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Housing Affordability in Toronto: Low-Income Earners and Recent Immigrants

By

Dipanjaly Barua Pinki

An Internship Paper
Submitted to the Faculty of Graduate Studies
through the Department of Political Science
in Partial Fulfillment of the Requirements for
the Degree of Master of Arts
at the University of Windsor

Windsor, Ontario, Canada

2019

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Housing Affordability in Toronto: Low-Income Earners and Recent Immigrants

by

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December 11, 2019

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ABSTRACT

This paper analyses different phenomena, initiatives, and policies to determine whether they inhibit or promote affordable housing for recent immigrants in Toronto CMA, Ontario. New immigrants tend to live in the largest cities and thereby create extra demand for housing stock. Toronto does not currently have the capacity to supply affordable housing units for its domestic and immigrant populations. This is exacerbated by the fact that the provincial government has removed rent control for newly built or vacant housing units, a decision that encouraged developers and landlords to increase rents. The price determination through the process of supply and demand does not help low-income earners and immigrants' secure affordable housing because excessive demand for housing units has given developers and landlords significant bargaining power. The municipal government has taken steps, such as the Inclusionary Zoning Policy, to make affordable housing more accessible to low-to-moderate income households in the Toronto CMA. The policy, though, is still in the discussion phase and the municipal government is weighing the concerns of various stakeholders. However, without implementing the Inclusionary Zoning Policy, it was not rational for the provincial government to withdraw rent control policy. To mitigate the affordability problem, Toronto's municipal government should follow the example of other major cities in North America and implement the Inclusionary Zoning Policy as soon as possible.

DEDICATION

This paper is dedicated to my mother and my father, for continuous support and inspiration.

ACKNOWLEDGEMENTS

First and foremost, I would like to thank Lord Buddha for giving me the life, determination and strength. Without him, nothing is possible. I would like to thank my supervisor Dr. John Sutcliffe for his invaluable guidance, insight and wisdom. Special thanks to Dr. Tom Najem for his immense knowledge, motivation and expertise. And last, but by no means least, thank you to my spouse Rijon Barua and son Bodhi Dip Barua for their love, support and sacrifices.

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CHAPTER 1

Introduction

The lack of adequate affordable housing is a growing crisis in Canada; one that is mostly experienced in large metropolitan areas—such as Toronto, Vancouver and Montreal. Immigrants suffer from many factors that make it harder for them to find affordable housing. These factors include insufficient income, access to desirable employment, cost of living expenditures, and the foreign investors' speculative purchasing habits. As a result of these factors, continually rising housing costs are making it increasingly difficult to address the affordable housing problem. As a popular destination for newcomers, the Toronto Census Metropolitan Area (CMA) offers insights into the affordable housing crisis. The current study analyzes this region specifically to examine the housing situation facing recent immigrants and low-income earners to determine why they are facing the risk of affordable housing. To do this, the recent trends in the Toronto housing market will be examined to understand the social and housing situations that low-income earners and immigrants face upon arrival.

Toronto is one of the largest cities in North America with population of nearly 6 million in the CMA area; however, there are fewer than 2.2 million dwellings in this area (Statistics Canada, 2016). The economic development of the city affects the overall growth of the province and country. Ahmed Hussen—Minister of Immigration, Refugees and Citizenship of Canada—stated that, due to ageing population and declining birth rate, immigrants are necessary to maintain the growth of the Canadian labor force (2018). While a growing labor force is necessary to promote the development of the city, the influx of immigrants in recent years has exacerbated the demands for affordable housing in Toronto. This paper will identify the current data on recent newcomers coming and leaving Toronto to understand the housing demand and the existing supply conditions.

To do this, available data of the year 2015 and 2016 on the influx of immigrants will be examined to observe the growth of Toronto's population. Intraprovincial migration, interprovincial migration, and international migration will be measured to identify the reason for Toronto's increasing population. The different barriers that the denizens of Toronto are experiencing to find adequate affordable housing will also be analyzed.

This paper analyzes the lack of affordable housing and how it impacts immigrants and low-income earners, who are at the highest risk of becoming vulnerable to homelessness. It is vital to identify the reasons for the housing crisis and mitigate them at the earliest stage possible so that low-income people do not become homeless. To this end, this paper analyzes Toronto's previous rental policy, how long it was in place, and how it worked. In April 2017, Ontario's Fair Housing Plan released a strategy namely the Rental Fairness Act (RFA) that was introduced by then Premier Kathleen Wynne. Under this act, rent control was expanded to all private residential units to support renters with rent stability and some measure of protection for rental rights. As a result, the RFA eliminated the exemption to rent increase rules for the units that were previously exempt from the rent control rules. Consequently, this act prevented tenants from being given huge rent increases that either left them overextended because of the new, exorbitant rent -- or displaced from their home because they were unable to continue their tenancy at the new rate. This act was in place till November 15, 2018 (Hale, 2018). The study also examines the changes led by the current Ontario provincial government to understand its impact on housing costs in Toronto. As a quick reversal to the rent control legislation, the current Ontario Provincial government introduced new legislation for rental control on November 15, 2018 (Bill 57). : Under the terms of this legislation, all new units, those that are newly built or occupied by a tenant for the first time after November 15th would be exempt from restricted rental price increases (Hale, 2018). Using

Toronto as a case study, an analysis of the removal of rent control will highlight how this decision aggravates the present housing crisis in large metropolitan areas by allowing property owners to disproportionately raise rent and remove tenants' bargaining power. The final section explores how the rental policy could be made more effective to help recent immigrants and low-income people access affordable and adequate housing. Some recommendations to solve the crisis are also proposed in this paper, specifically inclusionary zoning policy, which municipal governments are already discussing and analyzing.

Review of Literature

Housing is one of the biggest expenditures that most households bear and as such its affordability has a significant impact on wellbeing. For this reason, various stakeholders, such as housing advocates and policy analysts, closely watch the issue. The problems of housing affordability are not evenly distributed among the population (Clark, 2005; Rea, Yuen, England, & Figueroa, 2008). According to Clark (2005), new immigrants primarily settle in big cities such as Toronto and disproportionately face housing affordability problems because of high housing cost. Rea et al. (2008) and Clark (2005) also note that recent immigrants tend to live in the largest, most expensive cities and have a significant probability of spending 30% or more of their income on housing at least once during the three years.

With nearly three million denizens, Toronto is the largest city in Canada and the fourth largest city in North America. During the past ten years, Toronto has seen a significant increase in the need for residential rental units, leading to rising housing costs. Many factors contribute to the escalating house prices, including the city's continuously growing population, increasing number of single households, low-interest financing, scarcity of land supply, emerging condominium investors, and increasing foreign investment. As a result, it is often the case that housing is not built for the consumer but for the investor because the housing costs rise faster than the income of local residents (Gadon, 2018). A measure of housing affordability problem is defined as a household that spends 30% or more of their total household income on shelter. Electricity, gas, oil, coal, wood or other fuels, monthly mortgage payments, property taxes, water and other municipal services, condominium fees, and rent are all termed as shelter expenses (Kneeborne & Wilkins, 2016). The people who have lower incomes face a more severe housing affordability risk than the average Canadian. As a result, the people of lower income are at highest risk of experiencing a

crisis situation, namely, homelessness. Though the actual number of people might be higher, given that many people who become homeless live with friends or relatives and do not come into contact with emergency shelters, in a given year, at least 200,000 Canadians access homeless emergency services or sleep outside (Gaetz, Donaldson, Richter, & Gulliver, 2013). Due to the high cost and unavailability of housing, inadequate incomes and family violence, many Canadians are at risk of homelessness, and it is estimated that, approximately 30,000 individuals experience homelessness on any given night in Canada (Luffman, 2006). Outside of the worsening conditions, there are several populations who already struggle to secure affordable housing: low income households, seniors with multiple health conditions and fixed incomes, lone parent families, households receiving social assistance, and immigrants. It is crucial to state that federal immigration policy significantly affects the expected population growth of any region (Cancea & Cui, 2019). As such, due to the growth of population that creates the demand for housing, the risk of housing affordability concerns ultimately increases.

In Toronto, the median household income increased by 30% between 2006 to 2018; however, the average home ownership costs increased 131% during the same period, creating excessive burdens on housing affordability (Cancea & Cui, 2019). According to Todd (2017), the influx of immigrants in Toronto has contributed to the rising housing costs in the city. For example, many Chinese immigrants who come to Canada have a greater determination than Canadian-born citizens to purchase homes in three major cities: Toronto, Vancouver, and Montreal. This is facilitated by the fact that many new Chinese immigrants have capital that makes it possible to purchase houses within few years of landing in Canada. This is demonstrated by their homeownership rate of 73%, which has a direct impact on the overall housing market of these metropolitan areas (Todd, 2017).

To promote affordable housing in Toronto, Ontario's Fair Housing Plan included the Rental Fairness Act that was introduced by Kathleen Wynne on May 18, 2017. Under this act, existing rent control was expanded to all private residential units (Hale, 2018). This act eliminated the exemption to rent increase rules and required landlords to pay compensation to tenants if they wished to terminate a tenancy for personal use. The key amendments by the Residential Fairness Act was that the units that were previously exempt from the rent control rules will no longer be exempt. Moreover, for the previously exempted units, landlords may no longer increase rent unless at least 12 months had lapsed from the date on which the tenancy began or the rent was last increased. As a result, landlords would not be permitted to implement a rent increase of more than the guideline amount, and would be required to give at least 90 days' notice in order to implement the increase. If landlords wished to increase the rent by more than the guideline amount - which was 1.5 percent for 2017 and 1.8 percent for 2018- they were required to apply to the Landlord and Tenant Board (the LTB), the tribunal that administers the Act (Ministry of Municipal Affairs Housing, 2019). Consequently, this act prevented tenants from being given huge rent increases that either left them overextended because of the new, exorbitant rent, or displaced from their home because they were unable to continue their tenancy at the new rate. This act was in place till November 15, 2018 (Hale, 2018).

However, as a quick reversal to the rent control legislation, the current Ontario Provincial government released its Fall Economic and Fiscal Outlook on November 15, 2018, through which it outlined Bill 57's new legislation for rental control. All new units — those that are newly built or occupied by a tenant for the first time — after November 15th would be exempt from restricted rental price increases. New additions to existing buildings are now also exempt from rent control. This means that the recommended rental increase rate proposed by the province, currently set at

1.8 percent (for 2019), would not apply to new units, and unit owners can raise the rent as much as they want. The main focus or controversy is the removal of the rent control system for vacant, newly built, or converted housing units. This has given landlords disproportionate control over rent prices. This new legislation provides no protection to the tenants who want to take the new housing units within or outside of Toronto (Xhaferri, 2019). To reduce the housing crisis, one of the solutions might be to lower the recently increased immigration targets as immigrants are putting more pressure on the housing units that do not adequately meet the excessive demands. However, lowering the recently increased immigration targets would not be effective because the country has been experiencing a significant labor shortage and limiting immigration could threaten the overall economy. For example, Quebec's provincial government ran on a promise to lower the immigration of the province and they did so, but less than a year later, they are planning again to increase immigration to address the province's labor shortage (Macnab, 2019).

While many studies provide information and analysis of housing affordability in the Canadian context, scholars focus more on broader housing and homelessness issues. There are less analytical and informative articles found on housing affordability in the Toronto CMA that utilize recent data. This study will examine why recent immigrants in Toronto struggle with affordable housing and whether they create/shape the risk of housing affordability. Moreover, it will also analyze how different initiatives and policies promote housing affordability in Toronto. If the causes of housing affordability issues can be understood in relation to recent immigrants and low-income people and the different barriers they are experiencing to find adequate affordable housing, there could be some approaches that could be implemented to mitigate or solve housing affordability concerns.

Methodology

The housing affordability problem faced by the recent immigrants and low-income earners can be examined using a qualitative analysis. This can be derived from empirical data sources, such as books, journal articles, government websites, and dissertations, which can collectively provide answers to the current study's research question.

This research paper focuses on the Toronto CMA and examines the housing situations of recent immigrants and low-income people using primary and secondary sources of information. Using reliable sources of information, the current housing market trends in Toronto will be examined, which will help to determine the adequacy of the supply of different housing units. In addition, various facts and figures will be used from sources such as Statistics Canada, Immigration, Refugees and Citizenship Canada, City of Toronto, Canada Mortgage and Housing Corporation, Ministry of Municipal Affairs and Housing, Forum Research Inc., Rentals.ca, RBC Economics, Canadian Center for Economic Analysis (CANCEA) and the Canadian Urban Institute (CUI). These will be used to examine how the recently arrived immigrants impact the Toronto CMA's housing situation and how they and low-income earners are affected.

Immigrants suffer from many factors that eventually create the risk of housing affordability. These include insufficient income, access to desirable employment, cost of living expenditures, such as food, utility, clothing, and transportation. The study seeks to determine whether high or rising property value prevents families from purchasing properties within their income level. According to Kneeborne and Wilkins (2016), generally, immigrants with lower incomes must rent. It is to be noted that, rents are determined by supply and demand conditions in a particular city. Rents also differ because of variations of the housing quality, location, building age, state of renovation, and square footage. The study will also explore the socioeconomic

demographics of immigrants in the Toronto CMA Area and whether socioeconomics among this population is shaping the demand for housing and the population's struggles with affordable housing.

The population growth or decline of intraprovincial migration, interprovincial migration, and international migration/immigration will be measured to identify the reasons for Toronto's increasing population. New immigrants may be contributing to the increase in Toronto's population and creating greater demand for housing units that makes the cost of properties and rentals increase and ultimately creates the risk of reducing housing affordability. It is therefore important to understand whether the city has enough housing units to accommodate the new immigrants and maintain the balance of housing affordability for existing and new immigrants. In addition, provincial and city rental policies and immigration policies will be analyzed to understand the causes of housing affordability and mitigate the issue. It is crucial for the governments to ensure housing affordability for all immigrants and low-income earners. Nevertheless, immigrants also need to be skilled and well suited to the Canadian labor market so that they can make positive contributions to the Canadian economy.

CHAPTER 2

What is Housing Affordability

Housing affordability measurements involve comparing housing costs to a household's ability to bear them. The most common measurement in this regard is shelter-cost-to-income ratio (Rea et al., 2008). A measure of the housing affordability problem is defined as households that spend 30% or more of their total household income on shelter expenses. Shelter expenses include monthly mortgage payments, rent, property taxes, water and other municipal services, condominium fees, and power/fuel costs, such as electricity, gas, oil, coal, and wood (Kneeborne & Wilkins, 2016). The size and quality of the home are not the only factors affecting house prices. They are also affected by neighborhood type, access to jobs, schools and other community resources (Luffman, 2006).

Recent Immigrants and Housing Affordability Situation in Toronto

Every year, Canada welcomes many newcomers, including immigrants, international students and refugees. There are four common processes through which many newcomers enter Canada: Express Entry, Provincial Nomination, Student Visa, and applications for refugee status. This paper focuses on the immigrants' access to affordable housing, as well as the low income population more generally. The first important immigration settlement process is having reliable employment and access to adequate and affordable housing. A limited supply of affordable housing units with growing demand is one of the major factors that could escalate the risk of homelessness. Low-income and middle-income families, including recent immigrants, experience the highest burden of increased housing costs and are therefore among the most vulnerable populations who are at risk of homelessness (Clark, 2016).

Table 1: Trends in Immigration and Housing Markets in the Toronto, CMA, 2015-2016

Particulars	Intraprovincial Migration			Interprovincial Migration			International Migration
	In	Out	Net	In	Out	Net	In
1 to 14 years	3,935	-10,380	-6,445	3,155	-2,625	530	18,730
15 to 24 years	13,345	-11,170	2,175	5,185	-4,050	1,135	20,615
25 to 44 years	18,445	-28,005	-9,560	13,300	-10,965	2,335	46,115
45 to 64 years	5,945	-15,795	-9,850	3,320	-3,180	140	12,990
65 years and over	2,665	-6,805	-4,140	1,080	-1,400	-320	5,990
Total	44,335	-72,155	-27,820	26,040	-22,220	3,820	104,440

Source: Cancea & Cui, 2019

Table 1 illustrates the factors that have contributed to Toronto's population growth. Intraprovincial migration refers to people who move from other cities in Ontario to Toronto or who moved from Toronto to other cities within Ontario. In the year 2015 and 2016, the net figure is negative, which shows, net 27,820 people moved from Toronto to other cities in Ontario. Interprovincial migration refers to people who moved from other provinces to Toronto or who moved to other provinces from Toronto. This indicates net total of 3,820 people were added to Toronto from other provinces. However, the main contributing factor was international migration, which refers to those who came to Toronto from other countries. Just over 100,000 people moved

to Toronto from different countries of the world as immigrants. This increased the demands for rental units in Toronto CMA.

Recent immigrants who come to Toronto struggle to acclimate to a new country, new culture, and new job market. It sometimes takes a few months or even years to obtain employment in one's desired areas and start earning enough to support family expenditures, including housing costs. This can be termed as an adjustment issue with the new country which will ultimately be settled as time progresses. Though landlords can only increase rent for current tenants by small percentages according to the consumer price index, they can increase rent as much as they like when a unit is vacated. With almost 175,000 new tenants (Table 1) entering Toronto CMA through interprovincial, intraprovincial, and international migration, there is an increased demand for housing units in Toronto. Thus, when landlords get a vacant unit, they are able to increase the rent as much as the market will allow, even if it is significantly higher than the increase established by rental laws.

Table 2: Projected Number of People Living in Low Income in Toronto, 2016 to 2041

Year	2016	2031	2041
Total Population low income residence	471,203	542,646	586,592
Growth in Population of low-income residence from 2016	NA	+15%	+25%

Source: Cancea & Cui, 2019

Table 2 illustrates the projected number of Toronto residents with a low income after tax, which is projected to increase from 2016 to 2041. This suggests that the number of socioeconomically disadvantaged people are continuously increasing. Government agencies should consider these figures and take adequate measures to support this population and ensure that they make a positive contribution to the development of the city. Forum Research Inc. (September, 2019) published a random sampling of public opinion of 3,572 Canadian voters, which suggested that 82% of the people living in Toronto think their city is becoming unaffordable. Moreover, because 54% of the people living in Toronto have their own homes, the remaining 46% people do not own a home and must live in rental units, government emergency shelters, or friends' home. According to the survey, they spend an average of 36% of their monthly income on rent. Toronto is the city where people spend the highest amount of their average income on mortgages: \$1,958 CAD.

Findings on Housing Affordability Issues with Immigrants

As a result of an ageing population and declining birth rate, immigrants have helped to increase labour force growth in Canada. Canada welcomed more than 286,000 permanent residents in 2017, and over half were admitted under Economic Class programs (ECPs). It is believed that, growing immigration levels, particularly from the Economic Class programs, will help the country sustain the labour force, support economic growth, and spur innovation (Hussen, 2018). If more people continue to come to Toronto because of international immigration, interprovincial and interregional migration at recent historical trends, population growth will exceed the provincial Growth Plan. As a consequence, to meet the excess demands, Toronto will require more affordable rental housing (Cancea & Cui 2019).

The growth in housing demand is mainly created due to the people coming from different countries to Toronto. In addition, many people are also coming to Toronto from different cities and provinces increasing the demand for housing. As a consequence, this increasing demand ultimately leads landlords to increase the prices of the rent and properties, which is mainly determined by the supply and demand of the housing units. The supply of housing units is limited compared to the demand. In March 2018, Toronto's city council set a target to create 18,000 new supportive housing units and 1,800 new units per year over the next ten years. The demands from the international migrants is such that it cannot mitigate the consequence of people moving from Toronto to other cities in Ontario. Socioeconomically disadvantaged people encounter difficulties securing affordable housing: 87%, equal to 122, 250 households in the private rental market, have an income of less than \$30,000 CAD and spend more than 30% of their income on shelter (City of Toronto, 2019). Housing unaffordability is a key driver of homelessness issue in Toronto. According to a 2018 Street Needs Assessment, 8,715 people were estimated to be experiencing homelessness on 26 April 2018. Migration, inability to afford rent, and eviction are the top three reported causes of homelessness in Toronto (Cancea & Cui, 2019).

CHAPTER 3

Analysis of Toronto's Rent Control Policy

In April 2017, Ontario's Fair Housing Plan, including the Rental Fairness Act, was introduced by Kathleen Wynne. Under this act, the rent control was expanded to all private residential units to support renters with rent stability and some measure of protection for rental rights. This act removed the exemption to rent increase rules for the units that were previously exempt from the rent control rules. This act was in place till November 15, 2018 (Hale, 2018). Many municipal leaders believe that creating mixed income and inclusive communities is the key to the economic vitality and livability of the city. As Toronto grows, the municipal leaders want to ensure people that Toronto's housing is affordable (City of Toronto, 2019). In 2009, The City Council of Toronto approved Housing Opportunities Toronto (HOT) - An Affordable Housing Action Plan 2010-2020 regarding housing and homelessness issues. In accordance with this plan, the city tried to address and solve the challenges faced by the residents to get affordable housing. The city's affordable housing initiatives are also intended to reduce poverty and support seniors (City of Toronto, 2019). Despite the initiatives and actions of the Toronto City Council, the housing affordability issue remains a major challenge as the rent and price of housing units have been increasing annually and making big problems for the low-income people and new immigrants.

Removal of Rent Control by Ontario Provincial Government

In 2018, Ontario's conservative government introduced its fiscal plan the Ontario Economic Outlook and Fiscal Review with the changes in rent control policy. The Ford government's legislation removed rent controls for newly-built or newly-converted rental units. New developments and new residential units on the market as of November 15, 2018 are no longer

subject to the rent control legislation that was in place prior to their development. The new legislation offers protection to existing tenants but no protection to those wishing to enter the market (Xhaferri, 2019).

According to the Government of Ontario, whose laws apply in Toronto, landlords can increase the tenants' rent up to a maximum level during a year without the approval of the Landlord and Tenants Board. In 2019, the annual increase was 1.8%; and the Landlord and Tenant Board approved an increase of 2.2% for 2020. This rate changes from year to year and is based on the Ontario Consumer Price Index, derived from Statistics Canada to measure the inflation rate and economic conditions in a particular year. The Statistics Canada data from June to May is applied to determine the rate for the next year. For example, if the monthly rent of a tenant in Toronto is \$1500 on June 1, 2019, then the landlord can lawfully increase the rent payment after 12 months on June 1, 2020 up to \$1,533 per month ($\$1,500 + \33 is which equal to a 2.2% increase of \$1,500). In this regard, the landlord also requires to provide 90-day written notice about the rent increase (The Government of Ontario, 2019). According to the government of Ontario, the elimination of rent control will help to address the current housing crisis by encouraging developers to build more rental units. By doing so, the PC Government hopes to incentivize investors and encourage developers. It is important to note that the corporations will always go for the projects where they get higher profits considering time and value of money. The wellbeing of the recent immigrant and low income people should be addressed by the Ontario Government. Tenants may consider purchasing condominiums or houses if the mortgage payments are almost the same as rental payments. This ultimately also increases the demand for the newly built or renovated housing units. Growing demand will increase the price of the housing units which makes the current

housing policy advantageous for the real estate businesses and developers. Recent immigrants and people from socioeconomically low contexts, however, could be further disadvantaged.

Part of the affordability challenge is population growth that outstrips the supply of new units, particularly on the rental market. Between 2015 and 2016, the city of Toronto’s population began to soar, while the number of new rental units did not keep pace. In 2018, the number of units completed was only about 7,300, while the number of new people in the city was estimated to be more than 77,000 which is 10.6 times as high. The gap in rental units has been accelerating for several years (CMHC Rental Market Survey and Toronto’s Vital Signs Report 2019/20).

Figure 1: New apartment completions vs. required rental stock increase



Source: RBC Economics, 2019

Figure 1 shows that only 4,300 new purpose-built rental apartments were finished in Toronto over the last 12 months, until July 2019. This constitutes less than 20% of the required increase in the rental stock which is estimated to be 26,800 new rental units per year. The rate of the construction of purpose-built rental apartment has to at least double because of the rapidly-growing demand (Neil, 2019).

Toronto Continues To Have the Highest Rent in Canada

Toronto continues to have the highest rent among the largest Canadian cities. The average monthly rent for a one-bedroom home in Toronto in August 2019 was \$2,330 and \$2,904 for a two-bedroom unit, according to the most recent National Rent Report by Rentals.ca and Bullpen Research & Consulting. Unless tenants have a high paying job and own a home or are already in a rent-controlled unit — it is unlikely that they will be able to keep pace with the increased rent. The rapid rise in rental rates over the last 18 months has hurt low-income workers the most.

The Canadian Centre for Policy Alternatives (CCPA) published “*Unaccommodating – Rental Housing Wage in Canada*” in July 2019. The study states that there are no neighbourhoods in Canada’s biggest cities, such as: Greater Toronto Area, where a full-time minimum wage worker can afford either a modest one- or two-bedroom apartment without spending more than 30% of their earnings, which is CMHC’s income threshold for “Core Housing Need.” Rentals.ca data from October 2018 to July 2019 confirms that rent is higher not only for unoccupied apartments, but also for all other vacant rental types in Toronto. According to the Rentals.ca August National Rent Report, a tenant in Toronto would need to make \$34.90 per hour to afford a one-bedroom unit based on monthly rent accounting for 30% of the tenant’s gross income, up from \$29.17 in October 2018. In the same 10th percentile, a tenant would need to earn \$39.06 an hour in July, up from \$34.38 in October 2018 for a two-bedroom (Danison, 2019).

Table 3: Purpose-built rental market Summary in Greater Toronto Area

Purpose-built Rental Development	Q3-2018	Q3-2019

Construction Starts	1,158	790
Completions	739	799
Under Construction	11,280	11,413
Proposed (Planned) Units	42,432	52,839
Average Vacancy Rate	0.6%	0.8%
Average Monthly Rent	\$2,370	\$2,515
Average Monthly Rent (same building)	\$2,370	\$2,477

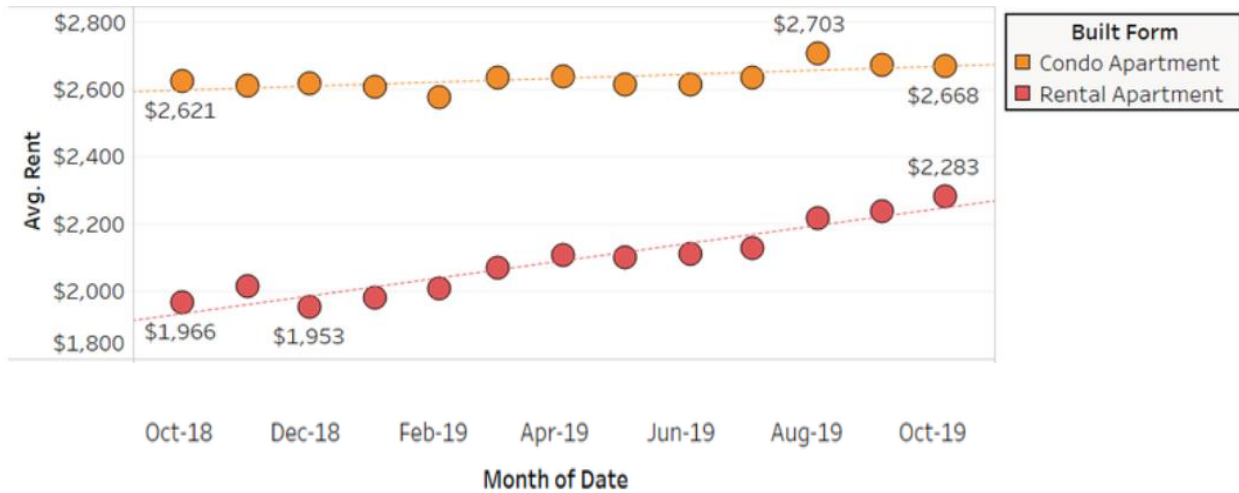
Source: Urbanation Inc., 2019

According to Urbanation’s quarterly survey (table 4), the average rent for recently leased units and available units as of the end of Q3-2019 was \$2,515 per month, which typically excludes most utility costs and parking costs which was up 6.1% from Q3-2018 (\$2,370). On a same-building basis (i.e. excluding new completions), average monthly rents increased by 4.5% year-over-year. However, vacancy rates remained exceptionally low at a rate of 0.8% in Q3-2019 (till September, 2019), up only slightly from a 0.6% vacancy rate in Q3-2018. As of Q3-2019, a total of 52,839 purpose-built rental projects were proposed for development across the GTA, rising from 42,432 units a year ago in Q3-2018, with the jump likely aided by the removal of provincial rent regulations for newly built projects (Urbanation Inc., 2019).

The Rent Report from Rentals.ca (figure 2) also shows similar data on the municipal level, where monthly rental rates have increased by 1.8% annually in Toronto for condo apartments, while rental rates for purpose-built rental apartments are up 16.1% annually, rising from \$1,966 per month to \$2,283 per month from last October to this October 2019. The number of rental

apartments listed on Rentals.ca in Toronto has declined since last year while the number of condo apartments listed on Rentals.ca has increased by 25%. Despite some Toronto residents electing to rent smaller units, rental rates in Toronto city are expected to continue to rise on average.

Figure 2: Average Monthly Asking Rent, Toronto, October 2018 to October 2019



Source: Rentals.ca, 2019.

The Social Housing Supply and Growing Need

Social housing is a critical stopgap in the market when rents are unaffordable. Social housing is housing that provides subsidized rent to those who cannot afford the market rate. It can be provided by government or non-profit organizations. It is either geared to income, where rent is lower for those with less income, or provided at a below-market-rate rent. Figure 3 demonstrates that over the last 12 years, the social housing wait list grew by 68%, while the supply of social housing has remained the same since 1996, with about 90,665 units available. Toronto had more than 100,000 people on its wait list in 2018, housing only 2,900, and the list has grown by more than 8,000 year over year (City of Toronto, 2019).

Table 4: Social Housing Waiting List Quarterly Reports Toronto in 2017, 2018 and 2019

Year	Q1 2017	Q1 2018	Q1 2019
Total Active Applications	91,542	94,072	102,049

Source: City of Toronto, 2019.

Figure 3: Social Housing Wait List versus Social Housing Units Available in Toronto, 2007 to 2019

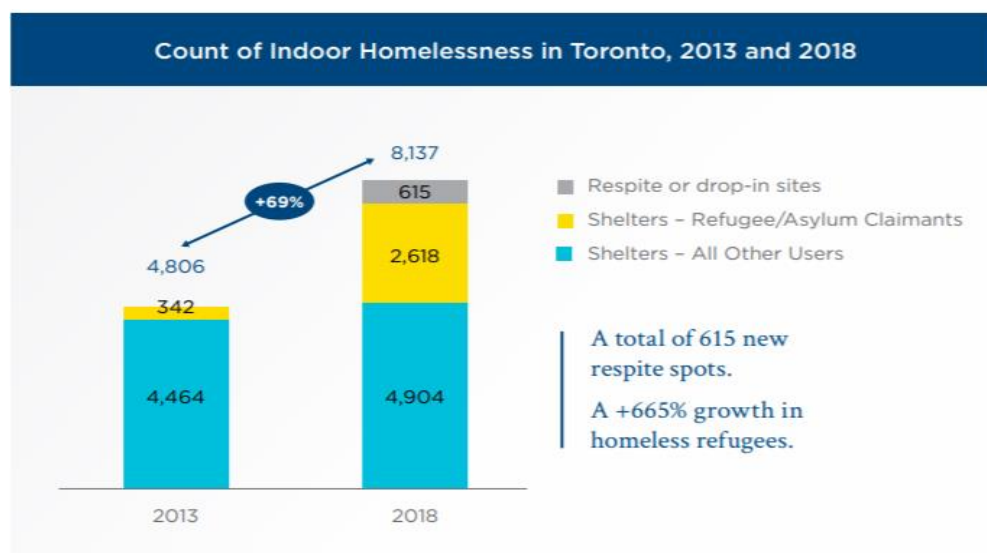


Source: Ayer, 2019

Increase of Homelessness and Effects on Shelter Spots

Homeless is a serious and growing issue in the city of Toronto. Table 6 shows that since 2013, the number of people using Toronto shelters has increased by 69% with the greatest growth coming from refugees who experienced a 665% increase in homeless. About half of all homeless people report being homeless for six months or more, with more than a third being homeless for more than a year. Looking at one day in July 2019 (table 7), shelters (for women, men, youth, and co-ed shelters) are all at least at 97% occupancy.

Figure 4: Indoor Homelessness in Toronto, 2013 and 2018



Source: Street Needs Assessment Survey, 2018

Table 5: Shelter Occupancy Rate, November 2019, City of Toronto

Shelter Sector	Occupancy	Capacity	Occupancy Rate
Family (Shelters)	726	726	100%
Men	1,751	1,773	99%
Women	863	875	99%
Youth	530	543	98%
Co-ed	796	819	97%

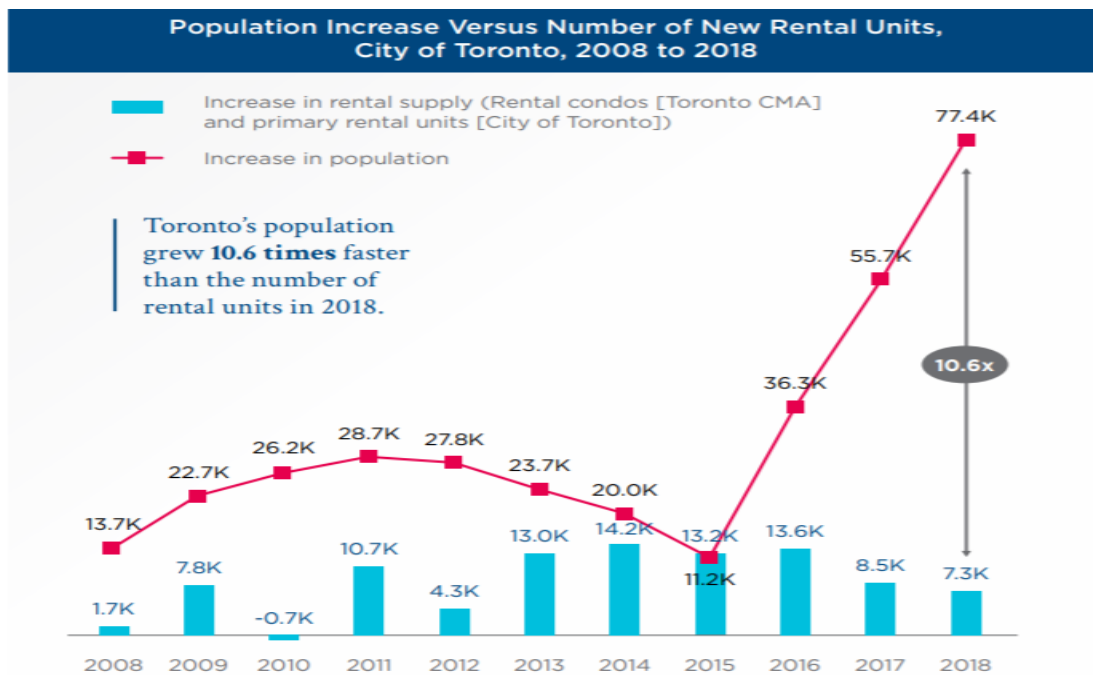
Family (motels)	1,915	2,319	83%
Total	6,581	7,055	93%

Source: City of Toronto, 2019.

According to fredvictor.org 2019:

- Over 9,200 people in Toronto are homeless on any given night.
- 98% of the shelter system is occupied every night.
- 102,049 people are on the subsidized housing waitlist
- 76 % of homeless people say what they really need to get out of homelessness is help paying Toronto’s high rents

Figure 5: Population Increase versus Number of New Rental Units, City Of Toronto, 2008 to 2018



Source: Ayer, 2019

These recent data demonstrate that the Government of Ontario has reverted back to a failed strategy by removing the rent control because the absence of rent control did not convince developers to build rental units. Less than 9% of all housing units were built for rental, and 91% were built for home ownership/condos between 1990 to 2017 (Hale, 2018). Therefore, the limited supply of rental housing units led to a larger demand and inflated rent/shelter expenses, which resulted in an excessive burden on tenants. Consequently, the tenants demanded fairness, and the Liberals announced that rent control rules would be applied to all private rental units effective April 20, 2017. The tenants were happy with this decision as this was victory for them. However, the Ontario's current Progressive Conservative government brought back the failed policy in 2018 (Hale, 2018).

It is important to note that the rent increase guidelines are applicable to most private residential units covered under the Residential Tenancies Act, except vacant residential units, social housing units, nursing homes and commercial properties. The rent increase guidelines are also not applicable to new buildings, additions to existing buildings, and most new basement apartments that are rented for the first time after November 15, 2018 for residential purposes (The Government of Ontario, 2019). Based on the analysis, it is understood that the rent of any residential unit can be increased in two ways:

- 1) they can be increased 12 months after the most recent rent increase as per the guideline of the Landlord and Tenants Board, and
- 2) when a tenant first moves into any residential unit.

As the demands of the housing units in Toronto are far higher than the supply, it is understandable that the bargaining powers of the new tenants are lower and the bargaining power

of the landlords are higher. Consequently, the new tenants have no option but to take the new housing units with higher price, which means they have to spend a higher percentage of their income housing. Because of this housing policy, newcomers and people on low income are adversely impacted by the housing affordability crisis. The removal of the rent control benefits landlords and developers as they are able to raise rents according to their own discretion as the new developments and new residential units on the market are no longer subject to rent control legislation as of November 2018. Additionally, landlords can refurbish old residential units to characterize them as newly converted units to take advantage of charging higher rent due to excessive demands (Xhaferri, 2019).

Current policy boosts the housing market in the short term, favoring landlords and developers. As Toronto is a multicultural city, it is a place for people of diverse backgrounds and professions. As such, to fulfill different category jobs and necessities of the city, people with diverse educations and work experiences are required. In addition, immigrants require some time to adjust to the Canadian labor market so that they are able to eventually be economic drivers. Recent immigrants who are coming under the economic category are making significant contributions to the Canadian economy, and as such, they should get an opportunity to settle down during their transition in the city. The removal of rent control policies could be devastating for them. Separating housing facilities with lower rents should be considered so as to provide housing based on peoples' earnings.

CHAPTER 4

Solution to the Crisis: Inclusionary Zoning Policy in Toronto

Inclusionary housing helps to create affordable housing that includes various housing strategies, but “may include case-by-case negotiated agreements and other ‘informal’ understandings promoted through policy determinations rather than adopted ordinances” (Porter, 2004b). Inclusionary zoning is a planning policy that uses land to create mixed-income developments according to the market-rate residential developments in areas of the city where the market has not provided for a mix of housing prices (Porter, 2008; Mallach, 1984).

According to the City of Toronto (2019), people are facing difficulties with affordable housing because the areas where new housing was developed are experiencing significant rent increases. As a result, they report that many people spend more than 50% of their incomes on housing and are living in overcrowded conditions. As such, inclusionary zonings will help the low-to-middle-income households who are not eligible for social housing to secure affordable housing (City of Toronto, 2019). According to City of Toronto, of over 230,000 units that were built or approved in the last five years only 2% were affordable. At present, Toronto’s Official Plan defines affordable rental housing as “Housing where the total monthly shelter cost is at or below the average City of Toronto rent, by unit type, as reported annually by the Canada Mortgage and Housing Corporation” (City of Toronto, 2019). As such, according to the city, the affordable rent limits for 2019 are:

- Bachelor unit: \$1,089
- One-bedroom unit: \$1,270
- Two-bedroom unit: \$1,492

The city of Toronto analyzed housing needs and demands over the past ten years and the existing tendencies in market pricing for ownership and rental housing. Based on its findings, it has developed proposed policy directions for inclusionary zoning. In addition, it also analyzed the possible impacts of inclusionary zoning on the financial viability of market developments.

On June 26, 2008, researchers, municipal officers, academics and community advocates shared an interest in affordable housing in an event in Toronto sponsored by the Wellesley Institute. The forum served as a means to share information with the aim of restarting public housing programs (Balfour, 2010). Later, Inclusionary zoning developed as a prospective policy tool in Toronto for improving housing affordability. In April 2018, the Province of Ontario enacted legislation allowing municipalities to implement inclusionary zoning. They also summarized the process that needs to be undertaken. According to that process, the city officials need to fulfill required background work before implementing inclusionary zoning such as preparing an Assessment Report, undertaking public consultations, and drafting Official Plan policies. On May 28, 2019, the Planning and Housing Committee sanctioned policy directions for public consultation. Besides, the Province of Ontario also made changes to the legislation for inclusionary zoning through Bill 108, More Homes, and More Choice Act on September 3, 2019 that set boundaries where municipalities can implement inclusionary zoning. Currently, the City of Toronto is working on Official Plan policy. It would necessitate affordable housing units in new residential developments which will help to create mixed-income housing among population whose earning is roughly between \$35,000 and \$88,500 annually. City officials are working now at the public consultation stage that outline how inclusionary zoning will apply in Toronto. After public consultations, city officials are supposed to report back to the Planning and Housing Committee later in 2019.

Inclusionary Zoning in Other Cities

Although Inclusionary Zoning is new to Toronto, it has been used in many cities across the United States, Australia and Canada. Many North American cities, such as Vancouver, New York, San Francisco, and Boston have implemented inclusionary zoning and they are getting positive results. New York City is an example where Mandatory Inclusionary Zoning was adopted in 2016, and accepted over 1,500 affordable homes (City of Toronto, 2019). Another example is Vancouver where the city government intends to ensure that low and modest-income households, especially families with children, can live in the new neighborhoods and requires 20 percent of the units in new neighborhoods be designated for non-market housing (Mah, 2009). In 1988 the city introduced its inclusionary housing program through a policy primarily called ‘20% core need housing policy’ that was designed to work with the then current federal funding. However, federal funding ended in 1993 and provincial funding under the ‘Homes BC Affordable Housing Program’ was continued at a lower level from 1994 until 2002 (Mah & Hackworth, 2011). Presently, the city is working to deliver on the Housing Vancouver Strategy (2018-2027), including targets for:

- 20,000 purpose built rental units
- 5,000 townhouse units
- 12,000 social and supportive housing units

So, the city’s strategic approach is to provide targets over the next ten years, with a particular focus on achieving the 12,000 units of social and supportive housing (City of Vancouver, 2019). Developers are only required to set aside land for affordable housing, while the construction is funded from provincial government. The city may accept in-lieu fees and/or reduce the inclusionary requirement if not enough funding is secured (Chang, 2009).

CHAPTER 5

Conclusion

Understanding the causes of and the policies that can address the housing issue in Toronto provides insights that can be applied to address similar problems nationwide. This study outlines the current affordable housing problem in Toronto CMA and its impact on Toronto's denizens with a focus on recent immigrants and low income people. It analyzes the removal of rent control policy by the Ontario Provincial government to determine how this policy inhibits affordable housing.

The affordable housing crisis is a serious concern in Toronto, particularly for recent immigrants and low-income people who have been struggling with excessive housing costs. The rent and price of the housing units is not consistent with the Consumer Price Index. Many factors are contributing to this crisis, such as the influx of international immigrants, insufficient income and access to desirable employment, cost of living expenditures, and the foreign investors' speculative purchasing habits. Approximately 87% (equal to 122,250 households) of families in the private rental market have an annual income of less than \$30,000 CAD and spend more than 30% of their income on shelter (Cancea & Cui, 2019). These families ultimately face the risk of homelessness, which has been significantly rising since 2013. In such a situation, the removal of the rent control policy will aggravate the crisis as this increases housing costs further.

This new policy, which was part of the 2018 Economic Outlook and Fiscal Policy, was implemented on November 15, 2018 to reduce the province's deficit. According to this policy, the rent control system is removed for vacant, newly built, or converted housing units, and this has given landlords greater control over rent prices. It likewise provides no protection to the tenants who want to take new housing units within or outside of Toronto (Xhaferri, 2019). The purpose of

this policy was to encourage developers to build more rental apartments to meet increased demand for rental properties. However, recent data shows that the vacancy rate is very low (around 0.8%), and the number of new rental units is not consistent with the increasing population, which is a part of the affordability challenge. In 2018, the number of units completed was only about 7,300, while the number of new people in the city was estimated to be over 77,000, more than ten times the number of new units. The number of rental apartments that were under construction through July 2019 was 6,600 units, while 53,600 condo units were under construction. It is estimated that Toronto's rental stock must expand by 53,500 new rental units or an average of 26,800 units per year, and the new rental supply (constructed and under construction) is not sufficient to fill the gaps (RBC Economics, 2019). Moreover, the average rent of a one-bedroom apartment was \$2,250 in 2018, but jumped to \$2,300 in the first quarter of 2019 and \$2,350 in the second quarter of 2019. This shows that the new policy encouraged developers to concentrate more on profits by building condos and increasing rents rather than constructing adequate rental apartments. Hale (2018) argues that this policy is not new because, between 1990 to 2017, there was no rent control policy. At that time, less than 9% of all housing units were built for rental, and 91% were built for home ownership/condos (Hale, 2018). Consequently, this new policy is a return to a policy which was not effective for tenants.

It is obvious that private corporations or individuals look to invest into housing projects that are profitable and try to increase profit derived from their investments by increasing rent for existing housing units. To secure long-term benefits for the city, the government should focus on ensuring that rent and the prices of housing units should be fair and sustainable. An inclusionary zoning policy could be a viable option should the City of Toronto implement this plan to ensure affordable housing for low-to-moderate income people. This policy incorporates new residential

developments with mixed housing facilities that include affordable housing units. Although this policy is new to Toronto, it has been used in many cities across American, Canada, and Australia (City of Toronto, 2019). Unless the government implements any effective policy to solve affordable housing crisis such as implementing the Inclusionary Zoning Policy, the government should apply the rent control policy to provide support to low-income people and recent immigrants. If this is not done, this crisis situation will likely worsen in the near future.

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