



Cost Prohibitive

It's ~~Free~~ Real Estate: Paving the Way for Affordable Housing

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INTRODUCTION

Homelessness has become an escalating concern in major cities across Canada, requiring urgent action to address the issue and provide access to adequate housing. After decades of advocacy, Canada took a significant step forward by passing the National Housing Strategy Act (NHSA) in June 2019 (Biss & Raza, 2021), affirming the right to housing as a fundamental human right, as outlined in the International Covenant on Economic, Social, and Cultural Rights (Gaetz et. al., 2016). This legislation underscored the nation's recognition of the large-scale emergence of homelessness in the 1980s and demonstrated its commitment to eliminating homelessness and ensuring every individual's access to stable and dignified housing.

Despite efforts like the Federal government's Reaching Home strategy, the number of homeless individuals in Canada continues to increase. By the end of 2020, over 235,000 people experienced homelessness annually, with 25,000 to 35,000 people facing homelessness on any given night (Gaetz et. al., 2016).

This crisis not only impacts the lives of those experiencing homelessness but also places significant social and economic burdens on the community, leading to increased strain on healthcare and social services.

The rise in homelessness in Canada can be attributed to a combination of factors, including governmental disinvestment in affordable housing, structural shifts in the economy, and reduced public spending on social supports. The Canadian Observatory on Homelessness (CHO) defines homelessness as not only the situation of individuals, families, or communities without stable and appropriate housing but also the immediate risk of homelessness (The Canadian Observatory on Homelessness, n.d.). This calls for targeted government intervention to support this vulnerable group and alleviate the prevalence of homelessness. Effectively addressing homelessness requires understanding its root causes and implementing comprehensive policies that cater to diverse populations, including those facing complex challenges.



Deterioration of Canadian Homelessness (Gaetz et al., 2016)

This report aims to shed light on the complexities of homelessness and provide evidence-based policy recommendations, acting as a catalyst for transformative change. Through a collaboration between policymakers, organizations, and communities, we can work towards a Canada where homelessness is eradicated, and every individual has access to stable and dignified housing. By pursuing comprehensive solutions that tackle the underlying causes, we can create a society characterized by compassion, equity, and resilience for all Canadians.

HOMELESSNESS

Homelessness is a complex and pressing issue that affects individuals, families, and communities across Canada. It is a difficult concept to define. Scholars have proposed a multitude of different frameworks for understanding the issue, with some adding descriptors like “chronic”, “episodic”, “transitional”, and “hidden” to distinguish different groups of homeless people who need specific kinds of assistance (McAllister et al., 2011; Red Nose Day, 2021).

The Canadian Observatory on Homelessness (COH) defines homelessness as the situation of an individual, family, or community without stable, safe, permanent, appropriate housing or the immediate means and ability to acquire it (The Canadian Observatory on Homelessness, n.d.). This definition is noteworthy because it includes those who are also at risk of homelessness, recognizing that government intervention should also target these liminal individuals. However, it does not encompass all experiences. Indigenous homelessness in particular is not fully understood strictly by considering the physical structure in which a person lives, but also familial and community networks, relationships with languages and culture,

and connections to land, water, and animal life (Thistle, 2021).

Despite significant efforts to address the problem, including the Federal government’s Reaching Home strategy launched in 2019, the number of people affected by homelessness continues to rise. Homelessness not only has a profound impact on the lives of those who are experiencing it, but also imposes significant social and economic costs on society more broadly. To address the issue effectively, it is important to understand the underlying causes and develop comprehensive policy solutions that address these causes.



HOUSING PROBLEMS

Inadequate Supply

The Government of Canada cites a lack of supply as the largest contributing factor to Canada’s housing crisis (Canada Department of Finance, 2022), a position also supported by research from the Canadian Urban Institute (2019) and the Ontario Housing Affordability Taskforce (Ontario, 2022). A 2021 report produced by Scotiabank found that Canada had just 424 housing units per 1000 people, falling far short of the G7 average of 471/1000 (Perrault, 2021). This supply issue is evident in the historically low rental vacancy rates reported across Canada in 2023 (Canadian Mortgage and Housing Corporation, 2023).

	Target level of affordability in 2030 (in percentage)	Housing supply required (in millions)
Ontario	37%	1.85 million
Quebec	32%	0.62 million
BC	44%	0.57 million
Manitoba	30%	0.26 million
Saskatchewan	30%	0.10 million
Newfoundland	30%	0.06 million
Nova Scotia	31%	0.05 million
Alberta	30%	0.02 million
New Brunswick	30%	
P.E.I.	30%	
Total		2.53 million

Units Needed to Restore Housing Affordability (CMHC, 2022)

Despite a boom in purpose-built rental construction in 2022, the nationwide vacancy rate is just 1.9%, well below the recommended optimal vacancy rate of 3% (Canadian Mortgage and Housing Corporation, 2023). In much of Ontario, this rate is lower still,

with Toronto in particular experiencing a sharp year-over-year decline in vacancies from 4.4 to 1.7% (ibid). In many markets, the vacancy rate is lowest for the most affordable units. Such low vacancy rates create high levels of competition for available units, contributing to rising rents nationwide and pushing the lowest-income renters out of the market and sometimes out of housing altogether, a problem which disproportionately impacts young Canadians who have not yet had the opportunity to build wealth or advance in their professional careers (ibid).

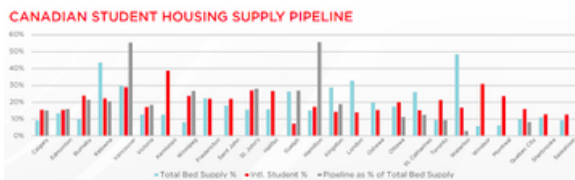
Geography	2018	2019	2020	2021	2022
Census metropolitan areas	2.2	2.1	3.4	3.4	1.9
Montréal, Quebec (map)	2.0	1.6	3.3	3.5	2.2
Toronto, Ontario (map)	1.1	1.5	3.4	4.6	1.6
Vancouver, British Columbia (map)	1.0	1.1	2.6	1.2	0.9

Rental Vacancy Rates in Major Metro. Areas (CMHC, 2023)

In addition to the shortage of available homes, there is also a mismatch in the types of existing homes and the needs of Canadian households. A lack of appropriate post-secondary student housing is a particular struggle for Canadian youth. Only 15% of Canadian students live in purpose-built student housing, in comparison to 35% of students in the United States, and 40% of students in the United Kingdom (Flood, 2022).



A report produced by the Quebec-based affordable student housing non-profit Unité de travail pour l'implantation de logement étudiant (UTILE) suggests that *students* in Canada pay 25% more in rent than the average Canadian (UTILE, 2022). This is partly because most Canadian post-secondary institutions are located in dense urban cores, which already have high rent costs (ibid), although changing student needs may also be a factor. As a result of these pressures, data suggests that as many as 4% of Canadian students struggle with homelessness, an issue which compounds the stress of university and contributes to students staying in unhealthy or dangerous situations (Weissman et al, 2019).



Canadian Student Housing Supply Pipeline (Flood, 2023)

Nationwide, the majority of housing units are single family detached homes or apartment suites (Statistics Canada, 2017). The absence of lower cost “missing middle” options (e.g. row houses, duplexes, and triplexes) from many markets pushes households into homes that are too large or too small for their needs, and can prevent student renters from moving towards home ownership due to the lack of available, affordable starter homes (Baca et al., 2022).

This places an additional strain on the existing rental market, as households that would ordinarily purchase missing middle houses compete with lower-income renters for limited units, consequently allowing landlords to drive up rent due to demand and causing large numbers of low-income renters to be displaced.

Development costs and sales prices for townhomes and condominiums

	One-family detached	Townhomes	Condo bldg
Acquisition	\$1,000,000	\$1,000,000	\$1,000,000
Construction costs			
Demolition:		\$100,000	\$100,000
Hard cost total		\$1,140,000	\$1,476,000
Construction costs (\$/sq ft)		\$190	\$205
Sq ft of new structure		6,000	7,200
Soft Cost total		\$124,000	\$157,600
Soft costs (% of demo + hard costs)		10%	10%
Financing Costs		\$62,000	\$78,800
Finance costs (% of demo + hard costs)		5%	5%
Developer Fee:		\$181,950	\$210,930
Developer fee (% of total project cost)		7.5%	7.5%
Total development costs		\$2,607,950	\$3,023,330
Construction Interest:		\$172,125	\$199,540
Loan-to-cost		60%	60%
Interest rate (annual)		5.50%	5.50%
Project time (yrs)		2	2
Equity Return:		\$219,068	\$253,960
Equity contribution (% of total dev costs)		40%	40%
Equity IRR		10%	10%
Total cost/resale price:	1,000,000	\$2,999,143	\$3,476,830
Resale price per unit:	1,000,000	\$999,714	\$579,472

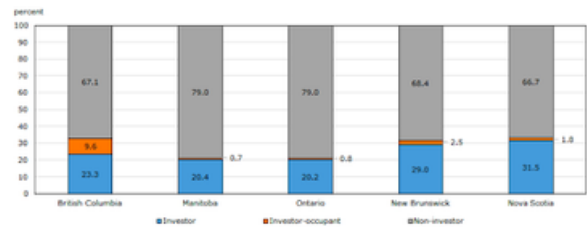
Canadian Student Housing Supply Pipeline (Flood, 2023)

The absence of missing middle housing in much of the country results in large part from restrictive historical zoning laws. In Toronto, for example, almost 70% of available residential land is zoned exclusively for single family detached or semi-detached homes (Ontario, 2022). This kind of zoning has been shown to increase housing costs and rents, especially in high-demand areas (Landis & Reina, 2021), as the supply of affordable apartments and attached homes is administratively constrained.

Restrictive zoning laws have negative consequences for transit accessibility (Soliz et al., 2023), environmental protection (Ontario, 2022), and have also been used to perpetuate racial and economic segregation in Canada and the USA (Skelton, 2012). Zoning laws therefore exacerbate a lack of available housing for vulnerable populations, including low income, disabled, and racialized Canadians. While there have been recent moves towards upzoning (i.e. increasing the maximum allowed density in certain neighbourhoods; Warren, 2022), these changes are often delayed due to strong opposition by homeowners concerned about neighbourhood character and property values (Iglesias, 2022).

Financialization

Compounding issues of supply is the growing financialization of housing in Canada. “Financialization” refers to housing being treated as a commodity that allows the buyer to “store and accumulate wealth” (Canadian Mortgage and Housing Corporation, 2021), rather than as a human right and a necessity of life. According to Statistics Canada, as of 2020, one in five residential properties in Ontario were owned by investors (i.e., owners who are not the primary resident of the unit; Fontaine & Gordon, 2023).



Provincial Property Ownership by Investor Status (Fontaine & Gordon, 2023)

Lower-rent and lower sale price homes are a key target from the investor’s perspective, because these properties are considered financially undervalued; in other words, the current price is much lower than the market could theoretically demand (Canadian Human Rights Commission, n.d.). As a result, financialization disproportionately reduces the availability of *affordable* homes, especially those currently occupied by racialized people (ibid). As we describe in the following section, financialization also enables landlords to practice predatory evictions, renoviction, and own-use loophole abuse to maximize their return-on-investment.

Despite being a relatively small subset of housing-as-investment, short term rentals (e.g. AirBNB, vrbo) have an outsized impact on housing availability. These rentals are disproportionately located in high cost of living cities, and especially in safe, desirable neighbourhoods with strong transit links – neighbourhoods which would provide the most benefit to lower-income renters (Canadian Mortgage and Housing Corporation, 2020).

Legislation in Toronto dictates that short term rentals must be the primary residence of the owner, in line with the original intention of companies like AirBNB (City of Toronto, 2017). However, this rule does not apply to rental units that are only available for periods longer than 28 days. Recent news reports suggest this loophole may have unintentionally created a shadow rental market of medium-to-long term “rentals” in which tenants have fewer rights and protections from sudden eviction, regardless of income. For example, Tianning Ning was already living with her family in Toronto near Yonge and St. Clair for half a year in an Airbnb rental (Warren, 2023). Her plan was to stay in the property for 10 months while her husband worked as a visiting professor at York University. Yet, without notice, the family was suddenly displaced when their Airbnb booking was cancelled only 6 months in.

Inadequate Support

Low income tenants face disproportionate financial and legal burdens relative to middle and higher income peers at all stages of the housing process. New renters, especially those from socio-economically disadvantaged backgrounds, may struggle to afford upfront moving costs and rental deposits, preventing them from accessing suitable housing in the first place.

While rental assistant programs exist, these programs are not always easy to access, and may only apply to a portion of renters in need. For example, Toronto’s Rent Bank offers struggling residents grants to cover rental shortfalls. However, this program restricts eligibility to individuals earning less than an unadjusted ‘living salary’ in the city: \$48,152* (see for example City of Toronto, 2022a). In other words, individuals earning a salary that exceeds this threshold but just barely covers their basic needs are left without any assistance from the City in covering rent payments they simply cannot afford.

	Region	Rate/hr
	Greater Toronto Area	\$23.15
	Grey Bruce Perth Huron Simcoe	\$20.70
	Dufferin Waterloo Guelph-Wellington	\$19.95
	Brant Niagara Haldimand Norfolk	\$19.80
	North	\$19.70
	Ottawa	\$19.60
	East	\$19.05
	Hamilton	\$19.05
	Southwest	\$18.15
	London Elgin Oxford	\$18.05

Ontario’s Living Wages (Coleman & Shaban, 2022)

Low income renters in particular may also suffer from a disproportionate risk of eviction, including predatory evictions due to missed rent (Canadian Human Rights Commission, n.d.);

*Salary calculations performed using a living wage of \$23.15



so-called *renoviction*, in which the alleged need to make building upgrades is used as an excuse to bring in a new tenant at higher rent rates (City of Toronto, 2022b); and *own-use eviction*, in which the landlord evicts the tenant on the basis that a family member, caregiver, or building owner will be occupying the unit instead (Murray, 2019; Ontario, 2006). Because larger rent increases are allowed for new tenants, eviction laws can be abused by landlords for monetary gain (Leviten-Reid and Saulnier, 2023; QP Briefing, 2022). While legal protections against unscrupulous evictions exist, abuse of legal loopholes can be difficult and costly to prove; as a result, many tenants do not bother to pursue charges (Bell, 2021).

Housing support may be particularly lacking for individuals with complex needs, such as people struggling with addiction (The Homeless Hub, n.d. a), people escaping abusive domestic situations (The Homeless Hub, n.d. b), and people with disabilities (Rodrigue, 2016; The Homeless Hub, n.d. c). Homeless youth in particular are disproportionately likely to lack familial or community support, with the majority coming from homes with high levels of abuse, neglect, addiction, and psychiatric disorder; half also have a history in foster care, and a quarter are members of the LGBTQIAP+ community (Gaetz et al., 2016).



Youth Who Experience Homelessness Before Age 16 (Gaetz et al., 2016)

These individuals often have unique housing needs, including local access to specialized medical care, social services, and safe and supportive communities; thus, limiting the suitability of many affordable housing options. Long wait times for supportive housing, and a lack of supportive housing for people with multiple needs create additional barriers for many of the most vulnerable Canadians (Ontario Human Rights Commission, 2012).

SOLUTIONS

Since the causes of the housing and homelessness crises are complex, our recommendations are multifaceted, with many addressing multiple causes simultaneously. The ways in which each recommendation addresses our key problems of inadequate supply, financialization, and inadequate support are therefore highlighted within each of the following subsections.

Improve the quality of existing housing without displacing tenants

To increase the supply of appropriate, safe housing while mitigating the risk of financialization due to renoviction, we recommend a positive development model that emphasizes community health and sustainability (National Low Income Housing Coalition, 2019). This model involves community engagement and empowers community members to make decisions in the development process (National Low Income Housing Coalition, 2019). The Parkdale Neighbourhood Land Trust (PNLT) in Ontario has adopted such an approach, whereby tenants are actively engaged in the decision-making process to determine how land can be used to benefit the community and maintain its affordability and diversity (Parkdale Neighbourhood Land Trust, n.d.).

Tenants are able to collaborate with other community members to establish more accessible and sustainable neighborhoods, and can participate in decisions concerning their own housing.



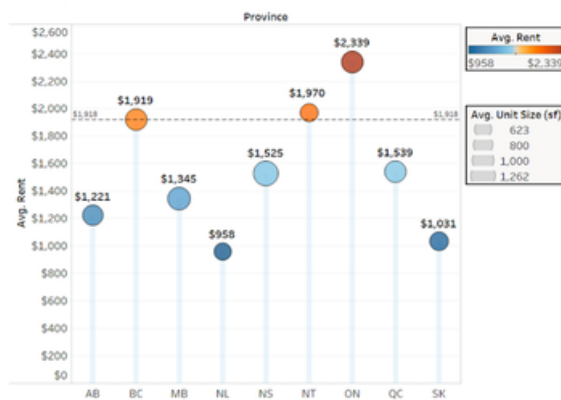
What is a Community Land Trust (Parkdale Neighbourhood Land Trust, n.d.)

The PNLT has made great progress in addressing homelessness without displacement. Acknowledging land trusts' effectiveness, the City of Toronto and Toronto Community Housing Corporation (TCHC) transferred 81 single-family homes and small buildings in Toronto's west end to the Neighbourhood Land Trust (NLT). This transfer is significant because it provides greater access to housing for vulnerable individuals, especially women experiencing prolonged wait times for affordable housing, thereby also increasing support to residents at higher risk of homelessness. While these programs may increase economic activity, their ultimate goal is to achieve lasting change without displacing individuals.



Prevent the gentrification of low-income housing

Gentrification has become prevalent in Ontario, particularly in Kitchener and Hamilton (Smart Cities Dive, 2023; Stockton, 2021), putting lower income residents at risk of eviction due to financialization.



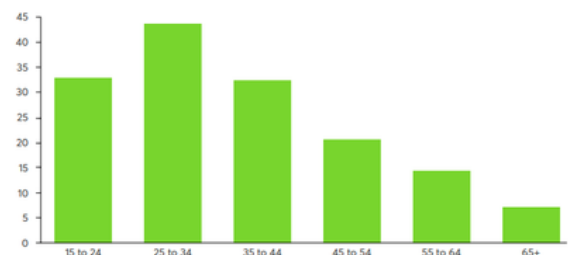
Average Rent for All Property Types by Province (Meyers, 2020)

In order to counteract the trend of displacement due to gentrification in Toronto, governments can integrate support systems into housing solutions. For example, the PNLT has put in place a support system for tenants that serves to thwart predatory evictions. This support system includes legal assistance, counseling services, rental aid, emergency housing, educational outreach, advocacy and policy alteration, and data collection and analysis. The all-encompassing nature of this support system secures tenant protections at every stage by not only keeping people in their homes,

but also providing data and advocacy aimed at reducing systemic factors contributing to financialization.

Increase youth access to affordable housing

One of the main causes of homelessness is the lack of affordable housing. Youth have a particularly difficult time affording housing as stagnating wages have diminished young generations' spending power, requiring them to pay larger portions of their earnings to cover basic living expenses (Dejardins, 2023). Increasing the supply of affordable housing can help to prevent youth homelessness and provide stable housing for those who are currently homeless.



Percentage of Age Groups Forced to Move Due to High Home Prices (Dejardins, 2023)

Increasing supply requires significant investment and political will, and often faces opposition from property owners and developers. Nevertheless, several jurisdictions have been successful using this approach to address homelessness. For example, the Rally Forward Program in St. John's, Newfoundland has been successful in providing at-risk youth and emerging adults

(aged 16–29) access to affordable housing. This access is paired with wrap-around support, focusing on intensive case management, housing stability, eviction prevention, and support for mental health and addiction treatment for its residents (Choices of Youth, n.d.).



Youth Housing Support Program Success Rates (Choices of Youth, n.d.)

Moreover, New York City’s affordable housing plan helped to create or preserve over 200,000 affordable housing units between 2014 and 2020 (City of New York, 2023). The City incorporated several approaches to expanding access to affordable housing opportunities by revising existing housing financing programs, introducing new ones, and infusing more capital to support affordable housing (City of New York, 2023). These initiatives resulted in over 90,200 affordable homes that are now available for New Yorkers earning less than US\$42,000 per year (City of New York, 2023). Similar measures could be applied in Ontario to create greater access to affordable housing for young people.

While addressing youth homelessness, students, and especially international students, require support to afford a residence in the busy urban centers where their places of study lie.

In 2022, the Government of Canada launched the one-time top-up to the Canada Housing Benefit (CHB) program. This initiative allocated a “tax-free payment of \$500 to provide direct support to low-income renters”. This program illustrates the need for income relief for vulnerable populations, offering much needed aid, however limited, to young beneficiaries like students across the country. As a next step, governments should expand direct rent offsets like the CHB, increase the benefit’s amount in proportion to students’ essential costs of living (e.g. tuition, average regional rent, utilities) and its eligibility period. By adopting a proportional and protracted approach to benefit allocation (one in which the benefit pays more to students burdened by high, essential costs, beyond a one-time payment), governments will be able to house Canada’s future workforce for generations.

Provide supportive services to youth with complex needs

Providing supportive services, such as counseling, healthcare, and addiction treatment can help youths with complex needs to address these issues and regain stability. While providing such services requires both funding and coordination among a number of different agencies, these services provide the necessary care and resources to help vulnerable youth overcome homelessness, become self-sufficient, and achieve their long-term goals.

Jurisdictions such as the Los Angeles County, California and King County, Washington have provided a range of supportive services for homeless individuals with complex needs, including housing assistance, case management, mental health and substance abuse treatment, education and employment support, and access to healthcare (City of Kirkland Washington, 2023; Health Services Los Angeles County, n.d.). For example, King County purchased hotels and similar buildings to use as supportive housing, and hired around-the-clock staff to provide case management services, employment counseling, and medical and behavioral healthcare to the residents (City of Kirkland Washington, 2023).

The King County initiative is in its infancy stage, and therefore long-term success is difficult to evaluate. However, Los Angeles County has achieved strong results with their similar Housing for Health project. There, 92% of formerly-unhoused individuals remained in permanent supportive housing one year after being connected with housing, and 85% of individuals at risk of becoming homeless remained housed one year after involvement with the program (Health Services Los Angeles County, n.d.) The success of this project demonstrates the potential of supportive housing to assist people with multiple vulnerabilities in regaining stability.



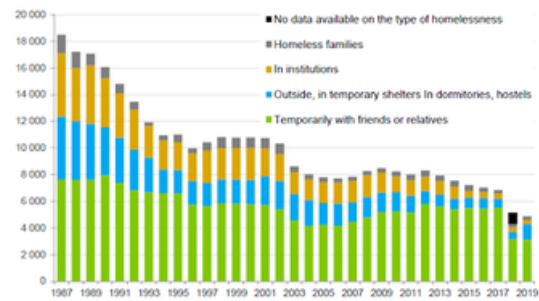
LA Housing Initiative Success Rates (Health Services Los Angeles County, n.d.)



Implement Housing First programs in communities where it is not already implemented

Housing First programs prioritize providing individuals with housing as quickly as possible, without requiring them to first address any underlying issues. This approach has been shown to be effective in reducing immediate and long-term homelessness and in improving outcomes for individuals (Ecker & Hwang, 2022). The Housing First philosophy acts as a counter to the financialization of the housing market by emphasizing housing as a right rather than a product to be bought and sold. Stable housing also allows individuals with complex needs to better take advantage of supportive services, as they are less preoccupied with immediate survival needs.

While many jurisdictions around the world have implemented some form of Housing First policy, Finland's success with their program is exemplary: between the mid 1980s and the present, the nation's unhoused population decreased five-fold, with around 80% of program participants returning to a stable life (Kontrast.at, 2020).



Changes in Finnish Homelessness Rates (Kontrast.at, 2020)

Within Canada, the city of Medicine Hat, Alberta, has effectively ended chronic homelessness with a similar policy (Canadian Alliance to End Homelessness, 2021). Although such an approach can be costly, a recent report suggested that savings in societal costs (for example, in emergency shelter and health care) could offset up to 69% of the cost of Housing First implementation (Ecker and Hwang, (2022). As such, it may be beneficial for Ontario's provincial government to consider investing in more Housing First programs to achieve its goals of reducing homelessness.

Increase income support for young people

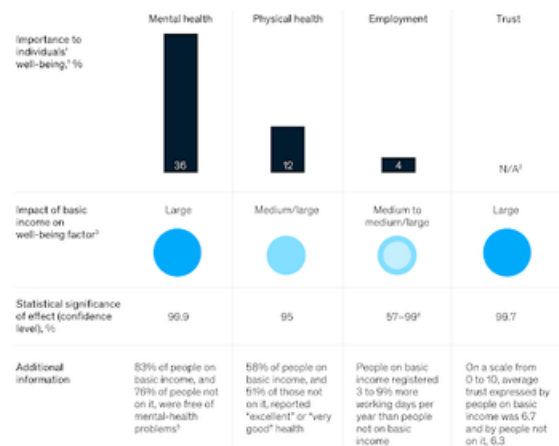
Present wages and income supports make it difficult for many Canadian youths to afford housing. For example, in Ontario, an individual earning minimum wage would have to work for 78 hours a week in order to afford an average two-bedroom apartment (Thambipillai & Ecker, 2022). Increasing access to income support is therefore vital for helping people to secure homes,

and to remain in those homes long-term. One popular, albeit hotly debated idea to increase financial support is the implementation of a universal basic income (UBI) program, which would provide all residents of the target area, be it a municipality, province, or nation, with a set amount of money at regular intervals. Such a program, especially paired with other measures such as rent control, could reduce homelessness and address housing insecurity by lessening the strain of ever-growing rents.

A privately-funded nonprofit in San Francisco gave weight to this premise by providing a basic income of \$500 per month to nine unhoused individuals for six months (Lallajee, 2022). While researchers for the non-profit hypothesized that this money would be used for food and other material needs rather than for housing, particularly given the persistently high cost of rent in San Francisco, two-thirds of the recipients were able to secure permanent housing by the end of the pilot (ibid.). A similar project in Vancouver (the New Leaf project) gave 50 recently unhoused recipients a one-time payment of \$7500 (New Leaf Project, 2021). These recipients were able to move into housing faster than the broader homeless population, saving the shelter system an estimated \$8100 dollars over the course of a year (ibid.).

While this one-off payment is not a UBI, it does demonstrate the potential of direct transfers getting people into permanent shelter.

Other, more broadly-targeted UBI programs, even when not specifically designed to tackle homelessness, have nevertheless been linked to a reduction in homelessness and its associated, underlying problems. For example, in Finland, a two-year, nationwide randomized controlled trial of UBI was found to substantially increase mental and physical health and wellbeing, slightly increase employment rates, and create a positive feedback loop giving recipients greater optimism for their futures (Allas et al., 2020; Razzhigaeva, 2022).



Boost to Wellbeing From Finnish UBI Policy (Allas et al., 2020)



CONCLUSION

The causes of both homelessness and the greater housing crisis in Canada are complex; no one solution is likely to address every issue, and no issue has just one clear, obvious solution. However, it is clear that more must be done to prevent our most vulnerable residents from losing their homes, and to help them find housing in the first place. In this report, we have identified three key problems contributing to youth homelessness:

1. an inadequate **supply of housing**, especially at the lower-cost end of the spectrum;
2. **financialization** of housing driving investors to put profit ahead of human need; and
3. **inadequate support**, especially to vulnerable residents.

Our proposed solutions address these issues by prioritizing housing as a human right, by countering the effects of predatory eviction, and by providing extra support to individuals with complex housing needs. These solutions have been shown to be effective in jurisdictions around the world and we are optimistic that, if implemented, they would substantially reduce homelessness in across Canada as well.

HELP US FIGHT FOR AFFORDABLE HOUSING



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