

Unlocking Affordable Housing for All

A Green Party of Ontario
Discussion Paper
gpo.ca/housing



Dear Ontarians,

We face a housing crisis.

It is affecting nearly every corner of our province and it is getting worse.

Access to suitable housing is a key determinant to people's health, well-being, employment, happiness, and so much more.

It is unfair that 0% of rental housing is affordable to a full-time minimum wage worker in Barrie, Guelph, Hamilton, Kitchener, Peterborough, Ottawa and Thunder Bay. This is bad for our communities and our economy.

Mike Schreiner
Leader





It is unfair that 0% of rental housing is affordable to a full-time minimum wage worker in Barrie, Guelph, Hamilton, Kitchener, Peterborough, Ottawa and Thunder Bay¹. This is bad for our communities and our economy.

It is unrealistic that a median-income household in Toronto must save for 32 years just to afford a down payment on a house.²

It is unacceptable that 170,000 households across the province are on a waitlist for social and affordable rental housing.³

There is a continuum of housing – from homelessness, to social housing, to below market rental housing, to market rental housing, to attainable home ownership, to retirement homes and long-term care.

We need solutions at each step of this continuum to improve access to housing. We also need solutions to meet the specific needs of diverse groups, including Indigenous people, students, seniors, young families and Ontarians with disabilities.

Housing represents the single biggest investment most Ontarians will ever make.

¹ "Unaccommodating," Report from the Canadian Centre for Policy Alternatives, 2019. <https://www.policyalternatives.ca/unaccommodating>

² Zoocasa Study, 2019. <https://www.zoocasa.com/blog/canada-down-payment-required/>

³ "2016 Waiting List Survey Report," Ontario Non-Profit Housing Association. http://onpha.on.ca/Content/Advocacy_and_research/Research/2016_Waiting_Lists_Survey.aspx

When young people's incomes are locked into big mortgage payments or sky-high rents, or when low-income groups cannot access a home at all, we all suffer – our families, our communities, and our economy.

I believe everyone deserves a safe and affordable place to call home.

That is why we are starting this conversation towards a comprehensive housing strategy.

We need real and lasting solutions to bring the housing crisis under control. But this is a complex problem with no silver bullet.

We need affordable, market-rate housing for renters and buyers

We need to diversify our housing supply.

We need social and supportive housing for the most vulnerable.

We need to preserve our last remaining farmland.

This discussion paper aims to unpack the many aspects of the housing crisis, from skyrocketing home prices to the shortage of rental units – and to understand how we can solve them with effective government policy, as well as tools and incentives for the private sector.

It also asks how we can build homes for the future to tackle the climate crisis and the accessibility needs of a growing and ageing population.

We are using this paper as a basis to consult with housing experts, NGOs, industry, and communities across Ontario where people are struggling to afford a home.

And we want your help to build a comprehensive housing strategy that protects the people and places we love.

So I invite you to read this discussion paper, to talk with your friends and family, and to share your ideas for making affordable housing a reality.

Our goal is straightforward, but ambitious: to unlock affordable housing for all.

Let's consult with each other; let's follow the evidence; and let's have the courage to do what is needed so that everyone has a roof over their head.

A handwritten signature in dark green ink, reading "Mike Schreiner". The signature is fluid and cursive, with a long horizontal stroke at the end.

Mike Schreiner, Leader

Unlocking Affordable Housing for All

A Making Housing Affordable

The challenge: Affordable housing is not available on the market 12

The solutions: How do we make market housing more affordable? 13

What others have done to make housing affordable 14

For Discussion 14

B The Housing Mix

The challenge: Our housing mix is out of balance 16

The solutions: How do we diversify our housing supply? 17

What others have done to improve the housing mix 18

For Discussion 18

C Rental Housing

The challenge: A critical shortage of affordable rental units 20

The solutions: How do we make life easier for renters? 21

How other jurisdictions are helping tenants 22

For Discussion 22

D Supportive Housing

The challenge: Supportive housing needs are going unmet in Ontario 24

The solutions: Housing for those who need it most 25

How others are prioritizing social, supportive, and emergency housing 26

For Discussion 26



People Before Speculators

The challenge: Housing is being used as a bank rather than a home 26

The solutions: Putting people before speculators 29

How is housing speculation being tackled elsewhere? 30



Taking Care of the Places We Love

The challenge: Sprawl is chewing away at the places we love 32

The solutions: Building compact, vibrant communities that protect the environment 33

How other jurisdictions are limiting sprawl 34

For discussion 34



Building Inclusive Housing

The challenge: Our homes are not equipped for the future. 36

Homes and buildings generate carbon pollution

Finding suitable housing presents exceptional challenges for people with physical and developmental disabilities

Our ageing population

The solutions: Building inclusive and green homes 37

Making our homes energy efficient

Meeting AODA targets

Dignified housing solutions for seniors

Green building in other jurisdictions 39

For discussion 39



Next steps 40



The Real Meaning of Affordability



A Affordable housing is not available on the market

The dream of home ownership in Ontario is quickly becoming a pipedream as prices skyrocket.

In the first half of 2019, the average price of a single detached house in Ontario was \$600,502, while the median household income was \$74,287.¹

Taken together, this means that average home prices in Ontario far exceed what the Canada Housing and Mortgage Corporation (CMHC) considers affordable. Their threshold for affordability is if housing consumes less than 30% of a household's gross income for low and moderate income households.²

Closing the gap towards affordability would require either a jump in household earnings to \$109,000 or a fall in house prices to \$307,000.³ But wages are stagnant and house prices are soaring. The lack of affordable, market-rate housing is forcing young people, families, and seniors to sacrifice their well-being in other ways just to put a roof over their head.⁴

It is driving people out of the cities they call home and forcing many to live far away from the actual communities they serve – as teachers, police officers, transit workers, and so forth. Affordable market-rate housing is especially precarious in Toronto, with a 1% vacancy rate⁵ – well below what is considered healthy according to experts.

The average detached house now goes for \$1.24 million on the market⁶, while it takes 21 years of full-time work for the average person to save for a 20% down payment.⁷ And conditions are even worse for renters, who must work 79 hours per week on a minimum wage just to afford a one-bedroom apartment.⁸ But the housing affordability crisis is not just a Toronto problem.

All across Ontario, people are feeling the effects of the housing crunch, from larger metropolitan areas like Ottawa and Hamilton to medium-sized cities like Barrie and Kitchener to smaller communities like Parry Sound.

¹ Housing Market Stats, the Canadian Real Estate Association, <http://creastats.crea.ca/orea/>

² Canada Mortgage and Housing Corporation. <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

³ "Straddling the Gap: A troubling portrait of home prices, earnings and affordability for younger Canadians," Generation Squeeze, 2019.

⁴ Without spending more than 30% of their income on housing as defined by the Canada Mortgage and Housing Corporation: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

⁵ Canada Mortgage and Housing Corporation: <https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2018/national-vacancy-rate-down-for-second-year>

⁶ Toronto Star, 2019. <https://www.thestar.com/news/gta/2019/10/03/toronto-area-home-prices-hit-2019-high-in-september.html>

⁷ Generation Squeeze Report, 2019.

⁸ <https://www.policyalternatives.ca/unaccommodating>

A Affordable housing is not available on the market

We must address housing affordability to provide stability and security for both individuals and the economy as a whole.

Without action from the government to incentivize affordable market housing, home ownership will be further and further out of reach for many Ontarians.

This will lead to more people leaving their communities, caught in precarious living situations, or stuck paying high rents because they cannot make the jump to home ownership.

There are a number of ways to influence the availability of affordable housing on the market.

The Green Party of Ontario currently advocates for **stronger inclusionary zoning rules**, which would mandate that developers include at least 20% of affordable homes in all new builds.

The province has adopted some basic inclusionary zoning laws, though housing advocates and some major cities say the changes do not go far enough.

There is also the question of **how to best use public land to drive the construction of affordable housing**. The government owns over 6,000 parcels of land across the Golden Horseshoe, which could be leveraged to increase the supply of affordable housing.

Some governments, including the current provincial government, have **sold off surplus lands** to developers at reduced prices to incentivize the construction of affordable homes.

As an alternative to selling off public land, we can undertake **long-term leases and co-ops in collaboration with non-profit developers**.

Others have gone further to control housing prices for people by investing massively in **government-owned homes**.

Among this range of solutions, we must evaluate which will work best in Ontario to make market housing more attainable and affordable.

A What others have done to make housing affordable

➔ NEW YORK, USA

In order to create hundreds of thousands of affordable units, the City of New York provided substantial subsidies to developers, often selling off land for as low as \$4 given the inclusion of below-market and co-op units. This program built and revitalized over 165,000 affordable units in 11 years.¹

➔ VIENNA, AUSTRIA

Vienna places a high priority on the retention of public land and builds government-owned homes for its citizens. More than 60% of the population lives in these homes and pays no more than 30% of their income on rent.

➔ LONDON, UK

London has set a target to make 50% of all new homes affordable by mandating progressive inclusionary zoning laws. Affordable units must make up 35% of all new developments on private land, with 50% required for developments on public land.

For discussion

- ➔ Do you agree with the CMHC definition of affordable housing?
If not, how should we measure affordability more accurately?
- ➔ How do housing affordability concerns play out differently in urban regions compared to rural towns and communities?
- ➔ Is affordable housing primarily the responsibility of the public, private, or not-for-profit sector?
- ➔ Would you support greater government intervention to bring down the cost of housing?
- ➔ Are there issues such as systemic racism and other forms of discrimination that create barriers to affordable housing for all members of our province?
- ➔ Of the approaches outlined (inclusionary zoning, utilizing public land, incentives for developers, and government ownership of homes), which do you support most?

¹ "New Housing Market Place Plan," Ryerson University, 2019. https://www.ryerson.ca/content/dam/cur/pdfs/CUR_Report_Surplus_Lands_April_29.pdf



Diversifying the Housing Supply



B Our housing mix is out of balance

The make-up of Ontario's housing supply is out-of-date and has failed to keep up with changing times and changing demands.

Single detached homes make up over half of Ontario's housing stock.¹ While this was the norm of housing development for decades, this type of housing is not suited for the budget and lifestyle of every person in Ontario.

On the other hand, the massive high-rises popping up across urban centres do not match some people's needs for community, accessibility, and liveability.

Middle-density housing options such as triplexes, walk-up apartments, townhouses, tiny homes, and laneway suites offer solutions to fill the void between single detached homes and 30-floor skyscrapers.

These housing types are sometimes referred to as the 'missing middle,' and in many cases can maintain the look and feel of a neighbourhood by allowing older large homes to be retrofitted for denser living.

But current zoning laws across the province often prohibit the construction of such units.

In Toronto, 70-75% of residential areas are zoned for only single family houses, limiting the number of people who can reside there.² Estimates state that the construction of one duplex per 10,000 square meters in each neighbourhood zoned solely for single detached dwellings would allow for the housing of nearly 45,000 people.³

Efforts to change these zoning laws are often met with resistance from developers because other housing types offer a more immediate financial return, as well as from local residents who wish to maintain the existing housing type.

Without action, this problem could grow worse. By 2041, our population is expected to grow by 30% to 18.5 million residents.⁴

It is critical that we rethink the rules to diversify our housing stock and meet the needs of Ontarians at all stages of life and income.

¹ "Dwellings in Canada," Statistics Canada. <https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016005/98-200-x2016005-eng.cfm>

² Toronto Star, 2019. https://www.thestar.com/business/real_estate/2019/03/16/why-its-so-hard-to-get-housing-into-torontos-yellowbelt-neighbourhoods-and-how-experts-say-it-can-be-done.html

³ "House Divided: How the Missing Middle Will Solve Toronto's Affordability Crisis," Lorinc et al., 2019.

⁴ "Ontario Population Projections, 2018-2046," <https://www.fin.gov.on.ca/en/economy/demographics/projections/>

B How do we diversify our housing supply?

It's essential that we start building the types of homes that fit people's needs, lifestyles and budget, filling the gap in medium-density housing.

Getting there will require partnerships with municipalities to create the conditions needed for a more balanced housing supply that is focused more on smart densification than sprawl.

By updating zoning laws to lift the restrictions on densification, we can make it easier for **secondary suites, laneway housing, and mixed-use buildings** to get built. Cities like Hamilton have already re-zoned to allow for smaller housing options in laneways.

While some jurisdictions have taken a more heavy-handed approach to overhaul zoning laws, others have used incentives such as density bonuses to encourage municipalities to **zone for the missing middle**.

Whatever we do, we must ensure that additions to the missing middle are affordable and attainable for renters and buyers, and do not perpetuate the problem of expensive housing.

The current rules also disadvantage more unconventional housing arrangements, such as **tiny home communities and co-op housing**, even though demand for them is growing.

Indigenous people are disproportionately affected by a lack of decent, affordable housing both on and off-reserve.

So we must work with Indigenous communities, housing providers, and the federal government to **address jurisdictional issues and find solutions across the housing continuum for Indigenous people**.

Ultimately there is no overnight solution to bring a healthier balance to our housing mix, but we must reduce the barriers that stand in the way of creative solutions.

Through good planning, we can pursue smart densification that will unlock the financial, environmental, and social benefits of having complete communities.

B

What others have done to improve the housing mix

➔ OREGON

In 2019, Oregon prohibited single-family zoning across the state. This move opened up opportunities for “missing middle” developments like triplexes, walk-up apartments, and rowhouses to be built that would have otherwise been illegal under the restrictive zoning laws previously in place.⁵

➔ MONTREAL

Montreal neighbourhoods, built for walkability, feature a wide array of both old and new walk-up apartments and rowhouses. In fact, low-rise buildings with fewer than five storeys account for 41.2% of dwellings in Montreal (compared to an average of 10% in most Ontario cities).⁶ Such well-planned low and mid-rise development has made several of Montreal’s older neighbourhoods among the densest in North America.⁷

For discussion

- ➔ What housing types predominate in your community?
What types of homes are missing?
- ➔ How far should the province go to encourage cities to modernize their planning regulations to increase density?
- ➔ Besides zoning changes, how else can we create more inclusive neighbourhoods with diverse housing types that are accessible to all?
- ➔ Would you like to see more townhouses, secondary suites, laneway homes, and tiny houses in your community?
- ➔ What role should the provincial government play in addressing housing issues for Indigenous people?

⁵ Oregon House Bill 2001 (80th OREGON LEGISLATIVE ASSEMBLY--2019 Regular Session): <https://olis.leg.state.or.us/liz/2019R1/Downloads/MeasureDocument/HB2001/Introduced>

⁶ <https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016005/98-200-x2016005-eng.cfm>

⁷ Azure architecture and design magazine: <https://www.azuremagazine.com/article/adhoc-finds-the-missing-middle-in-montreal/>



More 
**Affordable
Rental units**

C A critical shortage of affordable rental units

The outlook for tenants in Ontario is growing worse, as the lack of available rental units and escalating market rates push them to the brink.

Purpose-built rental apartments have made up just 9% of all units built in Ontario over the last 30 years,⁸ with a significant amount being luxury rentals.

Many trace this decline in purpose-built rentals to the end of a federal government tax credit program in the 1980s. As renters go under-served in Ontario, statistics show almost half of them are diverting 30% or more of their income to housing.⁹

The situation is more acute in this province than elsewhere in the country, with the average apartment rental price in Ontario standing at \$600 more per month than in Alberta, Saskatchewan, Manitoba, and Quebec.¹⁰

In 2018, the rental vacancy rate in Ontario was 1.8%, with Kingston and Toronto recording the lowest rates at 0.6% and 1.1% respectively.¹¹ This lack of rental housing can be a major detriment to financial stability.

Some get locked into mortgages they cannot afford just to escape the insecurity of the rental market; and others are pushed onto the secondary rental market in condo buildings where there is no security of tenure and where they are vulnerable to price gouging.

We've all heard stories of renters being pushed out of their homes so that landlords can double the rental price, flip them to luxury suites, or sell them on the market. We've also heard from property owners who face restrictions in making more rental housing available.

We also cannot ignore the links between housing and poverty. One-third of Ontario's renters have incomes under \$30,000,¹² and without affordable market rental options, many become dependent on social or supportive housing, which has been chronically underfunded.

In a housing market increasingly stacked against them, we must find ways to bring stability and solutions for renters who have often gone neglected, and take steps with industry to ensure adequate rental housing is provided.

⁸ Federation of Rental Housing Providers of Ontario. <https://www.frpo.org/wp-content/uploads/2019/02/Urbanation-FRPO-Ontario-Rental-Market-Report-Winter-2019.pdf>

Advocacy Centre for Tenants Ontario
https://www.acto.ca/production/wp-content/uploads/2018/05/WhereWillWeLive_May2018_ACTO_Report.pdf

⁹ Canadian Rental Housing Index: http://rentalhousingindex.ca/en/#comp_prov

¹⁰ Rentals.ca 2019 rent report: <https://rentals.ca/national-rent-report>
<https://www.thestar.com/news/gta/2019/06/19/ontario-sets-2020-rent-increase-guideline-at-22-per-cent.html>

¹¹ <https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2018/national-vacancy-rate-down-for-second-year>

¹² Wellesley Institute: A shared Housing agenda for Ontario
https://www.wellesleyinstitute.com/wp-content/uploads/2018/05/A_Shared_Housing_Agenda_for_Ontario.pdf

C How do we make life easier for renters?

No housing strategy is complete without a focus on affordable rental units because many Ontarians, from students to seniors, will spend some portion of their lives as renters.

As we strive to make home ownership attainable for everyone, we must also recognize that home ownership is not for everyone. For some, it is not realistic; and for others it is not desirable.

The gap in rental stock across Ontario has been linked to many factors.

In cities across the province, developers are predominantly building non-rental condos for an immediate return on their investment because this is more profitable than purpose built-rentals.

Solving this might require stronger intervention from the government to **incentivize the preservation of existing affordable units and the creation of additional ones.**

Meanwhile, the rise of vacation rentals such as Airbnb is squeezing out renters and driving up prices. As investors and development companies increasingly buy up real estate and use it for vacation rentals, the options shrink for regular renters.

A **vacation rental tax** could raise much needed revenue for affordable housing, while stiffer rules like a **ban on short-term rentals** could shift the tide in favor of long-term renters. Some municipalities in Ontario have begun to implement such measures.¹³

The Ontario government ended funding for co-op developments in 1995.¹⁴ As a result, it has been a decade since a full housing co-op development was built in the province, creating a long wait list to access the minimal co-op housing that exists.

Opening the door to more co-op rental housing could be another avenue to meet affordable housing demand, an approach that has been used heavily across Europe. The government could contribute land, waive fees, or reduce property taxes to encourage co-op development.

¹³ Sudbury, Barrie, etc.

¹⁴ Made in Ontario Housing Crisis: Canadian Centre for Policy Alternatives
During the co-op heyday, if a group's co-op proposal got built, the government reimbursed the costs, plus a 1 per cent fee. "We had a dozen groups in all parts of the province, and it was their job to build co-ops," says Cooper.

REFERENCES

C How other jurisdictions are helping tenants

➔ NEW YORK CITY & AMSTERDAM

In New York City, renting an apartment for less than 30 days is illegal.¹⁵ In Amsterdam, vacation rentals are restricted to primary residences only, to a maximum of 30 nights per year.¹⁶

➔ SWITZERLAND

The right to housing is guaranteed in Switzerland's constitution. The country has focused on co-op housing to increase access for citizens as rental rates are 20% to 50% lower than in private rental apartments. In Zurich, the country's largest city, co-op housing now accounts for 20% of the housing stock.¹⁷

➔ MINNEAPOLIS

Minneapolis, Minnesota is tackling its affordable housing shortage by offering incentives to developers to maintain and build purpose-built rentals. Through an Affordable Housing Trust Fund, developers are encouraged to preserve affordable units rather than flip them into luxury properties that maximize profit.¹⁸

For discussion

- ➔ What are your views on home ownership versus renting? Should the province focus on making rental living more viable, or on getting everyone onto the path to ownership?
- ➔ Should we offer incentives to developers to build and preserve rental housing?
- ➔ How much should the government use rent control to keep prices affordable?
- ➔ Do you support stiffer regulations on vacation rentals to give long-term renters better access to the market?
- ➔ Should the government reinstate support for co-op developments by making land available, waiving development fees, and reducing property taxes

¹⁵ New York City: <https://portal.311.nyc.gov/article/?kanumber=KA-02317>

¹⁶ City of Amsterdam: <https://www.amsterdam.nl/en/housing/holiday-rentals-b-b/>

¹⁷ Co-operative Housing International: <https://www.housinginternational.coop/co-ops/switzerland/>

¹⁸ Housing Trust Fund Project: <https://housingtrustfundproject.org/minneapolis-approves-historic-infusion-of-more-than-40-million-for-affordable-housing-for-2019-budget/>



Focusing on Supportive Housing



D Supportive housing needs are going unmet in Ontario

There is a huge gap between the number of vulnerable people requiring housing assistance and the resources in place to help them.

The Green Party of Ontario views safe and decent housing as a basic human right, meaning the government has a responsibility to support vulnerable people to put a roof over their heads.

In recent decades, provincial and federal governments have retreated from directly providing social housing. In fact, social and supportive housing accounts for just 5% of housing in Ontario today.

The majority of Ontario's 282,000 social housing units were built between the 1970s and 1990s when Canada was building 20,000 affordable units per year.¹⁹ Many of these units are now in dire need of repair.²⁰

In contrast, just 20,000 affordable units have been built in the province in the last two decades, despite a social housing waitlist that has swelled by 36% since 2006 and now stands at half a million people, or 3.4% of the total population.²¹

Vulnerable groups, including people with mental health and addictions issues, physical disabilities, or acquired brain injuries, and those at risk of homelessness are most impacted by the shortage of social housing.

Without a secure place to call home, it becomes impossible for them to meet their physical and mental health needs. This not only diminishes their well-being and pushes them into poverty, but increases the burden on our health care, education, and justice systems.

Beyond dedicated housing, there is also a need for shelters and temporary spaces for people to find safety. Despite more people accessing these services, there were 30 fewer shelter facilities operating in 2016 compared to 2011.²²

It is easy for conversations and solutions around housing to be dominated by the needs of the middle class. We cannot forget the most marginalized in society for whom the lack of affordable housing can be a matter of life and death.

¹⁹ "Home Truths: Why Affordable Housing isn't just a Toronto Issue," TVO. <https://www.tvo.org/article/home-truths-part-1-why-affordable-housing-isnt-just-a-toronto-issue>

²⁰ Wellesley Institute: A shared Housing agenda for Ontario https://www.wellesleyinstitute.com/wp-content/uploads/2018/05/A_Shared_Housing_Agenda_for_Ontario.pdf

²¹ Auditor General Report. Social and Affordable Housing 2017 Value-for-Money Audit

²² Statistics Canada, 2016. <https://www.cbc.ca/news/canada/ottawa/homeless-shelter-ontario-closures-1.4299243>

D Housing for those who need it most

Investments in social and supportive housing would ensure that everyone has a safe place to call home.

Poverty and lack of stable housing go hand-in-hand. Around the world, a **Housing First approach**²³ is being adopted to help the most vulnerable in society. Under this approach, the immediate provision of housing to at-risk individuals is the first step to stabilizing their lives and delivering other programs or services, from counselling to employment support.

This requires **significant government funding to build new social and supportive housing spaces**, including dedicated supportive housing for people with mental health and addictions issues, disabilities and those experiencing homelessness.

Municipalities also need funding to renovate deteriorating social housing stock to ensure that people are not living in conditions of poverty.

With the Government of Canada releasing a National Housing Strategy in 2017²⁴ aimed at reducing chronic homelessness by 50% and removing 530,000 families from housing need, there is an **opportunity for the province to partner with the federal government to make social housing a priority**.

Some people will require interim strategies such as supportive recovery rooms to put them on a path to permanent housing solutions.

Shelters provide immediate and emergency relief for individuals and families fleeing dangerous situations. **We must reverse the trend of shelters closing their doors and create new spaces, particularly for women and people in the North.**

A portable housing benefit ensures that if people need to move, they can secure supportive or affordable housing elsewhere, which is particularly essential for women escaping violence.

²³ The Homeless Hub, <https://www.homelesshub.ca/about-homelessness/homelessness-101/housing-first>

²⁴ A Place to Call Home, Canada's National Housing Strategy, <https://www.placetocallhome.ca/>

D

How others are prioritizing social, supportive, and emergency housing

→ FINLAND

As of 2019, Finland is the only EU country where homelessness is falling,²⁵ and the country has a goal to eradicate it completely by 2027.²⁶ Fifteen percent of the country's population is paid an allowance to help pay for rent. The country undertook a massive purchase of market rentals and now provides 375,000 state-subsidized affordable rental apartments in the country, resulting in the elimination of homeless shelters. By investing in a this Housing First model, the country has also saved on other budget line items, such as health care.

→ CALGARY

The city of Calgary was the first in Canada to adopt a Housing First model in 2008. A specialized program for people with mental health and addictions issues provides lodging for 8,000 individuals at a cost of \$34,000 per person, compared to the average cost of homelessness in Calgary, which is \$134,000 per person.²⁷ After two years, the program had a 95% retention rate and interactions with police and hospital use have decreased significantly.²⁸

For discussion

- How do we build a social housing framework that is inclusive of diverse needs, from people with mental health and addictions issues to women fleeing violence?
- Do you agree with a Housing First approach that seeks to place vulnerable people in social and supportive housing immediately so that other services can be provided?
- What role does level of government (municipal, provincial, and federal) play in creating quality social housing and how should the different levels work together?
- What interim solutions do people need in order to be in a place to secure permanent housing options?

²⁵ The Housing Finance and Development Fund of Finland, <https://www.ara.fi/en-us/>

²⁶ Ministry of the Environment, Finland: https://www.ym.fi/en-US/Housing/Programmes_and_strategies

²⁷ Pathways to Housing Calgary, <https://policywise.com/wp-content/uploads/2016/08/Community-Action-Pathways-to-Housing.pdf>

²⁸ Calgary Herald, 2019. <https://calgaryherald.com/news/local-news/when-rebuilding-a-life-its-housing-first-then-everything-else-follows>



Curbing the Financialization of Housing



E Housing is being used as a bank rather than a home

Around the world, real estate is being swallowed up by private companies and investors who are using it to park cash rather than house people.

The commodification of housing has become a hidden and destabilizing force, with multinationals and wealthy speculators turning huge profits at the expense of people looking for a home.

Property ownership is becoming increasingly concentrated in the hands of companies that are willing to let property sit vacant to accrue value.

The result is a worrying global trend whereby houses and apartments sit vacant, while the percentage of individuals and families struggling to find a home rises.

Another key question is why the housing industry isn't utilizing the land already zoned for development, particularly in the Greater Golden Horseshoe, where demand is so high and vacancy rates are so low.

Some argue the industry is restricting supply in order to drive prices higher, thus sitting on real estate that could and should be used for housing.

Housing speculation has also taken on a transnational character, making it more challenging for governments to get a handle on the problem.

As a relatively new phenomenon, there is not yet a clear picture of what works, but what is clear is that Ontario needs a plan to deal with housing speculation.

E Putting people before speculators

We must make it harder for real estate and housing to be used as a lucrative place to park money and accumulate wealth.

Regions around the world are experimenting with various taxation tools to ease the market and ensure that housing for people, not speculators, is made top priority. One of the most utilized tools is taxes that deter people from leaving homes empty.

These include surtaxes on quick turnaround sales to reduce housing speculation.

Many jurisdictions are also experimenting with taxes on vacant property as a way to encourage owners who are not living in units to either sell them or rent them.

These **vacancy, or empty home taxes**, which have been introduced by various levels of government, are also seen as a way to raise much needed revenue for affordable housing.

Since housing speculation is acute in dense urban areas, the Greater Golden Horseshoe is the epicentre of this issue for Ontario. In 2017, the province implemented a **15% non-resident speculation tax (NRST)** for homes in the Greater Golden Horseshoe purchased as an investment by people outside of the province.

In 2018, this tax generated \$180.9 million in revenue for the provincial government,²⁹ and the number of offshore property transactions fell to 1.6% from 4.7%.

The Green Party of Ontario has suggested **extending this speculation tax to include domestic buyers.**

²⁹ <https://www.fin.gov.on.ca/en/bulletins/nrst/nrst-collected-archive3.html>

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How is housing speculation being tackled elsewhere?

→ BRITISH COLUMBIA

BC has both a speculation tax and a vacancy tax at the provincial level, while Vancouver has a municipal empty homes tax (EHT). British Columbia's speculation and vacancy tax is expected to generate an estimated \$185 million in the 2019/2020 fiscal year,³⁰ and in 2018, the total revenue earned from the EHT was \$30 million.³¹ The number of vacant homes in Vancouver declined by 15%,³² and city councillors recently approved a 4.5% property tax increase to raise more revenue for affordable housing.³³

→ PARIS

In 2016, 26% of homes in central Paris were empty, with another 15% empty throughout the rest of the city.³⁴ Five years ago, Paris began to place a 20% surtax on vacant secondary homes, and in 2017, they raised the surtax to 60%.

For discussion

- How is housing speculation affecting vacancy rates and housing prices in your community?
- Has Ontario done a sufficient job of cracking down on housing speculation with its non-resident speculation tax?
- What other tools would you support for deterring speculation and raising revenue for affordable housing?
- Are there changes to the property tax system that can be implemented to reduce speculation?

³⁰ British Columbia 2019/2020 budget <https://www.bcbudget.gov.bc.ca/2019/default.htm>

³¹ City of Vancouver 2019 budget: <https://vancouver.ca/files/cov/2019-budget-book.pdf>

³² City of Vancouver Empty Homes report: <https://council.vancouver.ca/20190227/documents/pspc2.pdf>

³³ City of Vancouver 2019 budget: <https://vancouver.ca/files/cov/2019-budget-book.pdf>

³⁴ Paris Urbanism Agency, 2017. <https://www.thelocal.fr/20170818/paris-26-percent-of-city-centre-homes-empty>



**Taking Care
of the Places
We Love**



F Sprawl is chewing away at the places we love

Sprawl-driven housing development leads to the loss of valuable farmland and natural areas, driving up fossil fuel use, worsening gridlock and increasing infrastructure costs for municipalities.

Without careful planning, it is easy for growth in housing supply to come at the expense of the environment and municipal budgets.

For decades, the approach to housing development was to build low-density, single-detached family homes. In fact, in 2016, 8.5 million Ontarians lived in suburbs or “exurbs,” low-density areas beyond suburbs.³⁵ As a result, just 0.5% of Ontario is covered by prime farmland, while regions like southern Ontario have lost 72% of their original wetlands.³⁶

When these areas are paved over, we risk losing our food security and access to clean drinking water, while becoming more vulnerable to the extreme weather caused by climate change.

Sprawl also reinforces a car-dependent lifestyle, adding to Ontario’s emissions and worsening gridlock, which hurts the province’s economic productivity. According to some studies, single family homes contribute 20 times more to carbon emissions than location efficient, multi-unit housing.

Low-density developments are more costly to furnish with municipal services, from roads to water, and can create a large divide between where people live and where they work. The Greater Golden Horseshoe is home to 75% of Ontario’s growth and is expected to reach 13.5 million people by 2041.³⁷

Despite efforts to shift the pattern of development towards higher density, compact communities, business-as-usual development is still expected to consume 1,000 sq km of primarily agricultural land by 2031, an area twice the size of Toronto.³⁸

The situation has grown worse by recent regulatory and legislative changes that reduce density targets and weaken endangered species protections to facilitate new growth. Experts caution that the looser rules mark a return to sprawl-driven development and the additional loss of farmland, greenspace, and wetlands.

³⁵ “2019 Energy Conservation Progress Report,” ECO, 2019. <https://docs.assets.eco.on.ca/reports/energy/2019/why-energy-conservation.pdf>

³⁶ “2018 Environmental Protection Report,” ECO, 2018. <https://docs.assets.eco.on.ca/reports/environmental-protection/2018/Back-to-Basics-Volume4-Ch1.pdf>

³⁷ Ministry of Municipal Affairs and Housing, <http://www.mah.gov.on.ca/AssetFactory.aspx?did=10852>

³⁸ “Implementing the Growth Plan for the Greater Golden Horseshoe,” Neptis Foundation, 2013. <https://www.neptis.org/publications/implementing-growth-plan-greater-golden-horseshoe>

F Building compact, vibrant communities that protect the environment

By utilizing existing housing stock and land zoned for development, we can find housing solutions that work for people, the economy, and the planet.

Going about this task will require smart growth planning that increases density in the built environment, aligning it with existing infrastructure, schools, transit, and services.

In the Greater Golden Horseshoe, just 20% of the land already zoned for development has been utilized,³⁹ so it is simply not true that we must relax environmental protections to make way for new housing.

In these areas, we can **build the 'missing middle'** – mixed use, medium-density housing consisting of apartments, townhouses, duplexes, triplexes, secondary suites, laneway homes and other types of units that fit people's lifestyle. Mixed use zoning will help ensure these homes are part of complete communities where people can live, work and play.

Ontario is also home to 40% of the country's brownfield sites,⁴⁰ land within the existing built environment that sits abandoned or unused due to contaminants.

By reinstating provincial funding and stepping up incentives for developers, **we can remediate brownfield land and convert it to affordable housing that will add to density.**

Supporting **smart densification around transit hubs and corridors** can create compact communities that support jobs and services, while lowering emissions and the cost of living.

While some developers might prefer to build sprawling subdivisions, a recent study found that 81% of GTA residents would give up their large house for a more modest home with easy access to neighbourhood amenities and short transit rides.⁴¹

Strong minimum density targets can limit sprawl in new and existing suburban areas, encouraging the growth of healthy and vibrant communities without eroding greenspace.⁴²

In sum, smart growth that utilizes existing land and housing stock, while supporting transit and jobs, can allow us to spend less time in gridlock and more time with friends and family.

³⁹ Neptis Foundation, 2016. <https://www.neptis.org/publications/no-shortage-land-homes-greater-toronto-and-hamilton-area>

⁴⁰ "The Management of Brownfields in Ontario," Christopher de Sousa, 2017. <https://www.tandfonline.com/doi/full/10.1080/14660466.2018.1407615>

⁴¹ "Home Location Preference Survey," Pembina Institute, 2014. <https://www.pembina.org/pub/2014-home-location-preference-survey>

⁴² 80 jobs and residents combined per hectare was the previous target under the Growth Plan for the Greater Golden Horseshoe, although municipalities might need flexibility to meet specific needs. <https://www.placestogrow.ca/>

F

How other jurisdictions are limiting sprawl

→ QUEBEC

Quebec has prioritized the revitalization of brownfields in order to utilize these contaminated lands for development. The province has a clean-up program that offers up to 70% funding for onsite remediation work.⁴³ Just last year, the province made \$75 million in grants available to the City of Montreal to encourage the redevelopment of brownfield sites.

→ PORTLAND

Oregon was the first US state to require each municipality to adopt urban growth boundaries (UGB) in order to prevent sprawl and preserve forests and farmland. Portland's UGB was adopted in 1979 to encourage middle-density development in urban centres.⁴⁴ While the boundary has been expanded numerous times, 94% of the region's growth has occurred in the original 1979-established zone, with significant infill development in central Portland. A 415-square-mile rural reserve acts as a Greenbelt, strictly limiting sprawl.⁴⁵

→ WATERLOO REGION

The Region of Waterloo invested in a light rail transit system to encourage compact, medium-density, transit oriented development and preserve the region's farmland. By 2015, more than half of new residential developments in Waterloo were being built close to the LRT line⁴⁶ and in 2019 new construction projects were valued at \$3.1 billion.⁴⁷ While single family homes on greenfield land accounted for 67% of new construction in Kitchener in 2005, they account for just 35% today.

For discussion

- How do you balance the demand for new housing with the need to protect farmland and natural areas?
- Do you support planning rules to make our existing urban and residential areas more dense before opening up new areas for housing development?
- Are there ways the province can compel municipalities to follow smart growth planning?
- Do you support provincial funding to help municipalities and developers clean up and repurpose brownfield sites?
- How else can we incentivize compact, livable communities instead of more sprawl developments?
- Are there changes to the property tax system that can be implemented to reduce sprawl?

⁴³ Canadian Institute for Environmental Law and Policy. Policy obstacles to Brownfield Redevelopment in Ontario: <http://cielap.org/pdf/PolicyObstaclesBrownfields.pdf>

⁴⁴ Smart Cities Dive, 2017. <https://www.smartcitiesdive.com/ex/sustainablecitiescollective/do-urban-growth-boundaries-work/1070356/>

⁴⁵ Modern Farmer, 2016. <https://modernfarmer.com/2016/09/portland-urban-growth-boundary/>

⁴⁶ TVO, 2015. <https://www.tvo.org/article/why-a-court-case-in-waterloo-helps-other-ontario-cities-limit-urban-sprawl>

⁴⁷ Waterloo Region Record, 2019. <https://www.therecord.com/news-story/9442887-lrt-has-already-changed-the-shape-of-our-cities/>



Building for Inclusive, Green Cities



G Our homes are not equipped for the future

Our homes were not built with 21st century challenges in mind, in particular the climate crisis and the accessibility needs of a diverse and aging population.

Homes and buildings generate carbon pollution. Residential homes and multi-unit buildings in Ontario have very poor energy efficiency, making them a significant contributor to climate pollution and expensive to heat and cool. If we are going to decarbonize the economy by 2050 in line with science-based climate targets, then drastically cutting energy consumption in our homes must be a priority.

We must move aggressively to retrofit the places we live in, while ensuring that new developments use the latest green building technology and best practices to achieve net-zero emissions. Not only is this good for the environment, but it will save money for homebuyers, landlords, and tenants, whose energy consumption will be slashed.

The challenge of retrofitting homes and buildings is also part of the economic transition towards a clean and caring economy. It will create thousands of jobs in the \$26 trillion cleantech sector,⁴⁸ which is on the rise while traditional fossil fuel jobs are in decline.

Finding suitable housing presents exceptional challenges for people with physical and developmental disabilities. People should be able to move comfortably within and to and from their home, regardless of ability. This is integral to people's health and safety and their inclusion in the community.

The government and housing providers have an obligation to accommodate the diverse needs of tenants and residents, as enshrined in the Ontario Human Rights Code⁴⁹ and the Accessibility for Ontarians with Disabilities Act (AODA).⁵⁰

But at present there are far too few choices for people with accessibility needs, which restricts their ability to live independently and harms their quality of life. In some cases, adults with developmental disabilities are forced to live in long-term care facilities that may not be designed to meet their particular needs. Accessible design should be at the forefront of new housing projects, while investments must be made to upgrade existing residential spaces to meet the requirements of the AODA.

⁴⁸ World Resources Institute, <https://www.wri.org/blog-series/the-26-trillion-opportunity>

⁴⁹ Ontario Human Rights Code, <http://www.ohrc.on.ca/en/policy-human-rights-and-rental-housing/vi-duty-accommodate>

⁵⁰ "Unlocking the AODA," CERA and Government of Ontario, 2019. http://www.equalityrights.org/wp-content/uploads/2019/02/unlocking_the_AODA_final.pdf

Our ageing population. Seniors aged 65 and over will account for 23.4% of our population by 2046, with number of people over 90 nearly quadrupling in that time.⁵¹

The province is not increasing its long-term care capacity to meet the needs of an ageing population, leaving many seniors without access to appropriate care or being treated in emergency rooms, hallways, or even closets.

With 36,000 people on the waiting list for long-term care, a 78% increase since 2012, we desperately need to create additional spaces.

We also need investments in home care, community care, and family support to assist those seniors who wish to age at home. And we need innovative new housing arrangements such as co-housing to enable independent living and reduce isolation.

Failing to ensure quality care and housing for our seniors is not only wrong, it also has knock-on effects that make the entire housing crisis worse.

THE SOLUTIONS

G Building inclusive and green homes

As we renovate existing housing and build new units, we must reduce energy use, meet accessibility standards, and find solutions for seniors.

Making our homes energy efficient.

Answering the call on the climate crisis can begin right at home. Energy conservation is the cheapest way to reduce emissions and electricity / home heating costs, from smaller upgrades to lights, windows, and insulation to the installation of more efficient heating and cooling systems.

However, many of the province's energy saving rebate programs and electricity conservation initiatives have been rolled back. **Reinstating these home retrofit incentives** would be a good first step to encouraging homeowners and tenants to reduce emissions.

A bolder and broader approach would be to **mobilize colleges, contractors, tradespeople, and job creators to undertake a major retrofit program** of all homes and buildings.

It makes fiscal and environmental sense for all new housing developments to be as green as possible. This includes equipping them for roof-top solar panels, relying on clean electricity rather than fossil fuel energy, and installing EV chargers.

With the technology now readily available and costs plummeting, we can **revise the Ontario**

⁵¹ Hamilton Spectator, 2019. <https://www.thespec.com/news-story/9598344-more-seniors-than-ever-waiting-for-long-term-care-beds-in-ontario/>

Building Code to mandate that all new buildings meet net zero standards.

Meeting AODA targets.

Ontario established the AODA in 2015, making it the first province in Canada to legislate time-bound targets for meeting accessibility standards.

Housing is a key component of this legislation, requiring housing providers to accommodate the accessibility needs of renters. The AODA also drove reforms to the Ontario Building Code, adding requirements for universal washrooms, barrier-free paths of travel, and other accessibility features, which must now be considered when undertaking renovations.⁵²

While some progress has been made, Ontario is still a long way from its goal of being fully inclusive and barrier free by 2025. Accessible housing remains an area of concern.

Disability advocates have included calls for the following:

- ➔ **Adopting a comprehensive strategy to increase the supply of accessible housing;**
- ➔ **Require that the principles of universal design be employed when public money is directed towards any new housing development;**
- ➔ **Retrofit existing social and supportive housing units to meet accessibility standards and;**
- ➔ **Require training in accessible design across all licensing and educational institutions.**⁵³

Dignified housing solutions for seniors

We need targeted housing solutions along a continuum of care to ensure that seniors can access the level of independence and care they need to live dignified lives.

Dedicated solutions for seniors include:

- ➔ **Additional funding for long-term care facilities to increase the number of beds and ensure quality care for complex needs, including disorders such as dementia;**
- ➔ **Additional resources to improve the availability of assisted and transitional living;**
- ➔ **Investments in home and community care to help seniors age in place if they choose;**
- ➔ **Removing regulatory barriers to make it easier for single seniors to live in house-share arrangements or co-op housing; and**
- ➔ **Updating zoning rules to allow for the growth of secondary suites and granny flats, which are in demand by seniors.**

⁵² AODA, 2015. <https://www.aoda.ca/accessing-accessibility-under-the-building-code-the-aoda-and-the-ohrc/>

⁵³ AODA Alliance, <https://www.aodaalliance.org/>

G Green building in other jurisdictions

➔ CALIFORNIA

California has set aggressive goals for the building sector, requiring that all new homes have net-zero emissions by 2020.⁵⁴ As well, the state is looking to double the number of energy efficient retrofits of existing buildings by 2030.⁵⁵

➔ NETHERLANDS

Dutch company 'Energiesprong' has created zero-emission retrofits with wrap-around insulated panels that snap onto existing buildings and rooftop solar panels. These houses generate the energy needed to provide heat, hot water and power. Instead of paying monthly energy bills, tenants pay the same amount to their local housing association, which uses this money to invest in retrofits for other homes.⁵⁶ By such measures, the Netherlands intends to make their entire housing stock carbon-neutral by 2050.⁵⁷

➔ HAMILTON

Hamilton has successfully used retrofits to save money and energy. Retrofits completed in 13 aging social housing apartment complexes now save \$775,000 per year in energy costs while reducing GHG emissions by 28,400 tonnes.⁵⁸

For discussion

- ➔ What targets and tools would you like to see in a provincial green building strategy?
- ➔ Do you support financial incentives for families, landlords, and developers to invest in home retrofits and net-zero buildings?
- ➔ What steps should the government take to scale up the supply of accessible housing?
- ➔ Do you support making the principles of universal design (for accessibility) mandatory when public money is spent on accessibility?
- ➔ How can the province generate the revenue needed to expand long-term care capacity for seniors?
- ➔ How can we support seniors to age in place through co-op housing, house-sharing and investments in community care and home care?

⁵⁴ California's Long Term Energy Efficiency Strategic Plan, <https://www.cpuc.ca.gov/General.aspx?id=4125>

⁵⁵ State of California Energy Commission https://ww3.arb.ca.gov/html/fact_sheets/2030_energyefficiency.pdf

⁵⁶ <https://energiesprong.org/about/>

⁵⁷ Housing Europe: <http://www.housingeurope.eu/blog-990/dutch-social-housing-stock-co2-neutral-in-2050>

⁵⁸ "2018 GHG Progress Report," Environmental Commissioner of Ontario (ECO), 2018. <https://docs.assets.eco.on.ca/reports/climate-change/2018/Climate-Action-in-Ontario.pdf>

Next Steps

The housing crisis is destabilizing people's lives and tearing at the fabric of our communities.

Solutions are overdue.

The Green Party of Ontario is committed to making affordable housing a priority and holding the government to account on delivering real action.

As we put affordable housing on the provincial agenda, our goal as a party is to have a comprehensive housing strategy for the next election in 2022.

We will be consulting with housing experts, advocates, industry, NGOs and people on the frontlines at town halls and round tables across Ontario.

We need your help to put together this roadmap.

So we invite you to debate the solutions we have outlined with your friends and family.

We ask you to bring our discussion questions to your community and to share feedback with us.

You can visit www.gpo.ca/housing for more information and to share your input.

Our work on housing solutions is only just beginning.

Together, we can unlock affordable housing for all.

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