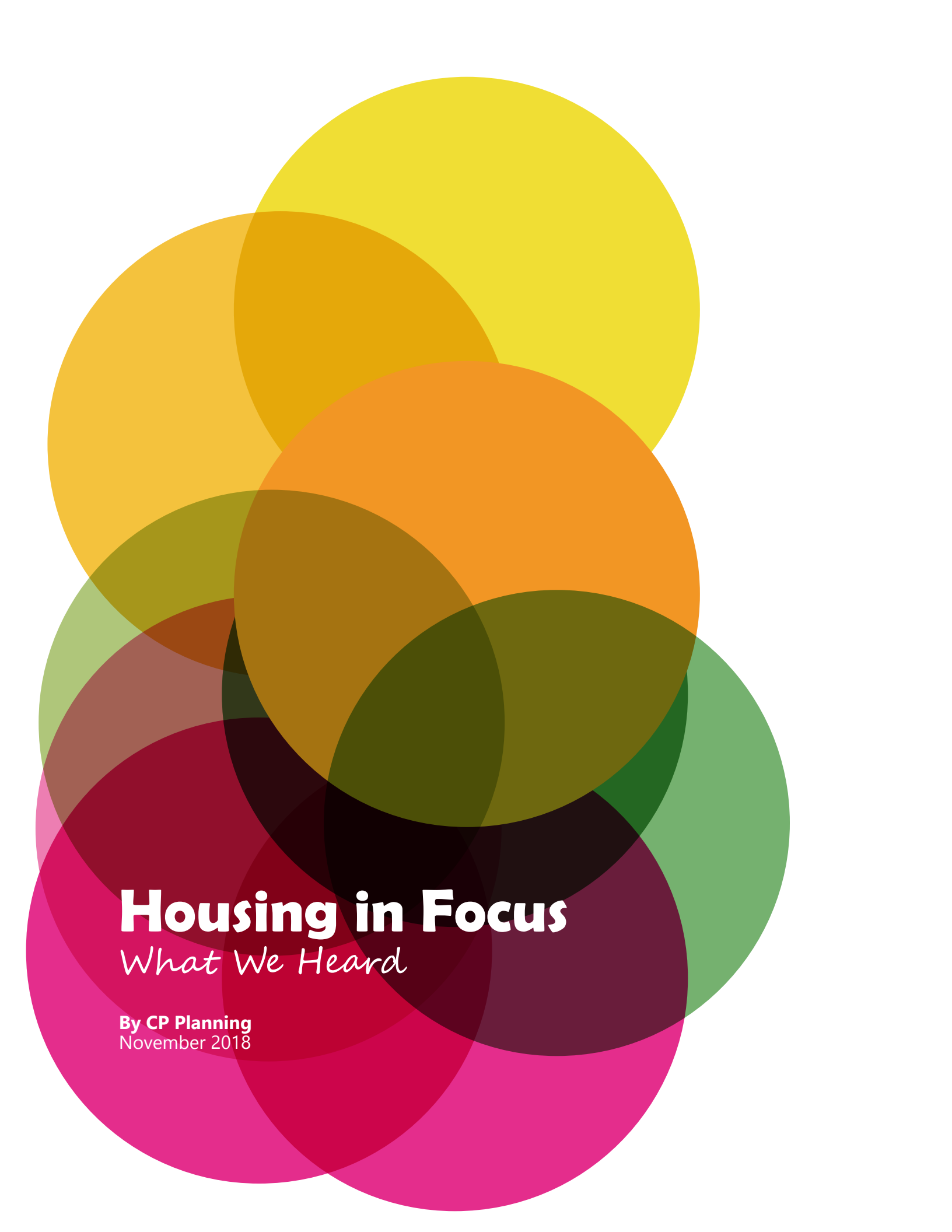




Housing in Focus

What We Heard

By CP Planning
November 2018

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We would like to thank the community partners who graciously welcomed CP Planning's support to lead a conversation on lived experience, housing, and community planning. In the process of developing the Housing in Focus Workshop, our community partners provided great insight into the design of program materials. They guided us on what they wanted to focus on and how they wanted to discuss it. We are grateful for the learning opportunities they provided us.

We'd also like to thank the over 20 volunteers who provided support by facilitating and taking notes for conversations with the 140 residents who participated in the Housing in Focus workshops through 6 workshops and 5 training sessions with youth. Our volunteers included students, young urban planning professionals, health researchers and seasoned affordable housing advocates.

The Housing in Focus community engagement program was supported by Laidlaw Foundation, the McConnell Foundation (Innoweave), and the concluding event, Housing in Focus: Celebration of Community Engagement was supported by Evergreen who also promoted the event as part of Toronto's 2018 National Housing Week activities.

This report was written by Cheryll Case with contributions from Tetyana Bailey of CP Planning. Maps generated by the residents attending the Housing in Focus workshops were digitized by Saffiyah Saleh.

Designed by Cheryll Case and Dan Seljak

Special Thanks Community Partners



Funding Partners



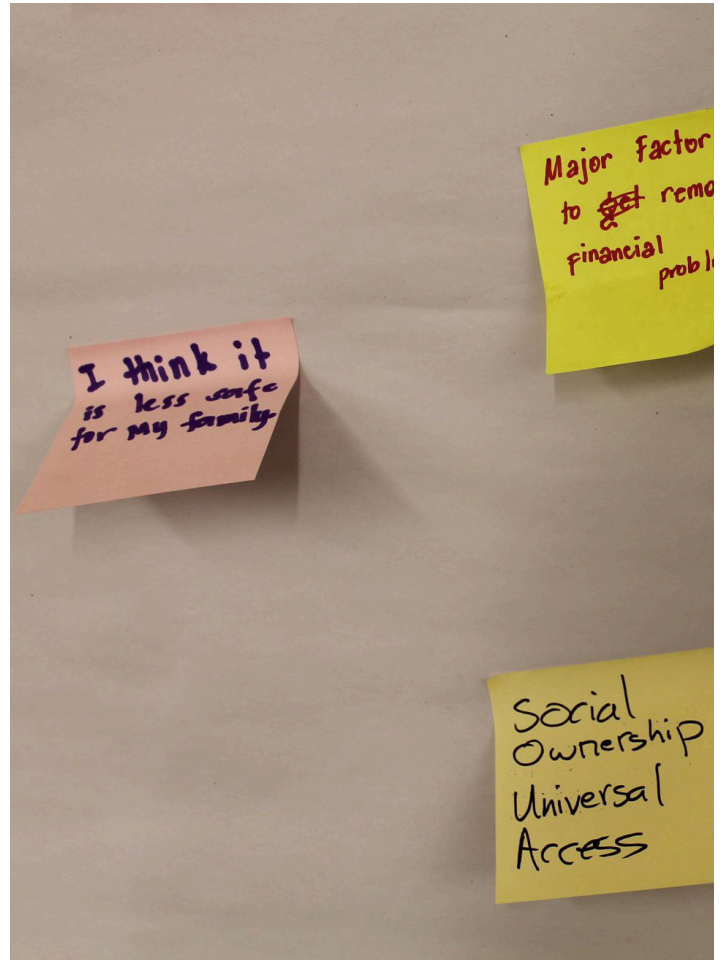
GTA Housing Action Lab

Purpose

CP Planning designed Housing in Focus to be an inclusive consultation process that welcomed underserved residents to discuss access to adequate and affordable housing. Today, most community planning consultations do not attract much attention from underserved residents. As noted by the City of Toronto, most consultations disproportionately attract wealthier, older, and home-owning residents¹. This has a negative and indirect impact on underserved residents because wealthier residents are less likely to experience issues accessing adequate and affordable housing. As a result, wealthier residents are less likely to express support for changes that may improve access to adequate and affordable housing.

In the Housing in Focus consultation and report, we consider underserved residents to be those lacking access to housing that:

- is available for them to live in by buying/renting,
- has the adequate number of bedrooms for the number of people living in it,
- is adequately maintained,
- provides accessibility and support services as required,
- is priced at a level that is affordable to them and/or their household.



Post-it Notes from a Workshop

¹ Toronto City Planning. (2016). Introducing the Inaugural Toronto Planning Review Panel. Toronto: City of Toronto.



West Neighbourhood House Newcomer Youth Advisory Committee and Workshop Attendees

Goals

Housing in Focus Workshops had the following 3 goals:

1. Practice an Inclusive Approach to Community Planning

An inclusive approach to community planning is aware that:

- multiple socio-economic layers affect the ability for demographic groups to have meaningful representation, and,
- differences in socio-economic positioning affect how individuals are impacted by policy.

To respond to the above, CP Planning directed participants to explore the relationships between income groups, housing, and community planning. These conversations about relationships lay a rich foundation for participants to discuss and explore factors affecting access to affordable housing.

2. Engage Underserved Populations

Public consultations are a vital part of the community planning process. However, the City has observed that the typical planning consultation participant is higher income and/or a homeowner¹. This is the case even when lower income residents or renters are the predominant group living near a development application and the consultation is being held on an accessible main street.

Since typical planning consultations do not attract adequate participation from lower income, racialized, younger, or renter populations outreach is often unbalanced and conversation center on responding to the concerns of wealthier, older, and home-owner populations.

To expand and encourage participation from underserved residents, we partnered with community organizations and applied outreach methods that specifically targeted underserved residents.

3. Explore How Community Planning Can Improve Access to Adequate and Affordable Housing

Affordable housing is usually situated in shared or multi-unit housing, rather than single family housing. Shared and multi-family housing includes everything from low rise (shared houses or semi-detached houses) to high rise apartments. In Housing in Focus, participants:

- explored barriers to developing or maintaining shared and multi-unit housing, and
- explored how affordability could be tied into a local community plan

¹ Toronto City Planning. (2016). Introducing the Inaugural Toronto Planning Review Panel. Toronto: City of Toronto.

City of Toronto Planning Review Panel

In 2015 the City of Toronto's City Planning department launched the Toronto Planning Review Panel. In a report, the City describes the intent of the panel:

“to expand engagement beyond the typical demographic that attends our meetings (white, male homeowners over the age of 55) to include more youth, visible minorities and renters”¹

This panel is comprised of 28-32 randomly selected unpaid members who serve 2 year terms. Panelists provide feedback for large planning studies, and their individual feedback is treated the same as any other individual consulted.



¹ Toronto City Planning. (2016). Introducing the Inaugural Toronto Planning Review Panel. Toronto: City of Toronto.



Conversation and Mapping

Process

Throughout August to November, CP Planning led 6 community Housing in Focus workshops, and 5 training sessions with the Weston Neighbourhood House Newcomer Youth Advisory Committee. Questions in the workshops encouraged participants to explore the relationships between income groups, housing, and community planning. The presentation discussed the nature of inclusive engagement, and why it is important. The final mapping activity encouraged participants to explore how their neighbourhood could look like if designed to provide more opportunity for adequate and affordable housing.



Etobicoke Lakeshore Workshop

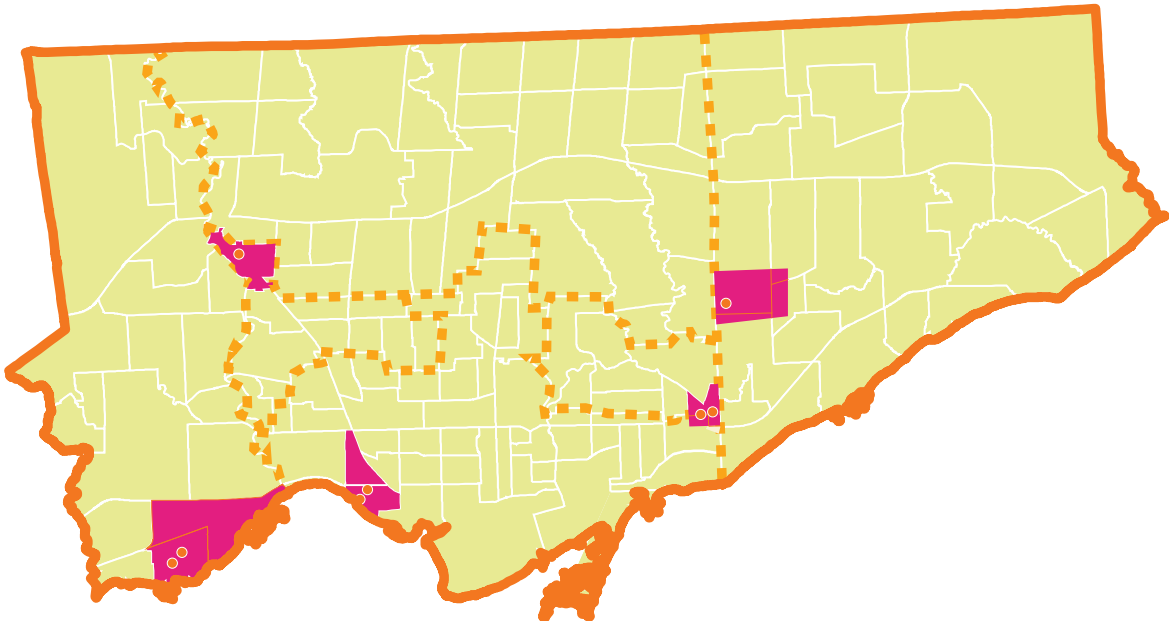
Approximately 140 diverse residents participated in the discussions at workshops.

Workshops were held in the following locations

- Weston - Weston King Neighbourhood Centre
- Etobicoke Lakeshore - Women's Habitat and LAMP Community Health Centre
- Danforth Village - Hope United Church
- Wexford-Maryvale - Victoria Park Hub
- Parkdale - PARC

What follows is a summary of what was shared and produced by the participants.

Figure 1: Location of Neighbourhoods and Partners that Hosted a Housing in Focus Workshop



Conversation*

Lived Experiences

Participants feel they lack the ability to choose to move out of unsuitable living conditions.

“Stuck”

28 Families are stuck in place; their current accommodations are unsuitable, but an alternative is impossible to source due to being priced out of the market.

3 Housing is so closely linked to employment, that homelessness is a real threat if an individual becomes unemployed.

“Inadequate”

23 Housing is too far away from social amenities like daycare facilities, community centers, supermarkets, healthcare, and others.

18 Landlords are unsympathetic to their tenants right to a safe living space, and often disregard serious maintenance issues in the hopes that a rent controlled tenant will leave.

12 Underhoused families are living together in units that don't have enough bedrooms, and seniors are not getting placements in proper care facilities.



Danforth Village Workshop

“Precarious”

9 Landowners are forcing tenant evictions to accommodate renovations, colloquially known as “renovictions”.

5 Rent increases at or above the rate of inflation is not being matched by wage increases. Subsequently housing becomes more unaffordable.

“Prejudice”

28 Landowners appear to be prejudiced against “poor” people moving into their property and/or neighbourhood. Attributing preconceived notions like dirty, unreliable, drug users, and unsafe to their presence in the neighbourhood.

* Numbers refers to the number of times the comment was recorded

Public Engagement

Participants are concerned that there is a lack of consultation and communication addressing systemic issues contributing to the ongoing housing crisis.

“Connection”

40 There is a disconnect between the will of the people, and the outcomes of new development. In part, it was identified that the method of outreach that is currently employed by government agencies/private developers is found lacking and often skewed towards individuals who would not directly benefit from new development.

34 More government intervention is necessary to address current housing issues, and a removal of barriers needs to occur to help underserved residents acquire access to adequate and affordable housing.

“Human Rights”

34 Housing as a human right is an appropriate approach to inclusive policymaking, but not one that is employed in Toronto’s current system.



Weston Workshop

Implementation

Participants critiqued the different methods of encouraging the development and maintenance of adequate and affordable housing.

“Rent Control”

10 Affordability is not necessarily tied to housing type, but more to rent controlled units.

“Planning”

35 Additional housing density is encouraged, as is the repurposing of underutilized lands.

19 Inclusionary zoning is an integral method to getting new affordable options in neighbourhoods, and it should be applied across Toronto’s neighbourhoods.

“Priorities”

84 The current housing situation does not appear to be addressed as a priority by government agencies, despite the long-term challenges individuals are facing.



Women at a Housing in Focus Workshop

Housing Options

Participants stressed the importance of making more housing affordable, and discussed changes that should be implemented to support that cause.

“Housing Types”

43 The available supply of housing does not meet current demand, regardless of the housing being available in either the free market or subsidized sectors.

19 Shared houses need to be legal across the entire City, to support better living conditions for residents who fear eviction.

18 There is support for multi-unit housing - this is further explored in the community generated maps.

4 Laneway housing is viewed as another viable source of affordable housing.

“Affordability”

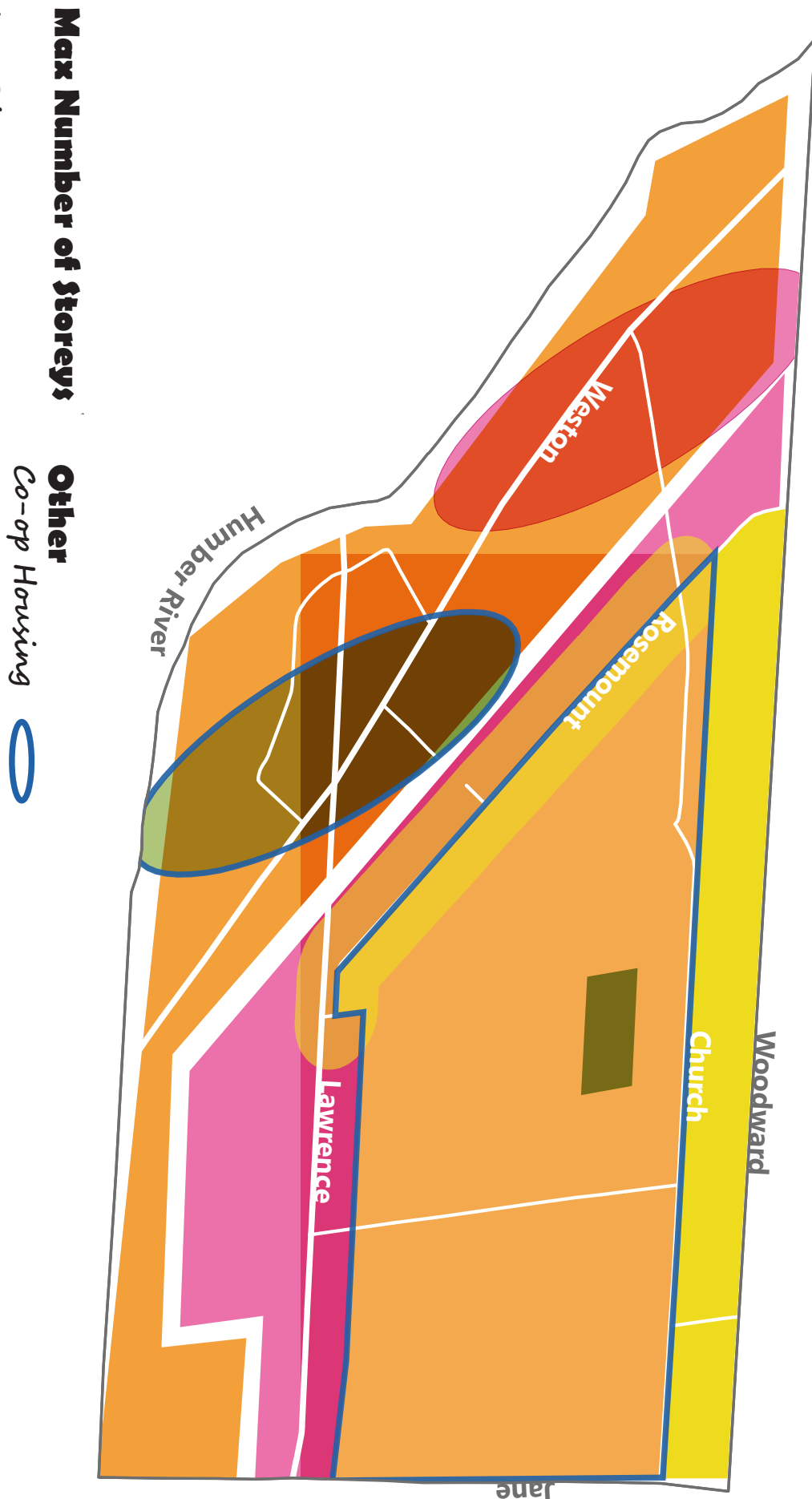
72 Market rate housing is unaffordable, to buy or rent

50 The subsidized housing methods that are currently in use are not supporting all of those in need of assistance, and more capacity is absolutely necessary.

7 Co-ops are a useful non-profit housing model



Figure 2: Weston - Community Generated Map



50 Metres
N

Maps made by layering on 3 community generated maps. For more detailed maps, contact CP Planning

Community Generated Maps Weston

Participants desire to see this historic neighbourhood planned for affordable housing. To achieve this, they felt that high rise could be built in three areas, 1 - along the East and North side of the Union Pearson Express, 2 - on either side of Lawrence, and 3 - around Weston and Church. They say that high rises would shield the lower rise areas from noise, and, where located along Lawrence would support transit by providing more direct access to the Lawrence express bus. They also felt that low rise shared houses, laneway homes, duplex, triplex, fourplex, and low rise apartments of up to 5 storeys should be permitted within the quieter neighbourhood area.

To support ongoing affordable housing, participants circled in the Weston and Lawrence intersection as well as the internal Neighbourhood area north of Lawrence to contain co-op housing.

Participants would like to see vibrant green spaces integrated in the neighbourhood. They feel that setbacks for landscaping and tree planting is an important complement to the provision of affordable housing

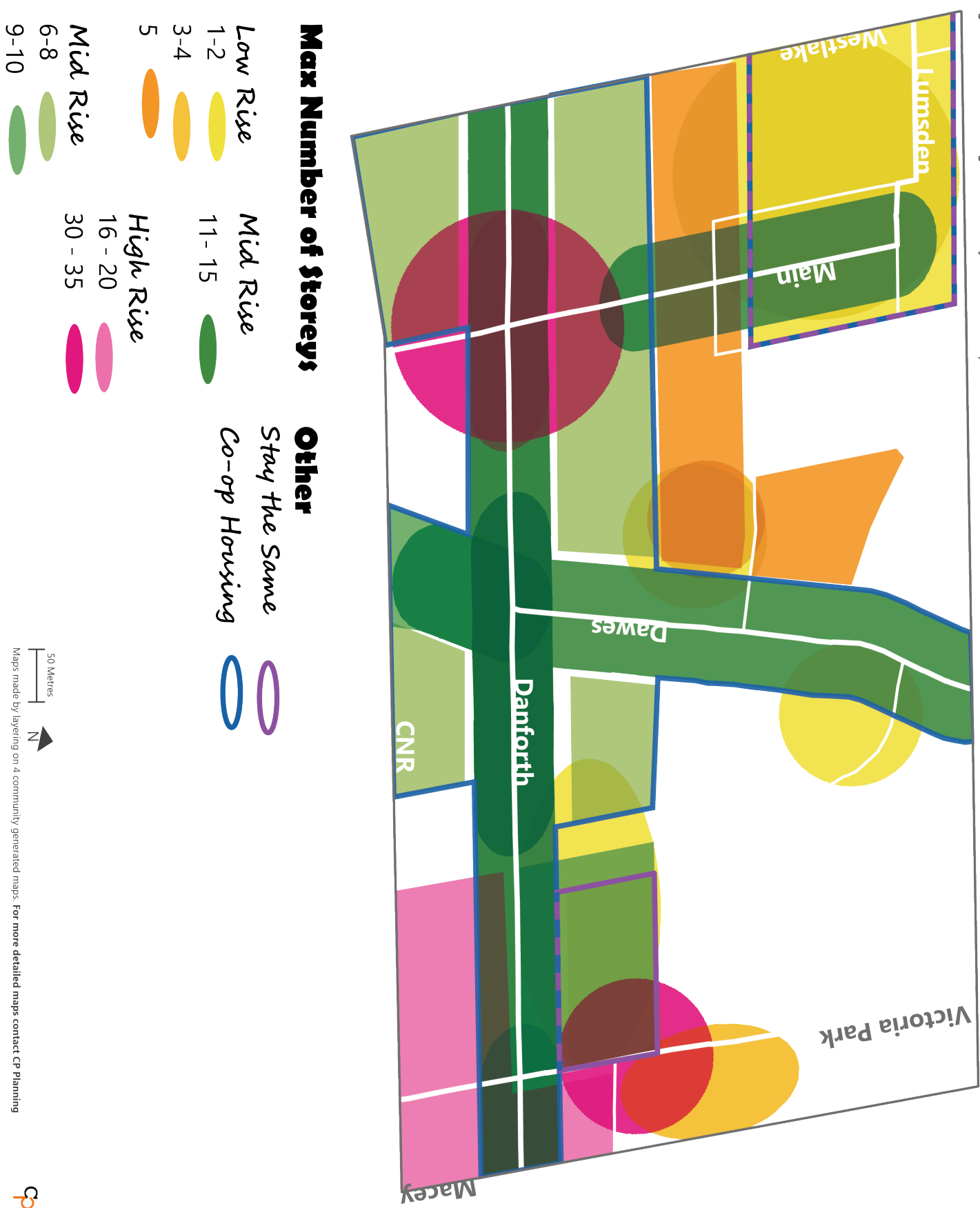
Weston Now:
Weston main street, Weston Rd, has diverse set of housing types. Along this street and within proximity, there are some high rise apartments of 22 stories or more. The other arterial, Lawrence Avenue, has a few mid-high rise apartments, however most of the residential street has single family detached housing. The interior Neighbourhood areas are predominately detached housing, with some shared or converted multifamily houses included in the mix.

Figure 3: Weston, 2018



Google Earth. (2018, November). 43°42'04.86" N 79°30'32.29" W.

Figure 4: Danforth Village - Community Generated Map



Danforth Village

Participants desired to see affordability built into a neighbourhood rich with amenities. To achieve this, they felt that mid rise could go up along Dawes, Main, and Danforth; and off the Danforth, but within walking distance. They also felt it was useful to locate high rises adjacent to the Main and Victoria Park subway stations. Within the quieter neighbourhood area, they'd like to see shared houses, laneway homes, duplex, triplex, fourplex, and low rise apartments.

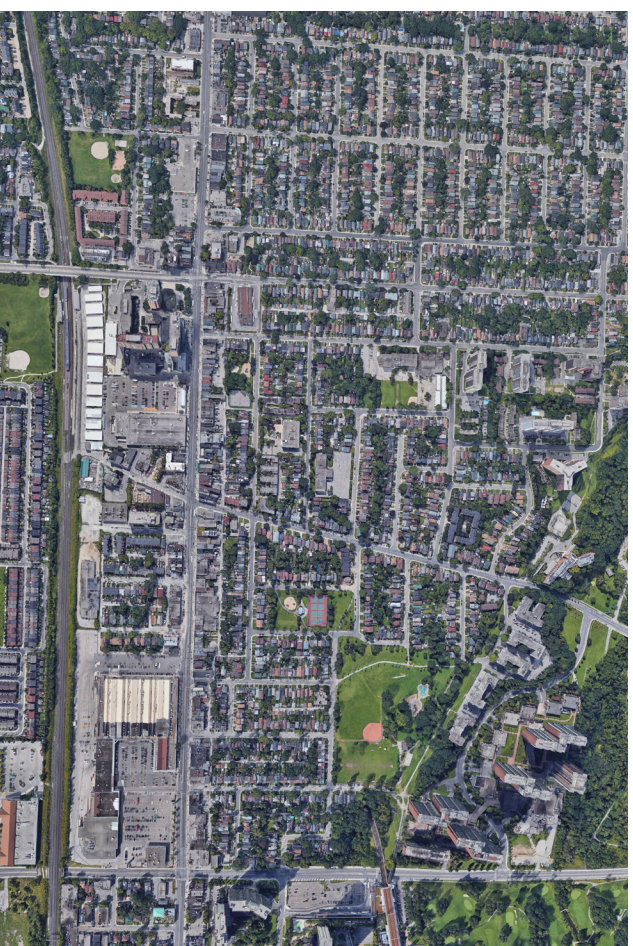
Within Neighbourhood areas, some participants explicitly said they would like to see two areas stay the same, with little to no change in the types of housing provided in the area. In those same areas, some participants said they wanted the same areas to include co-op housing. To support ongoing affordability, co-op housing was desired along the Danforth as well as along Dawes.

In addition to the above, the participants would like to see a rich variety of local amenities for the neighbourhood. This includes access to light on every building, seniors housing with support services, and lots of retail.

Danforth Village Now:

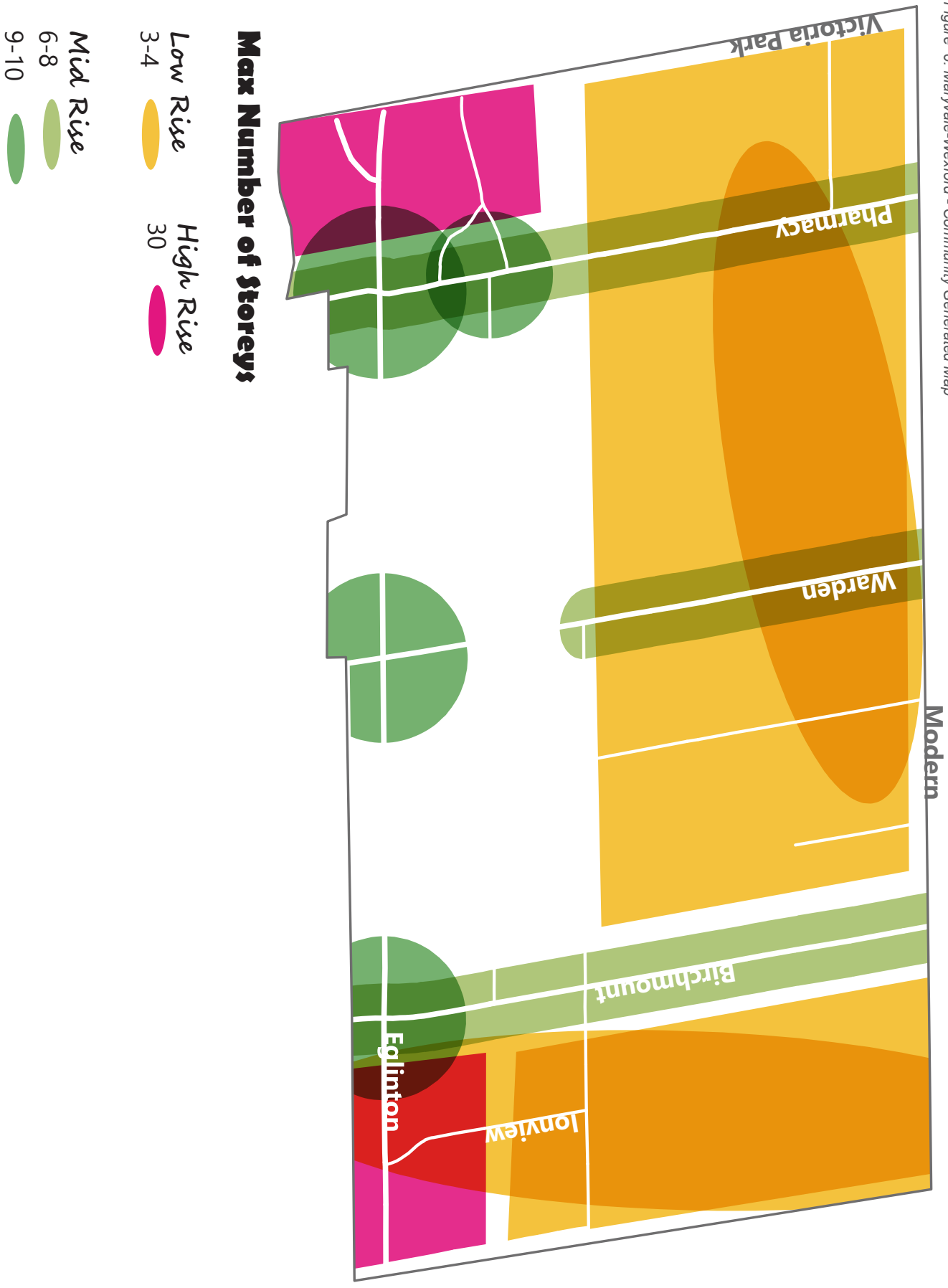
The Village's main street Danforth has a diverse set of housing types including high rise apartments and apartments above retail. The other arterials, Dawes and Main have predominantly single family detached housing. There are two clusters of mid-high rise apartments on streets along the North side of the neighbourhood. The interior Neighbourhood areas are predominately detached or semi-detached housing, with some townhouses, low rise apartments, shared and converted multifamily houses included in the mix.

Figure 5: Danforth Village, 2018



Google Earth. (2018, November). 43°41'21.6"N 79°17'48.5"W

Figure 6: Maryvale-Wexford - Community Generated Map



Wexford Maryvale - Golden Mile Area

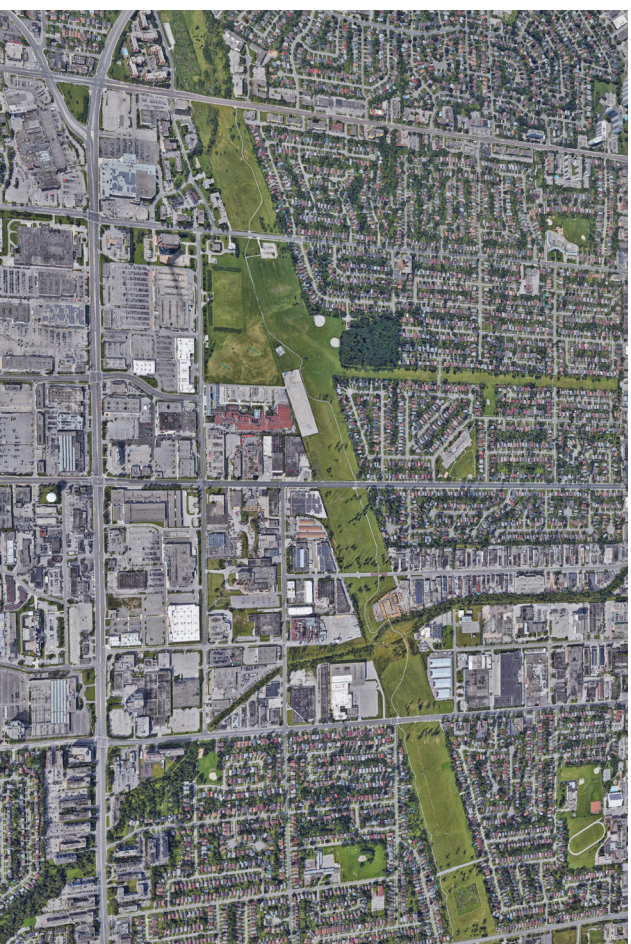
Participants desire to see affordable and family friendly housing prioritized in this neighbourhood. To achieve this, they felt that mid-rise buildings could go up along the arterial and at major intersections on Eglinton - as long as they did not replace existing mid rise buildings. High rises were also supported at two intersections abutting onto Eglinton Avenue.

Within the quieter neighbourhood area, they'd like to see duplex, triplex, fourplex, and low rise apartments that fit within a 3 storey height. They also feel that parking may not be necessary, because many who seek affordable housing do not drive.

They would like at least 50% of the new units to be 2 bedrooms or more, and to help with the backlog, at least 30% of the units should be affordable.

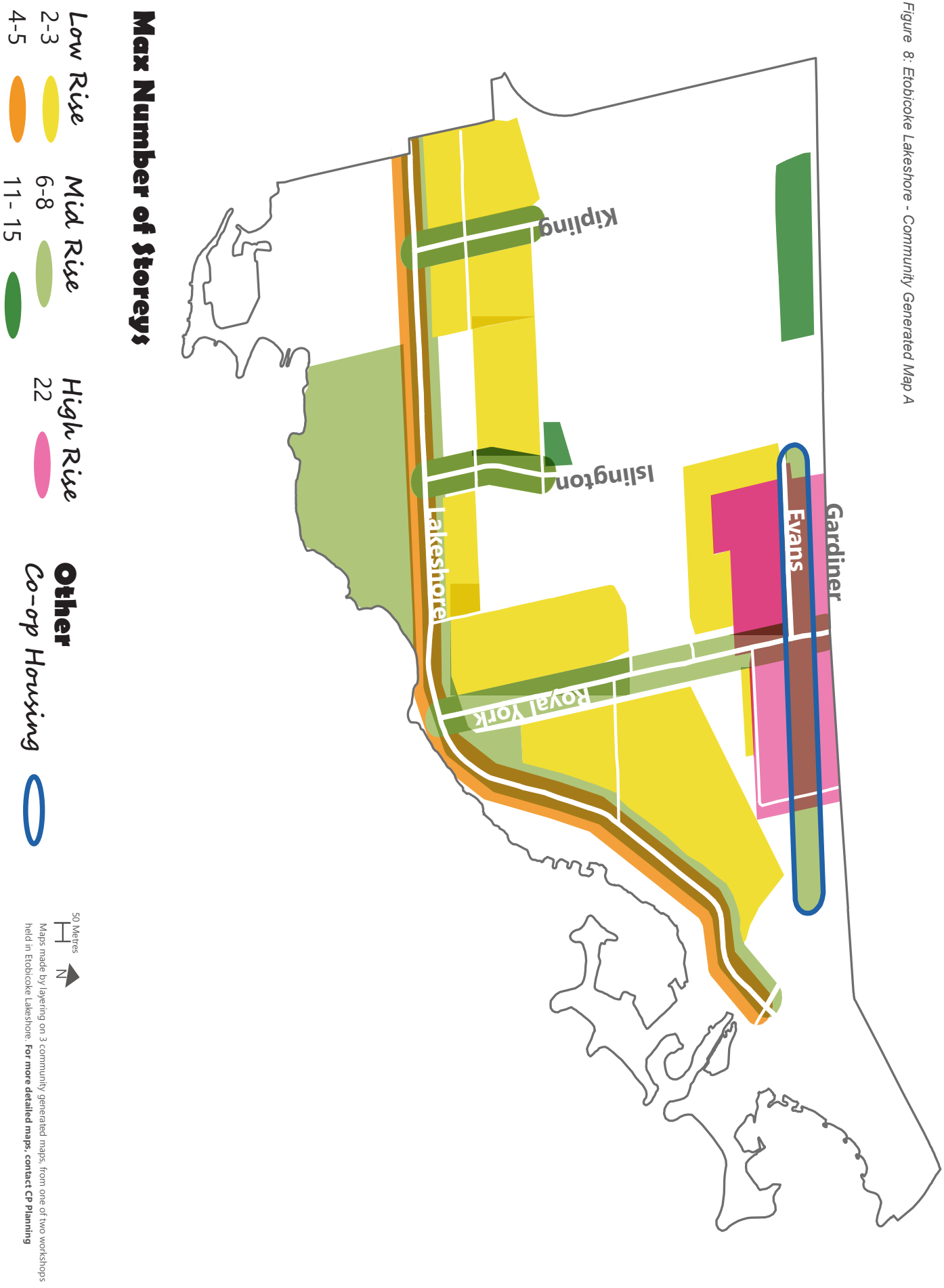
Wexford Maryvale - Golden Mile Area Now:
The neighbourhood's main street, Eglinton, is lined with retail shopping squares. There are some low rise apartments off Eglinton just south of the hydro line, and mid rise apartments on Eglinton East of Birchmount, just north of Eglinton on Birchmount, on Birchmount north of the hydro line, and along Victoria Park. The remaining supply of residential housing is predominantly single family detached as it is the only housing type permitted in those areas.

Figure 7. Maryvale-Wexford - Golden Mile Area, 2018



Google Earth. (2018, November). 43°43'40.6"N 79°17'48.7"W

Figure 8: Etobicoke Lakeshore - Community Generated Map A



Etobicoke Lakeshore, A

Participants desire to see affordability built into this lakeside community. To achieve this, they felt that mid rise could go up along portions of some arterials, as well as in the area abutting the lake itself. They also felt it would be useful to locate high rises around the Royal York and Evans intersection because it is in close proximity to the highway, Royal York subway station, and Mimico GO Station. Within the quieter neighbourhood area, they'd like to see shared houses, laneway homes, duplex, triplex, fourplex, and low rise apartments that are indistinguishable from the other local homes.

To support ongoing affordability, participants said they would like to see co-op housing along Evans and further Eastward just south of the Gardiner.

The participants would like to see a well serviced community. They felt that walkable access to grocery shopping, services, community space, and transit were very important complements to affordable housing.

Etobicoke Lakeshore Now:

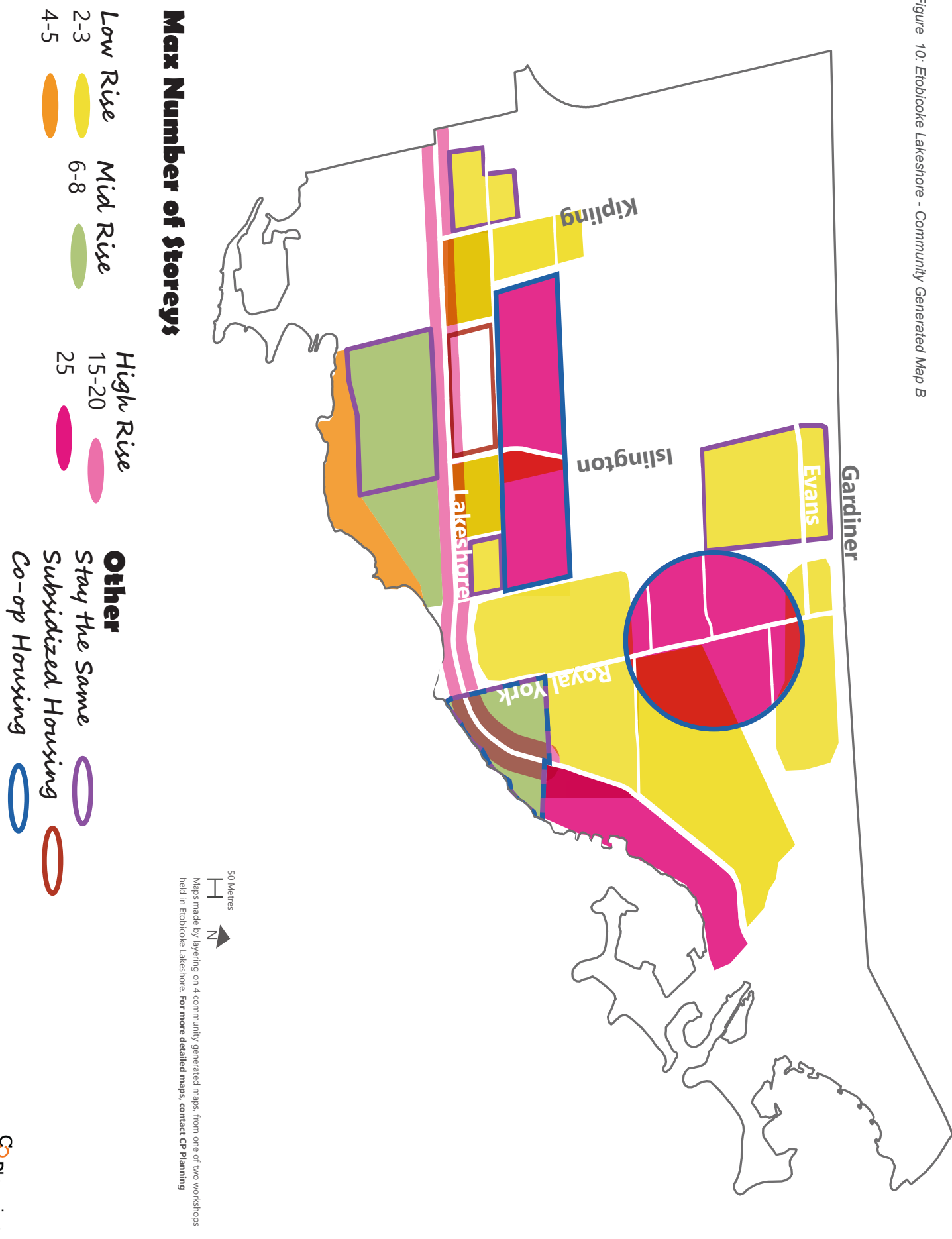
The neighbourhood's main street, Lakeshore, has a diverse set of housing types including townhouses, low-mid rise apartments, and apartments above retail. The other arterials, Kipling, Islington, and Royal York near-exclusively contain single family detached housing. On Royal York, near the Mimico GO Station, is the neighbourhood's tallest building, an approximately 17 storey tower, as well as a few townhouses and apartments above retail. The interior Neighbourhood areas are predominately detached or semi-detached housing, with some townhouses, low rise apartments, shared and converted multifamily houses included in the mix.

Figure 9: Etobicoke Lakeshore, 2018



Google Earth, (2018, November), 43°35'59.1"N 79°30'34.3"W

Figure 10: Etobicoke Lakeshore - Community Generated Map B



Etobicoke Lakeshore, B

Participants desire to see affordability built into this lakeside community. To achieve this, they felt that mid rise could go up along most of Lakeshore Avenue and in an area abutting the lake itself. They also felt it would be useful to locate high rises in three areas, 1 - where it already exists on the East waterfront, 2 - centreing the Mimico Go Station, and 3- if the Employment Lands straddling Islington are permitted to contain residential they should be high rise co-op housing. Within some quieter neighbourhood areas, they'd like to see shared houses, laneway homes, duplex, triplex, fourplex, and low rise apartments permitted. They would also like to see garages permitted to be converted into legal and building compliant separate apartments.

Within Neighbourhood areas, some participants explicitly said they would like to see two areas stay the same, with little to no change in the types of housing provided in the area. In those same areas, some other participants said they wanted to see more mid-rise housing of 6-8 storeys.

The participants would like to see pride shared for multi-family housing types. They feel that it is necessary to permit affordable housing and to include subsidized support so that people of all backgrounds can access the benefits of safe and secure housing.

Figure 9: Etobicoke Lakeshore, 2018



Google Earth, (2018, November), 43°35'59.1"N 79°30'34.3"W

Conclusion

The maps produced by participants vary greatly from what currently exists in the participant's neighbourhoods. This illustrates that community planning has a lot to do to incorporate the perspectives of underserved residents. Previous to this exercise, it could have been assumed that communities want to see only minimal change; however the maps illustrate that even substantial change is supported if it follows a certain set of urban patterns.

Patterns illustrated in the 5 maps include:

- mid rise along arterials
- high rise at key intersections
- missing middle in quieter neighbourhood areas
- subsidized or co-op housing near transit

The patterns practiced by the participants in their mapping are mirrored in respected planning policies and ongoing discourse.

For example:

The 2017 provincial Growth Plan encourages for both arterials and areas within 500 metres (10 minute walk) of a Toronto Major Transit Station (GO or subway station) to be Strategic Growth Areas. These growth areas would better connect communities by making better use of transit infrastructure.

The 2018 Evergreen Report, "What is the Missing Middle?" describes that policy and process changes are needed to support low rise "missing middle" density in quiet neighbourhood areas. In the report, they describe that the addition of these housing types would improve existing neighbourhoods by adding more affordable housing supply and replenishing populations in neighbourhoods where there has been population decline or stagnation.

In addition to more dense and transit friendly development, the participants also desired to see large amounts of their neighbourhood dedicated to support co-op or subsidized housing. These sustainable affordable housing models could flourish with the application of inclusionary zoning or other planning policies orientated towards purposeful requirements or incentives supporting the development of these housing models.

Next Steps

Underserved residents need to see continued and meaningful engagement and representation in consultations about appropriate community development patterns. These residents are deeply interested in exploring how community planning can be applied to increase housing supply and direct a portion of the new supply towards sustainable affordable housing models such as subsidized, non-profit, or co-op housing.

Currently many of these residents lack access to community planning consultations. As such, CP Planning encourages planning institutions, the City of Toronto, and other government groups to direct more attention to improving the access and representation of underserved residents. This may be accomplished through simple changes to the outreach process; however deeper changes may be required to adequately ensure consultations are welcoming to underserved residents and responsive to their interests to see increased access to adequate and affordable housing.



Community panel from the November 20th, Housing in Focus Celebration Event



Technical Analysis of Housing Needs

Demographic Trends and Housing Needs

Demographic trends and housing needs are directly linked. Population growth and life cycle processes trigger variable housing needs for individuals, households, and families. As Toronto's population grows, new housing must be developed to accommodate the need for new homes. Through their life cycle, as the population ages and children move out, young adults seek to have children, or seniors require supportive housing, the appropriate housing type must be available and affordable for individuals and families to have access to it..

Population Growth

- Growth of immigrant households
- Growth in children to long time residents

Lifecycle

- Children aging to young adults
- Adults having children
- Adults aging to seniors

In addition to having their housing needs met, many also desire housing to be in good proximity to local amenities such as day care, healthcare, and grocery shopping.

Housing Needs at Ages 24-34

This is the typical age when young adults move out of their parents home. When they move out, they often seek studio or one bedroom apartments². Due to a lack of choice or affordable options, many rent with one or more roommates. Few in this cohort start families and live in family-sized housing – homes and apartments with 2 or more bedrooms.

Housing Needs at Ages 35-44

Many in this group currently live in studios or one-bedroom apartments, but will soon be looking for more family friendly housing². The size of this cohort is anticipated to grow significantly over the next 4-9 years thereby adding to the need for there to be available and affordable to increase the development or access to affordable family-sized housing.

Housing Needs at Ages 65+

Many seniors have aged in place and live in the same homes they enjoyed during their younger years³. Seniors aged 65 and over may seek to downsize their homes to more manageable sizes or move into assisted living complexes to receive care appropriate for their needs.

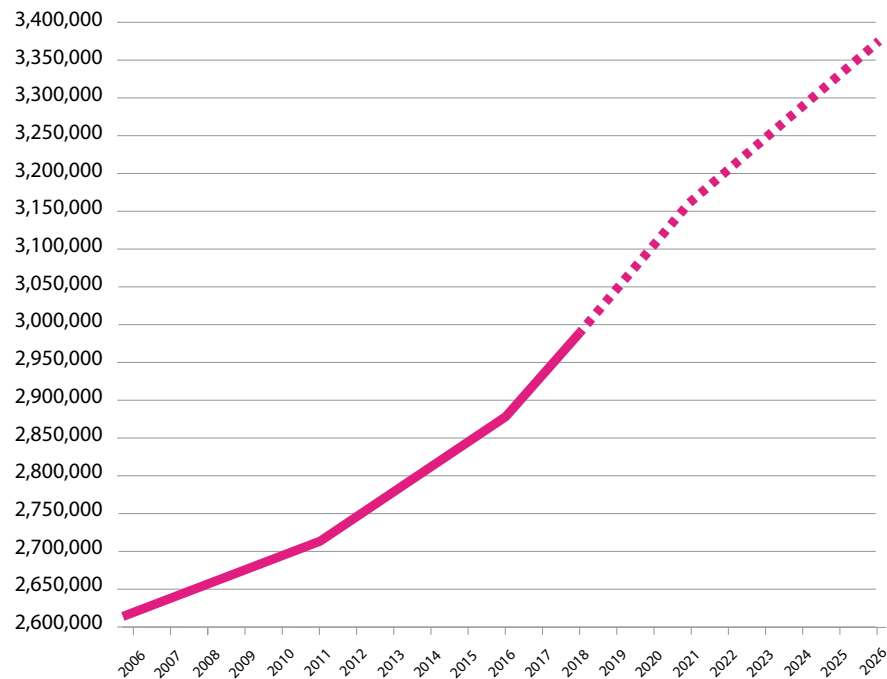
Housing Needs

1. for a home to be available to live in by buying/renting it
2. for the number of bedrooms in the home to reflect the number of people living in it
3. for the home to be adequately maintained
4. for the home to provide accessibility and support services as required by the resident
5. is priced at a level that is affordable for them and /or their household

² Ryerson City Building Institute, Urbanation. (2017). Bedrooms in the Sky. Ryerson University, Toronto.

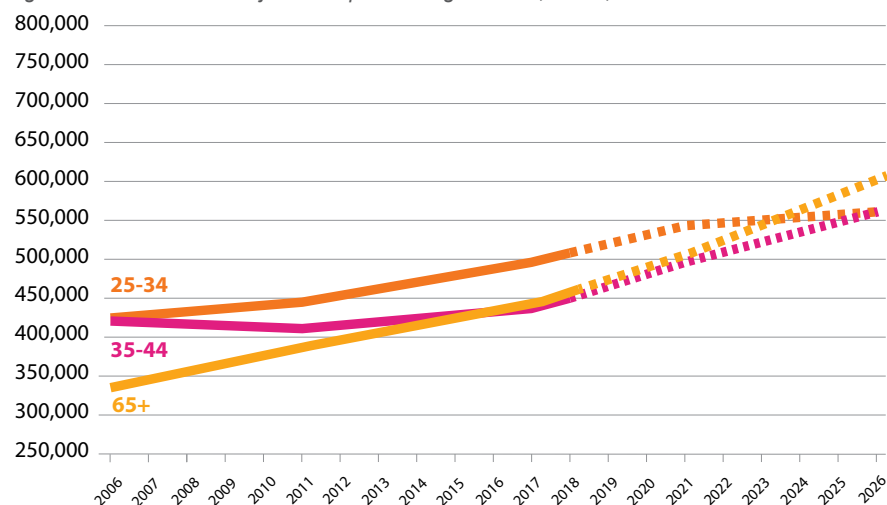
³ City of Toronto. (2015, October). Housing Occupancy Trends 1996-2011.

Figure 11: Historic and projected population in Toronto, 2006-2026



City Planning. (2015). Flashforward. City of Toronto.; Projections: Ontario Ministry of Finance. Ontario Population Projections, 2017-2041 - Table 4.

Figure 12: Historic and Projected Population Aged 25-34, 35-44, and 65+



City Planning. (2015). Flashforward. City of Toronto. ; Ontario Ministry of Finance. (n.d.). Ontario Population Projections Update, 2017-2041 - Table 10.

Unmet Needs

In Toronto, unmet housing needs translates to 194,000 new bedrooms being required by existing resident households⁴. Households may live in housing that lacks enough bedrooms because they are unable to afford housing with the appropriate number of bedrooms. Younger residents are more likely than older residents to be underhoused.

4 Canadian Centre for Economic Analysis. (2018) Overview of Housing in Toronto, Research Report.

5 Canadian Centre for Economic Analysis. (2017) Understanding the forces driving the shelter affordability issue

Housing Availability

Due to a lack of available housing, Toronto's vacancy rate is at a 16 year low . The vacancy rate is the percentage of units that are vacant, and are available for rent at any given time. In Toronto, the vacancy rate is 0.7%-1.1%⁶. This means that there is generally 1 rental available on the market for every 100 that exists. A healthy vacancy rate is quoted as being 3%⁷ or higher, meaning that there are 3 times fewer units available than what is needed for Toronto to have a healthy vacancy rate.

"There simply is not enough adequate rental supply to ensure renters can find appropriate and affordable housing."⁸

The City Building Institute, 2017

"The high cost of housing and increasing poverty in Toronto has led to an increased demand for subsidized housing."⁹

Toronto Public Health, 2017

"... there is a huge unmet need for more subsidized housing and the waiting list is far too long. Waiting times range from 2 – 12 years depending on the unit size and location."¹⁰

Toronto Affordable Housing Office, 2009

"We found that over the last seven years overall, the supply response of new housing in Toronto and Vancouver was weaker than might have been expected given the upsurge in demand."¹¹

Canadian Mortgage and Housing Corporation, 2018

6 Canadian Mortgage and Housing Corporation. (2017). Rental Market Report 2017.

7 Wellesley Institute (2010). Precarious Housing in Canada.

8 Ryerson City Building Institute. (2017). Getting to 8,000

9 Toronto Public Health. (2017) Housing and Health: Unlocking Opportunity

10 Toronto Affordable Housing Office (2009) An Affordable Housing Action Plan 2010-2020

11 Canadian Mortgage and Housing Corporation. (2018) Examining Escalating House Prices in Large Canadian Metropolitan Centres

Quick Stats

On an average night in September 2017 there were 5,092 people using the City's emergency shelter system. Comparatively, in September 2016, there were 4,157¹².

Over 187,000 individuals are on a waitlist for subsidized affordable housing.

An Angus Reid poll, released in August, said that 59 percent of renters between the ages of 18 and 34 are "seriously considering" leaving the Greater Toronto Area because of the high cost of housing¹³.



Homeless Person's Tent Under the Gardiner Expressway

12 Toronto Shelter, Support and Housing Administration (2017) Fact sheet: Homelessness in Toronto

13 Angus Reid. (2018). GTA Housing: Most see affordability worsening.

Housing Shortage

Given current trends, vacancy rates are unlikely to return to a healthy levels, and it will become more difficult for lower income residents to find adequate and affordable housing. Instead, the City will likely become more income segregated as lower income households are pushed to the margins or out of the City.

In the period of 2006 to 2016, there were approximately 6 new homes developed for every 10 new people added to Toronto’s population. Within the period of 2016 to 2026, if population grows as projected, and new housing is developed in accordance to previous trends, 5 new homes will be developed for every 10 new people. This represents a decline in the number of new homes developed per person. This will not help to improve the low vacancy rate, provide better options for the large population of residents with unmet housing needs, or address concerns from groups like the City Building Institute, Toronto Health, Toronto Affordable Housing Office, or Canadian Mortgage and Housing Corporation, regarding Toronto’s housing shortage.

Figure 13: Population Growth and New Homes, 2006-2026

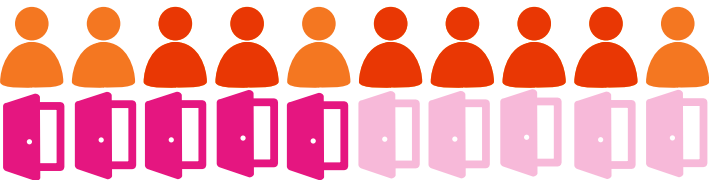
	Population Growth	New Housing Completed
2006-2016	261,900	159,410
2016-2026	498,700	227,483 *

City Planning. (2015). Flashforward. City of Toronto; Projections: Ontario Ministry of Finance. (n.d.). Ontario Population Projections Update, 2017–2041 - Table 10; City Planning. (2018). How Does the City Grow. City of Toronto.

Figure 14: New Homes Developed Per New Person Added, 2006-2016



Figure 15: Projected New Homes Developed Per New Person, 2016-2026



* calculated by using an excel forecast using historic new housing completion data

Housing as an Investment

There are a variety of reasons why housing is being treated as a vehicle of investment. Below are three categories of factors:

Supply Constraints

The lack of available housing leads to expectations that housing prices will continue to go up as tenants and future buyers compete for a limited supply of adequate housing¹¹.

Low Mortgage Rates

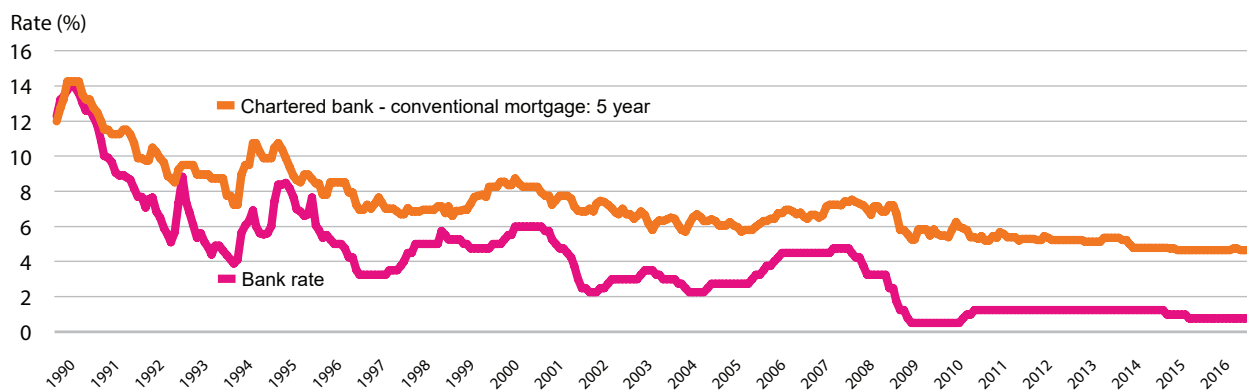
Historically, mortgage rates have been trending down. This has made it easier for households to spend more on housing, it has however also pushed up the cost to buy or rent a home.

Subsidies and Incentives

This category includes a variety of tax and financial incentives that allow individuals and corporations to use housing as an investment. For example, one occurrence related to this category is the growing prevalence of Real Estate Investment Trusts. These companies buy purpose built rental buildings and are more likely to:

- raise rents above guidelines, and,
- bump rent by a large margin once the existing tenant leaves.

Figure 16: Mortgage Rates, 1980 - 2016

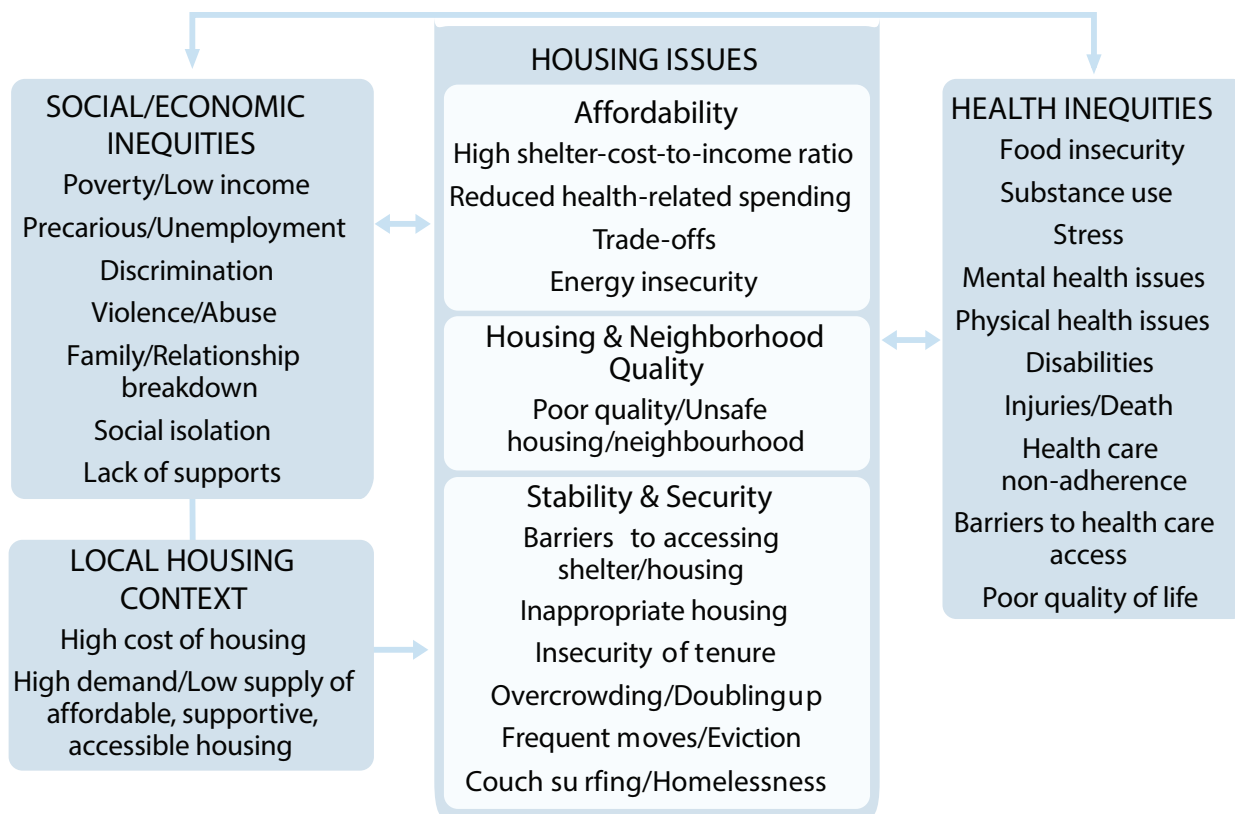


11 Canadian Mortgage and Housing Corporation. (2018) Examining Escalating House Prices in Large Canadian Metropolitan Centres

Human Impacts

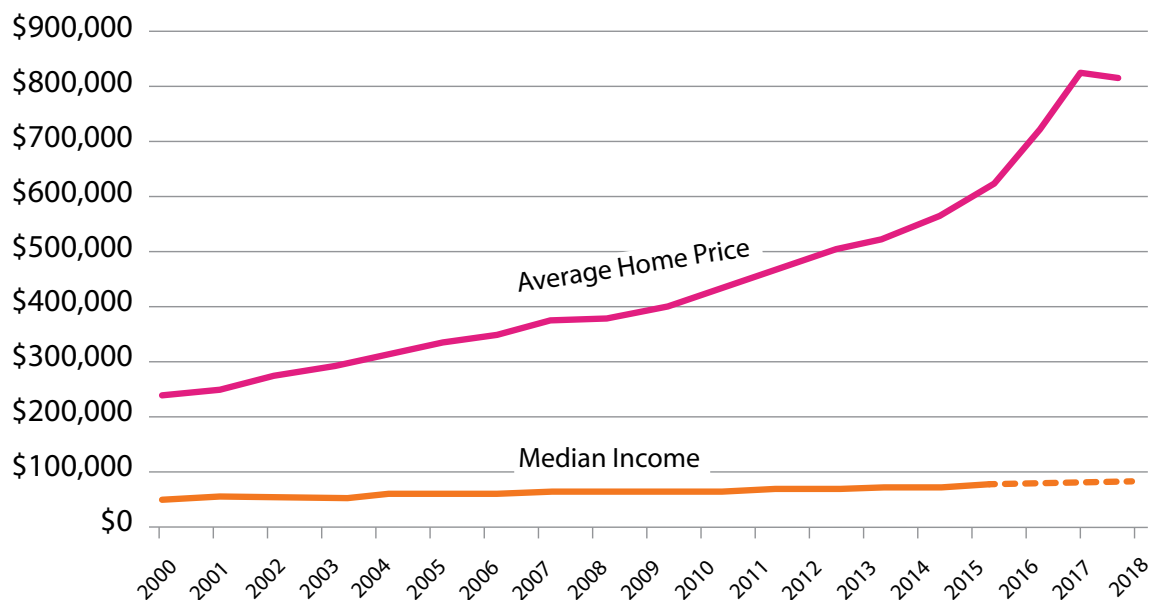
Poor access to adequate and affordable housing has various negative impacts on individuals and their social connections. The 2017 Toronto Public Health Report, *Housing and Health: Unlocking Opportunity* provides an illustration of the relationships with housing and various health indicators:

Figure 17: How are Housing and Health Related?



The figure attempts to simplify a complex relationship; however, it is recognized that: 1) many of the factors within each of the boxes are interrelated (e.g., violence can lead to family breakdown which can lead to poverty); 2) the list of health inequities are a mix of health-related behaviours and health outcomes; and 3) different housing dimensions are associated with different health-related behaviours and outcomes.

Figure 18: Change in Average Home Price and Median Income, 2000-2018



Statistics Canada. Median income data: Statistics; Housing Price Data: Toronto Real Estate Board.

Generational

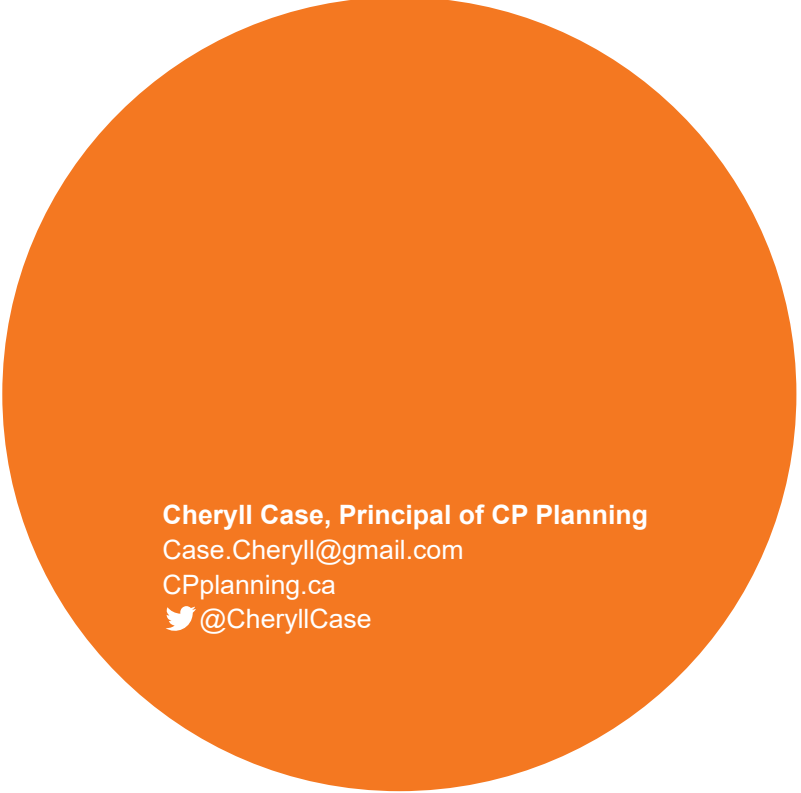
Impacts are felt by underserved residents of all age groups; however the lack of access to adequate and affordable housing has deep impacts on younger residents. In 1976 it took an average of 5 years to save enough money to make a downpayment on a home; currently in Toronto it takes 15 years¹⁴. Meaning that those who were young in the 70s (today's senior) had greater housing opportunities, compared to youth today.

Figure 19: Average Time Required to Save a Downpayment on a Home, 1976 vs 2016



Generation Squeeze (2016) Code Red: Rethinking Canadian Housing Policy

¹⁴ Generation Squeeze (2016) Code Red: Rethinking Canadian Housing Policy



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