community and obtained funding to have a community centre built.
[85] The board of directors specifies eligibility for housing, sets market rent levels and determines management practices (Sousa 2013).

still support the co-op idea. The majority agreed and in 1999 the co-op elected its first board.

Sousa (2013) credits the historic level of community engagement as being integral to the success of the referendum. The activities preceding the referendum involved substantial efforts by the residents and members of the co-operative housing sector to provide education and training opportunities for all residents (ibid).

Later on, the board worked with the community to gain even more support in order to increase their leverage in negotiating an operating agreement with the City of Toronto (Atkinson Housing Co-op). This is a unique case in Canada because it was initiated locally in order to combat the sense of helplessness felt by residents in terms of violence in the community, overwhelming social problems in addition to systemic government neglect (Sousa 2013). After many years of consultation, an agreement was reached with the City and in 2003 Atkinson Co-operative become the first group in Canada to achieve this kind of conversion (Souza & Quarter, 2005).

The desires of the residents of Alexandra Park to convert ultimately resided in their belief that it would lead to democratic control through purposeful participation and also that it would also foster a better sense of community[86] by responding to the needs of the

[86] A sense of community represents an emotional or other connection that individuals have with the place in which they live and towards the relationships that they have established (Prezza, Amici, Roberti, and Tedeschi, 2001; Van Laar, 1999). In addition, a sense of community refers to the characteristics of a community that create cohesion and stability (Chavis and Pretty, 1999; Kingston, Mitchell, Florin, and Stevenson, 1999)

residents. Members of co-operatives collectively control the co-operative and are thus motivated to “ensure their housing is well managed and affordable” (Sousa 2013, p.25).

The security of tenure experienced by co-op residents (co-op residents can choose to stay in the community for as long as they wish) was another key inspiration in the desire to convert. For residents of public housing, should a household’s financial circumstances improve; the household can become ineligible to receive a rent subsidy and therefore cannot remain in the development (Sewell, 1994).

While the conversion technically resulted in Atkinson being deemed a co-op, there are a few principles which make it different than other traditional co-ops. For example, because the residents are made up of 100% RGI tenants[87]Atkinson cannot establish market rent levels needed to meet overall expenses. They are also entirely dependent on government subsidies which consistently fluctuate monthly based on the income of their tenants. In addition, unlike other co-operatives, Atkinson does not have a reserve fund to draw from. As a result capital repair expenditures are also entirely dependent on dwindling government funding.

A decade after conversion and Alexandra Park is slated for redevelopment (commencing November, 2014). Redevelopment of social housing projects has become a recurring

[87] This is not common across the co-operative housing portfolio

theme in the City of Toronto[88]. But there are a couple of reasons why this redevelopment is different.

First of all, it was established that the development of a community master plan must be a resident driven initiative, where local involvement, input and consensus were mandatory (Sidhu 2008). In order to help lead and direct this process a visioning committee comprised of residents of Alexandra Park, members of the Atkinson Cooperative, Alexandra Park Residents Association, The Cooperative Housing Federation of Toronto, the Community Social Planning Council of Toronto, TCHC, and former Councillor Adam Vaughan among others was formed (Hatcher 2012).

During this first phase of consultation, the Visioning Committee enlisted the help of Community Social Planning Council of Toronto to create a series of 3 surveys. The surveys were conducted by residents of the community who were hired and trained by professionals to conduct interviews and surveys of their fellow residents (Sidhu 2008).

The second phase of the research process consisted of conducting 9 separate focus groups[89] that attempted to target the wide range of ethno-specific groups and demographic groups including youths, seniors and residents on fixed incomes (ibid). The findings of both phases were used to help guide the Visioning Committee, with continued collaboration from local residents, to develop a community revitalization plan (ibid).

[88] As TCH struggles to balance its books and maintain its capital repair backlog, Regent Park, Don Mount Court, and Lawrence Heights are all undergoing major transformations which includes the construction of private market developments on public land.

[89] "The focus groups were held to validate survey findings and identify additional issues of concern to the community that did not emerge through the survey process" (Sidhu 2008, p.8)

The second reason why this redevelopment project is different from others is that all of the renovations, demolition and construction will happen with zero displacement of residents (Hatcher 2012). This zero displacement policy is partially attributed to the strong voice and representation of the Board of Atkinson Housing Cooperative and the Visioning Committee which declared this as their top guiding principle in the revitalization process (ibid). The obvious advantage of this policy is that people get to stay in their homes[90] the disadvantage is that the redevelopment will take much longer to complete (between 15-20 years).

A number of proposed options for redevelopment were created through a collaborative approach between the Visioning Committee and Urban Strategies. The options ranged from not redeveloping the site at all, to complete redevelopment of the built form. In the end, after more than 30 meetings and workshops, in addition to three surveys (TCHC 2011) conducted to gather input from the larger Alexandra community, the Visioning Committee chose the complete redevelopment option (Hatcher 2012).
On May 17, 2011 Toronto's City Council voted 39-0 in favour of the proposed redevelopment **(**ibid**)** which also included the sale of public land within the neighbourhood in order to pay the expenses related to the redevelopment of the Atkinson Co-op and what remains of the former public housing units.

[90] A major critique of the Regent Park revitalization is the displacement of hundreds of families. In some instances families have suffered permanent displacement as they have been relocated (Hatcher 2012)

While the sale of this property for the development of 1540 market priced condominiums paid for the redevelopment of Alexandra Park and thus removed the cost of renovating and retrofitting the site from TCHC's books, it is important to note that not a single social or affordable housing unit will be directly created as a result of this exchange. However, theoretically whatever money, if any, TCHC had budgeted for renovations, repairs and retrofitting of the development, can now go toward building or retrofitting units elsewhere.

Overall Alexandra Park represents a unique case where the community took control of its own destiny, first by converting to a co-operative and then by being heavily involved in a collaborative approach to the visioning phase of the redevelopment. Perhaps more importantly, the ability of the community to mobilize, negotiate an operating agreement, and reach consensus for a common vision for the community through collaborative approaches, all lent a hand in securing the long term viability of this particular social housing development.

Kiwanis Towers, Richmond B.C.

Kiwanis Towers is an example of a collaborative multi-stakeholder approach to bringing together non-profit, private and public sector funding and expertise to create 296 one-bedroom units of below market rental housing for low-income seniors (Metro Vancouver 2012).

The development proposal to build this seniors residence came about as a result of the current senior's residence, built in 1959, reaching the end of its life cycle and needing to be replaced. Kiwanis did not have the resources to replace the aging facility (City of Richmond 2009). Kiwanis Partnered with Polygon Homes and approached the City with a redevelopment proposal to replace the 14 existing low rise buildings with 2 new high rise towers for seniors and 3 towers for market rental units (ibid).

Initially Kiwanis, Polygon, BC Housing and City Staff worked together to prepare an approach that would meet the parties' various interest and needs for the site. Eventually, the project was made possible by collaboration between City staff, Kiwanis Senior Citizens Housing Society, Polygon Homes, BC Non-profit Housing Association, BC Hydro, and BC Housing (ibid). In addition, Vancouver Coastal Health, CHIMO Crisis Services and the Seniors Minoru Place Society were consulted and will be involved in ongoing support service provisions.

This case is an example of the successful implementation of the City's Affordable Housing Strategy[91] made possible by combining a multitude[92] of municipal measures aimed at creating affordable housing for vulnerable populations.

[91] Richmond's Affordable Housing Strategy prioritizes the use of Affordable Housing Reserve Funds to subsidize housing to units that will secure rents below what is stipulated in the Strategy for low end market rental units ($925/month for 1 bed) (City of Richmond 2009)

[92] The senior's development was made possible through the use of measures such as: inclusionary zoning and density bonusing, Affordable Housing Reserve Fund and waived development charges and fees available to non-profits in Richmond.

Affordable Housing Value Transfers of over $18 million were agreed upon by the City of Richmond in order to make the project financially viable as well as providing tenants with rents that are below what is stipulated in the City's Strategy[93] (City of Richmond 2009). This $18 million was accrued through Richmond's "affordable housing density bonusing approach" (ibid) which requires developments of over 80 residential units to make available at least 5% of their total residential building area for low end market rental housing, or cash-in-lieu (ibid).

In all, the City contributed over $24 million while the Richmond Kiwanis Senior Citizens Housing Society contributed just over $21 million in cash and $10 million in land value to the total project cost of $58,489,000 (ibid). BC Housing financed the remaining portion to Kiwanis.

Ultimately this project will be able to provide housing to seniors at a rental rate of between $680 and $830 for one bedroom units (ibid). Thus based on the CMHC definition of 30% of income spent on housing, the project is geared toward seniors earning at least $27,200 per year at the low end and $33,200 per year on the high end of the rental spectrum. The project also succeeds in delivering affordable subsidized rental housing in accordance with the City's Affordable Housing Strategy [94](ibid). The Kiwanis Towers project represents creativity and collaboration in the consultation process which has led to a project that truly reflects the needs of the City's residents (ibid).

[93] The 2012 Affordable housing strategy stipulates $925 maximum rent for a 1-bed unit (ibid).
[94] Richmond's Affordable Housing Strategy sets out maximum income thresholds for different levels of affordable housing ie. Affordable subsidized rental housing is geared towards households earning less than $33,500 while affordable low-end market rental housing is geared towards households earning between $33,500 (1 bed) and $55,000 (3 bed).

8111 Granville/ 8080 Anderson Road Richmond, B.C.

The City of Richmond B.C. has recently begun construction of a new affordable housing project brought about through collaborative partnerships. The development known as 8111 Granville/8080 Anderson Road is aiming to create 129 affordable housing units for low to moderate income residents (Housing Justice 2013).

These 129 units will house tenants as diverse as the non-profits involved in this process (Housing Justice 2014). All 129 units are classified as subsidized rental unit (City of Richmond 2014). The project was made possible through a collaborative partnership between 6 non-profit partners[95], the City of Richmond, B.C. Housing, and the Government of Canada (ibid).

This is the first time six societies have come together to build and manage one affordable housing development. Each society will own and manage suites designed for their tenants and provide related supports. Therefore this one site offers housing for a variety of needs along the housing continuum including women's shelter, transitional housing for persons fleeing violence, housing for persons with mental health and addiction issues, and seniors (B.C. NPHA 2011).

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[95] Atira Women's Resource Society, Coast Mental Health, S.U.C.C.E.S.S housing society, Tikva Housing Society, Turning Point Housing Society, and Canadian Mental Health Association-Richmond Branch (City of Richmond 2014)

Together, the 6 non-profit partners contributed $1.9 million while the City of Richmond contributed over $26 million through capital funding and lease of City-owned land (Housing Justice 2014). B.C. Housing provided the construction financing and mortgage while the Government of Canada provided $1 million in funding through its Homelessness Partnership Strategy. .

In addition to the collaborative strategy implemented to bring this consortium together, the City of Richmond also used a collaborative planning model to engage all stakeholders. As a result of this collaborative approach "synergy has emerged through the sharing of knowledge, resources, and collective approaches to fundraising" (Housing Justice 2013).

Commitment and leadership both on the part of the municipal government as well as the not-for-profits proved to be key ingredients to the successful implementation of the complex collaboration. In addition, the largest portion of the funding for this project came from the City of Richmond's Affordable Housing Reserve Fund which collects cash-in-lieu for affordable housing development under Richmond's inclusionary zoning legislation. It is also a strong example of how a dedicated fund for affordable housing can be used to leverage more funding from other levels of government and non-profit partners (Metro Vancouver 2012)

Conclusion

This chapter has presented a brief overview of reforms made to Ontario's housing policies. In addition this chapter has provided an analysis of one of the biggest changes to Ontario's housing policies in over a decade, the Long-Term Affordable Housing Strategy and what this has meant to the municipalities who are responsible for creating and implementing the strategy. In this regard, this chapter has identified some of the major challenges municipalities faced in the design and consultation stage of the plan as well as the significant barriers related to successful implementation.

In summary, creating an affordable housing strategy which reflects the needs of the local population can be the all important first steps to addressing the affordable housing crisis. While it is all but certain that without proper funding, plans on paper will remain as such, the design and visioning of the strategy serves a purpose in laying out City wide objectives and goals.

While these goals and objectives have been set for the City as a whole, it is important to point out that these initiatives will ultimately be achieved one project at a time. Therefore it may be useful to pursue a further narrowing of these objectives to an even more local level so that each project can be thoughtfully designed and carefully crafted to suit the needs of the local people and maximize the potential benefits to the entire community. In this regard, this chapter has identified collaborative approaches to community engagement as being aptly suited for identifying local needs and taking action to achieve their objectives.

This chapter presented the potential for collaborative approaches to help preserve existing units of social housing located within federal co-operatives, help seniors to age in place, and sustain units of social housing beyond EOA by converting to co-operatives. In doing so, this chapter described a variety of ways that collaborative approaches can potentially lead to greater housing security for the City's most vulnerable populations.

While each case study presented is unique in its own ways, the underlying driving force that led to their creation is always consistent. This driving force is a desire for change and a longing for a better way of life. It is in the face of crisis that collaboration often occurs, perhaps because it is the only option left or perhaps because crisis inspires a desire to become involved and to become part of the solution.

In the absence of further funding from senior levels of government, the housing crisis is certain to deepen. Perhaps the crisis will reach a tipping point where collaborative approaches to addressing complex housing affordability issues such as the ones described above will become the norm rather than the exception.

Chapter 7: Conclusion

This major paper has highlighted the growing concerns surrounding the state of social and affordable housing in Toronto specifically, and in Canada in general. In doing so, this paper has reviewed and analyzed past federal and provincial policy and program decisions that helped lead to the creation of the social housing portfolio that exists today. Subsequently, this paper reviewed and analyzed more recent trends in policy decisions that led to the cancellation of future social housing programs, the capping of federal contributions for existing social housing and the shift to one-time lump sum capital contributions for the creation of affordable housing. This paper has analyzed the impacts these decisions have had on the state of the social and affordable housing stock and the households who depend on them for shelter.

The on-going withdrawal of federal funding for social housing through the continued practice of allowing operating agreements to expire with no existing plans for further subsidy has left housing providers in a very unfavourable position. This paper highlighted the mounting financial pressures that Ontarian municipalities, especially the City of Toronto, are facing as a result of the cascading of financial and administrative responsibilities of the social housing portfolio from the federal level to provincial level and then down to the municipal level.

The inherited capital repair backlog of the portfolio and the requirement for the continued funding of RGI units beyond EOA represent the most significant financial challenges that municipalities are obligated to meet under the HSA. While the HSA, and SHRA before it, protects against the loss of RGI units even beyond EOA, it will come at a tremendous financial cost to municipalities.

In Ontario, an exception to the RGI rule exists for unilateral federal co-operatives. As operators are faced with increasing costs and decreasing funding at EOA, many will be forced to raise rent levels while others may be forced to eventually dissolve RGI subsidies entirely, threatening to displace many vulnerable people in the process. The probability of some level of displacement within co-operatives threatens to upset one of the integral strengths of co-operative housing providers, that of security of tenure.

While the municipal level is perhaps the correct level of government to be administering social and affordable housing, since it is the government that is closest to the people, the province has not granted corresponding revenue or policy tools to help fund this incredibly large transfer of financial responsibilities. The City of Toronto has devised some creative ways to help reduce expenditures within its social housing portfolio, however its plans to generate alternate sources of revenue through the sale of property has been met with criticism.

Ultimately, funding for social housing is primarily dependent on revenue obtained through the collection of property tax and what remains of subsidies received from senior orders of government. As operating agreements expire, municipalities will be faced with even more budgetary pressures.

While this paper did review some of the revenue generating and costs saving measures that the City has implemented and considered as part of its “Putting People First” report, this paper determined advocacy was the way forward in this regard. This paper suggested possible enhancements to current plans for advocacy campaigns which could better address the multi-billion dollar shortfall that is anticipated to arise from unfunded capital repair backlogs.

If advocacy efforts prove to be successful, this paper argues that not only could the City finally begin to address the dilapidated state of its aging social housing stock, it could also finally begin to focus on achieving the targeted objectives set forth in its affordable housing strategy established in 2009. At its midway point, Toronto’s affordable housing action plan (HOT) has made some progress but it is clear that more funding and possibly better collaboration with housing providers and other relevant stakeholders is required in order to be successful.

For example, this paper identified one scenario where collaboration between the City of Toronto and federal co-operative housing providers could lead to potential benefits for both parties. This paper explains how collaboration between the two parties has the potential for preventing the likely displacement of these households and this agenda fits into the stated goals of HOT. In addition, through this strategy precious RGI units can also potentially be preserved.

This paper also presented an example of how further community consultations through the use of collaborative engagement approaches such as charrettes, can allow for a narrowing of the scope of HOT from a City-wide initiative to a more local one, while still contributing to meeting the overall objectives of Toronto's HOT plan. In this example, the participants of the senior's charrette identified their priority as being able to "age in place" and established strategic actions of how the displacement of vulnerable low-income seniors can be minimized.

Further to this point, the Alexandria Park case study highlighted how collaboration among local residents can produce consensus and lead to unified visions directed toward enhancing their overall quality of life. Community engagement, through the use of collaborative approaches to planning is credited with both identifying and ensuring the number one community priority of zero displacement of residents during the reconstruction phase was achieved. In addition, collaboration and public involvement in the conversion process was a key element to the success of the project.

This paper also evaluated legislative, regulatory and financial approaches available to municipalities to help them achieve targets set out in their Long-Term Affordable Housing Strategies. Municipalities are permitted to establish by-laws, regulations and financial approaches that can influence and affect the cost of building new housing within their own geographic boundaries. The most promising of these approaches is mandatory inclusionary zoning; however the province of Ontario has refused to clarify the legality of its use in the province and thus municipalities have shied away from this approach.

For Ontario, the next most promising approach is through the negotiation of community benefits associated with height and density bonusing. In this case, affordable housing is but one of several options that are defined as community benefits. In most cases developers who enter into these agreements opt for benefits that are easiest to provide while also achieving the greatest positive impact on real estate values at the same time.

Therefore, this paper argues that on their own, the impacts of these by-laws, approaches and tools are negligible. In order to be successful at creating affordable housing they must be combined with each other and with other programs or partners that are willing and able to contribute lump sum funding. To provide evidence that municipalities can successfully develop affordable housing regardless of these many challenges, this paper highlights 2 case studies from the City of Richmond B.C.

These two case studies highlight the propensity for collaborative partnership achieved through collaborative discourse to successfully create affordable housing projects at the municipal level. While Richmond has the added benefit of being able to implement inclusionary zoning, the point is that large scale affordable housing can be built with minimal funding and involvement from senior levels of government through the use of collaboration and collaborative discourse.

Outside of a return to, extension of and increase in on-ongoing and consistent subsidies to the social housing portfolio, there is no single policy, program, tool, or approach that will resolve the immensely complex issues relating to the housing continuum described herein, on its own. This paper argues in favour of a multi-pronged approach that includes advocacy but is also comprehensive, collaborative, determined by local needs and guided by public engagement. The good news is that the City has an action plan to begin addressing the issue of housing affordability. What is missing is the ability to acquire all of the necessary resources to turn words on paper into action on the ground. This paper provides examples of how these actions can materialize through collaborative planning and collaborative agreements.

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Chapter 2

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