

Toronto's Rental Housing

J. David Hulchanski, April 2007

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TORONTO'S RENTAL HOUSING

NEOLIBERAL POLICIES, MARKET FAILURE &
NEIGHBOURHOOD HOUSING TENURE POLARIZATION

City of Toronto

2.5 million people

1 million households, 50% renters

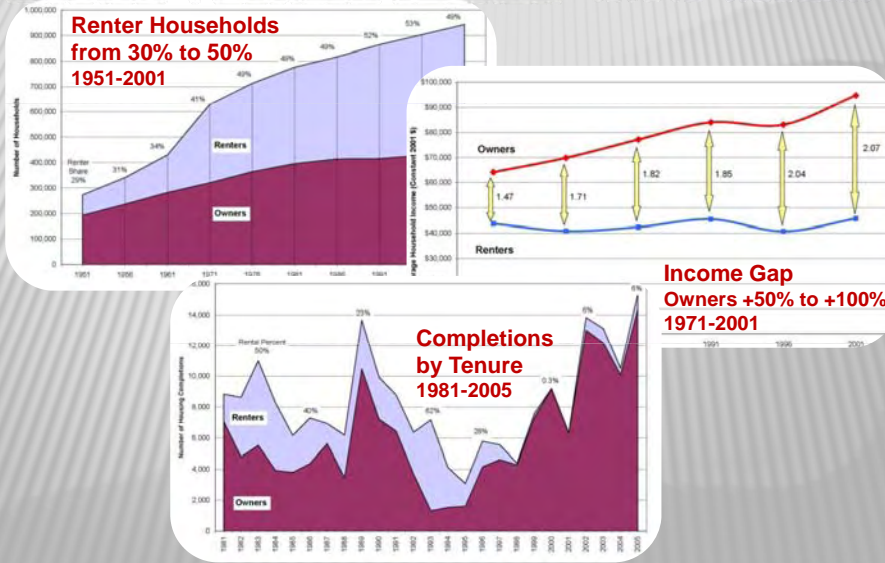
Social housing: 10% of households (20% of renters)

7.5 million people in the urbanized region

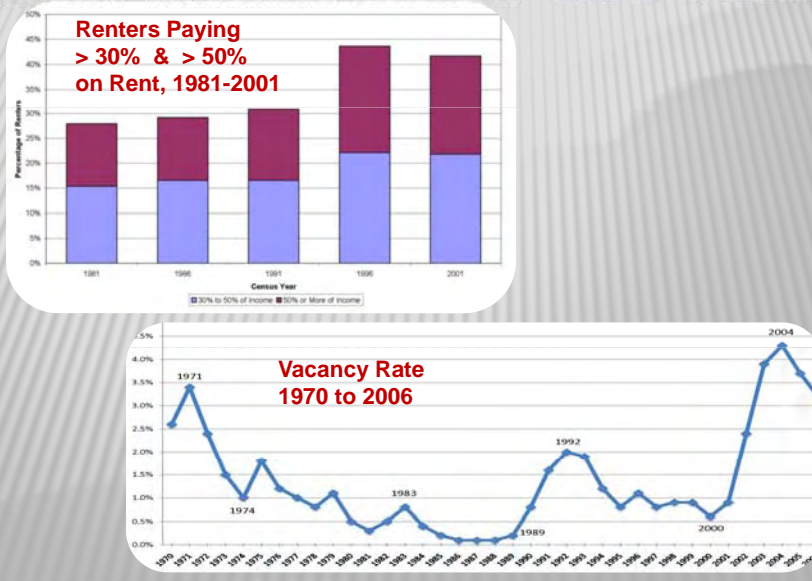
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OWNER / RENTER TRENDS CITY OF TORONTO

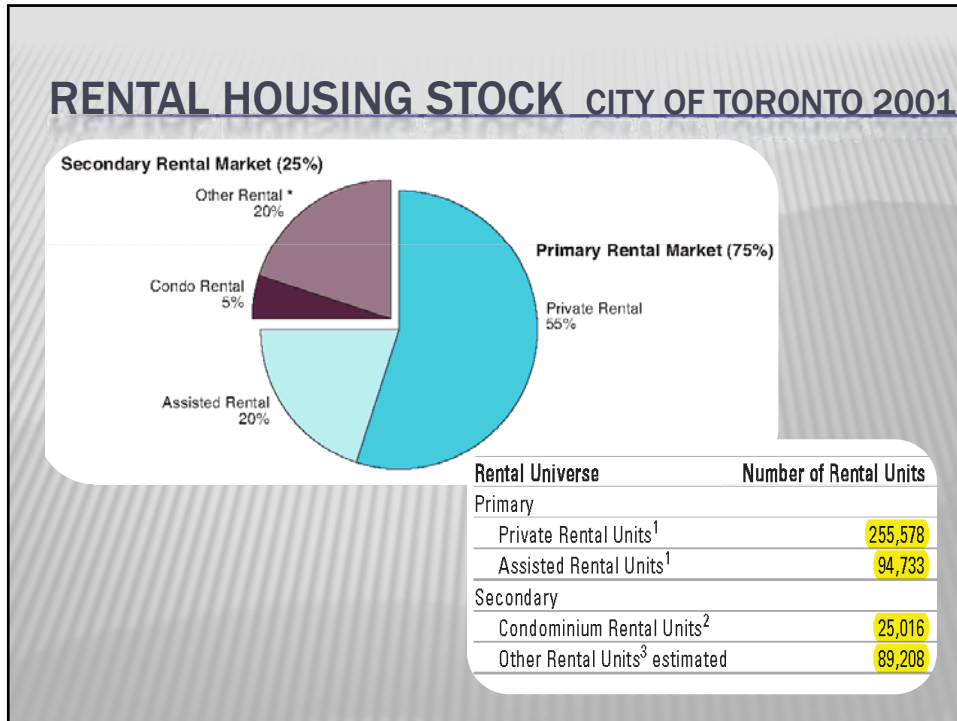


RENTAL HOUSING TRENDS CITY OF TORONTO



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Q: What are the city-level & housing tenure impacts of :

- neoliberal public policy
- deregulated residential markets
- deindustrialization under free trade
- economic globalization
- a growing “creative class”

A: Neighbourhood polarization by income, housing tenure, ethno-cultural origins

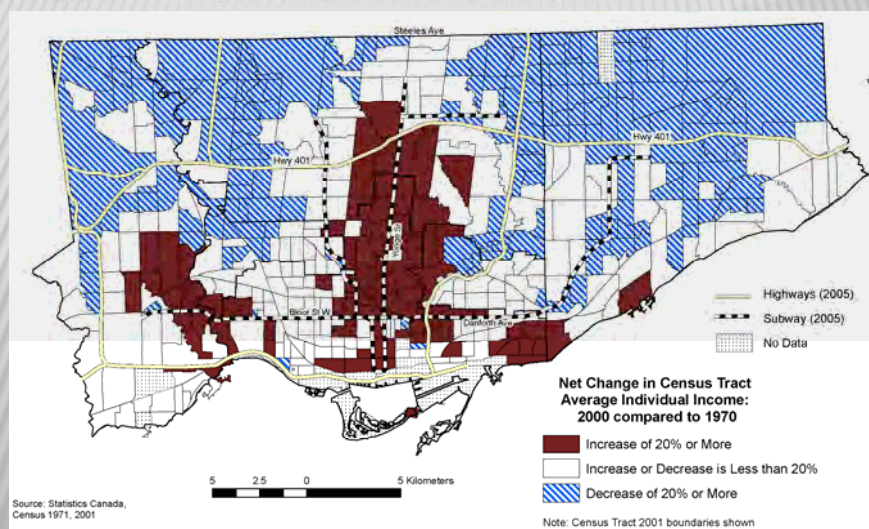
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The Rental Housing Sector is severely impacted, resulting in

- growing social need rather than market demand for rental housing
- increasingly segregated neighbourhoods by tenure, as the income/wealth gap grows (social distance, "them & us")
- real estate price inflation & gentrification
- new concentrations of poverty in poorly serviced inner suburbs

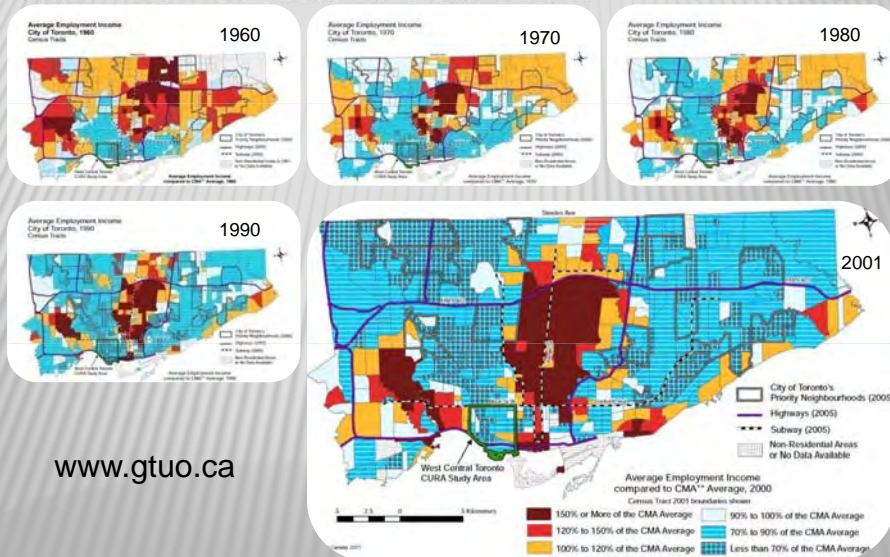
AVERAGE INDIVIDUAL INCOME 1970 TO 2000



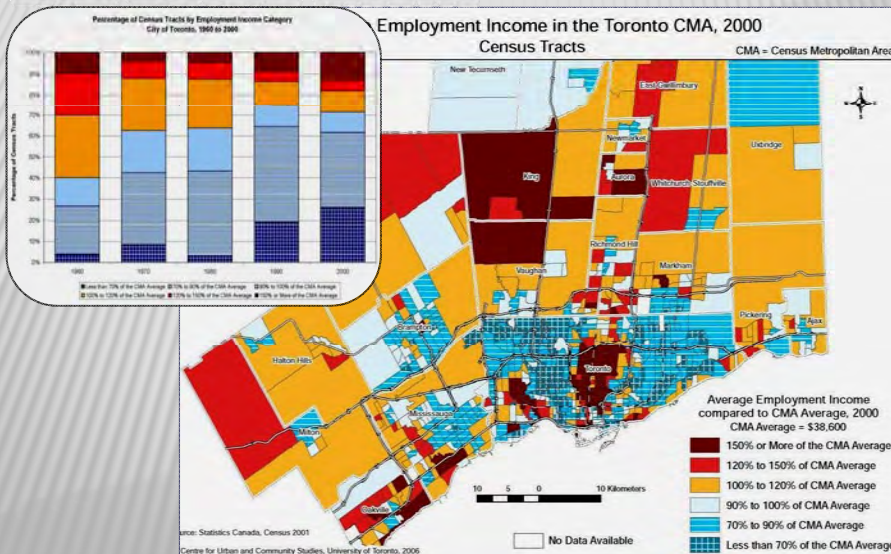
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AVG. EMPLOYMENT INCOME TORONTO SINCE 1960



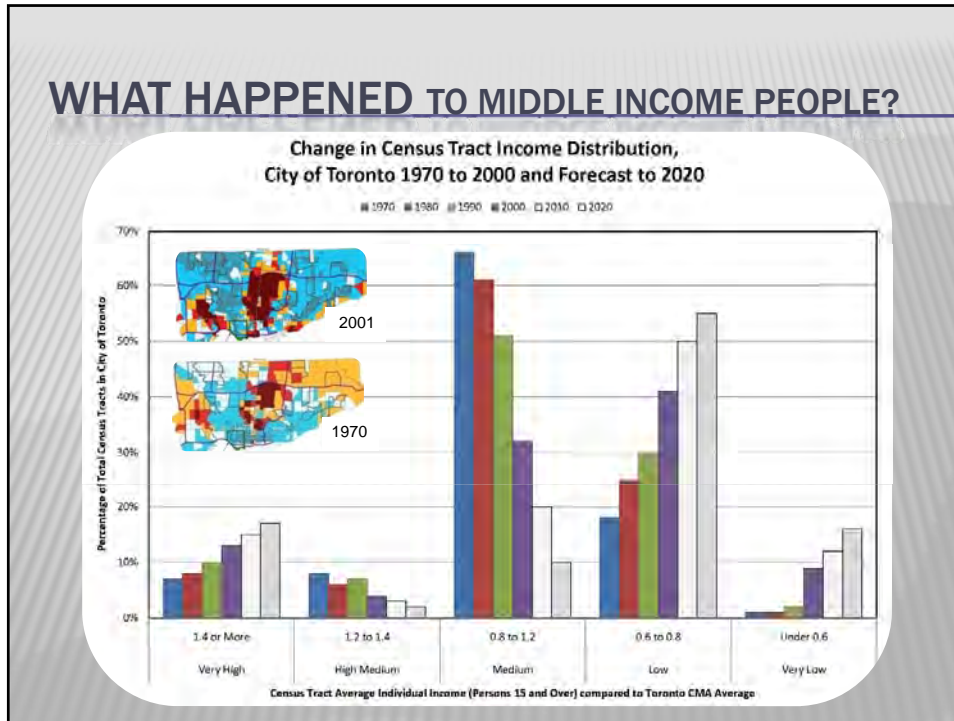
EMPLOYMENT INCOME



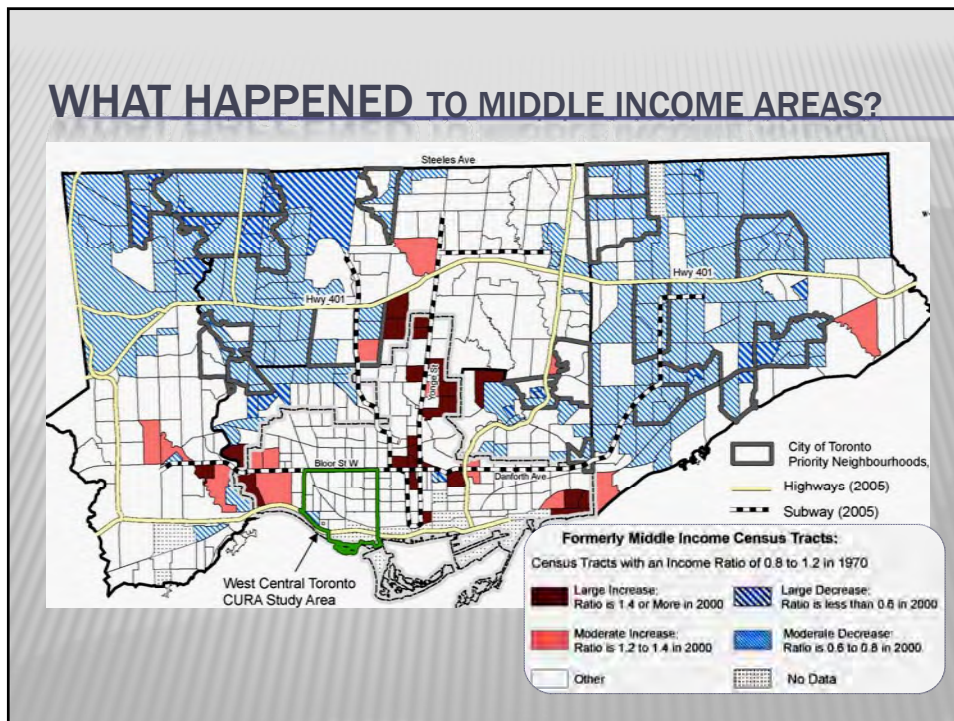
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WHAT HAPPENED TO MIDDLE INCOME PEOPLE?



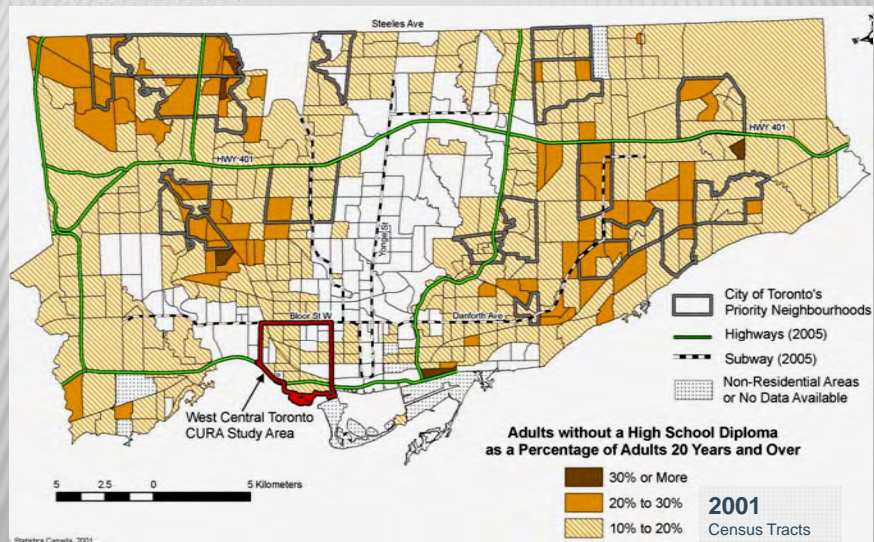
WHAT HAPPENED TO MIDDLE INCOME AREAS?



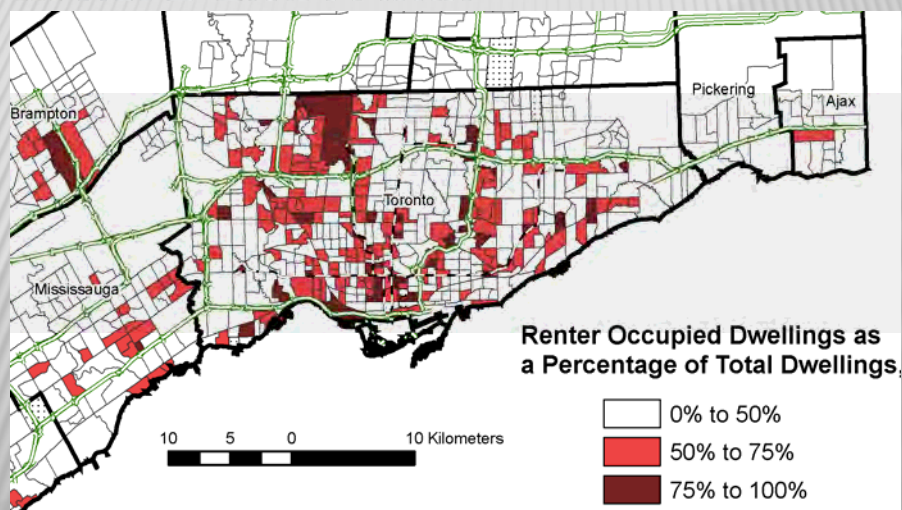
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EDUCATION NO HIGH SCHOOL DIPLOMA, 2001



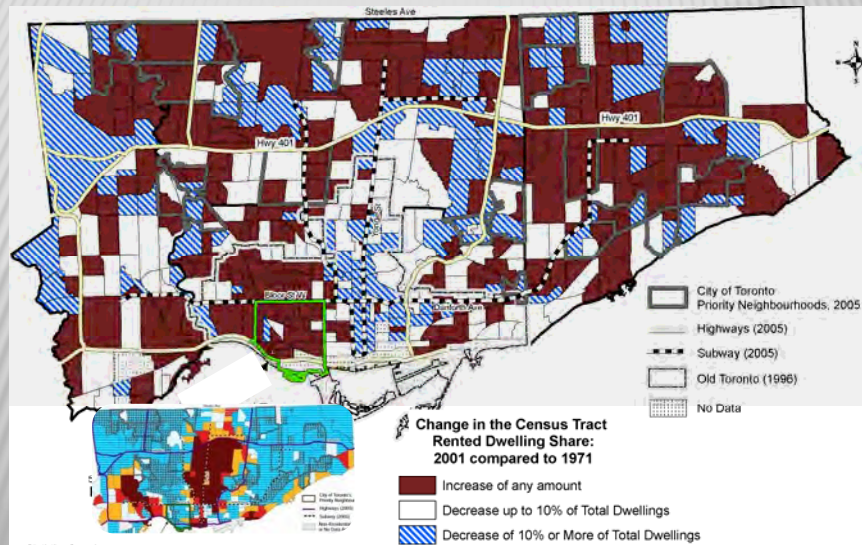
RENTED DWELLINGS 2001



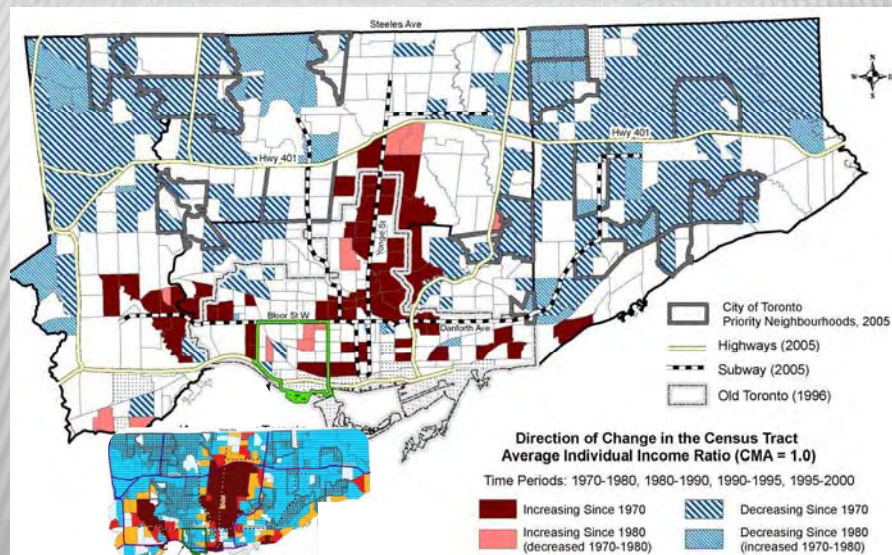
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CHANGE IN RENTED DWELLINGS 1971 TO 2001



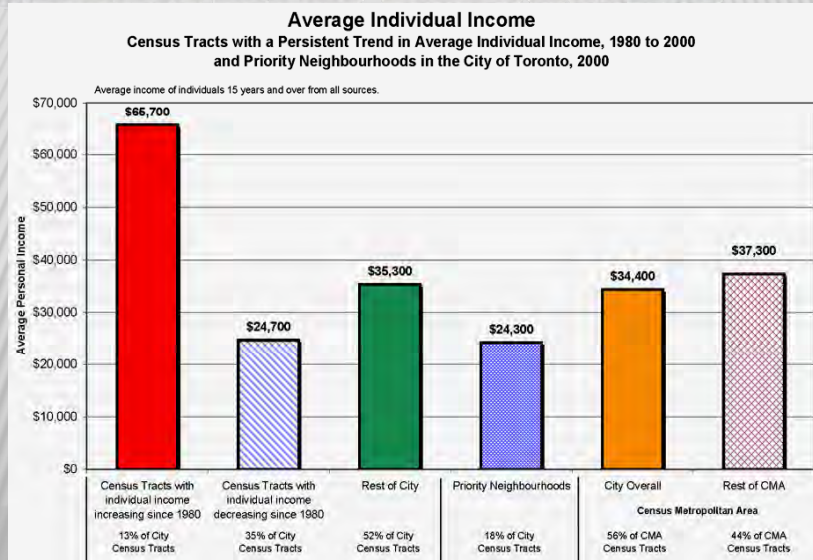
PERSISTENT INCOME Increase or Decrease, 1970-2001



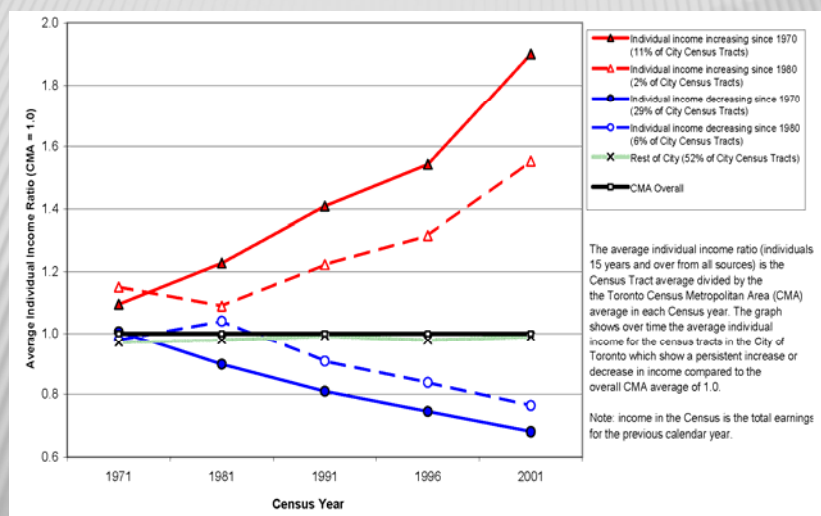
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PERSISTENT INCOME Increase or Decrease



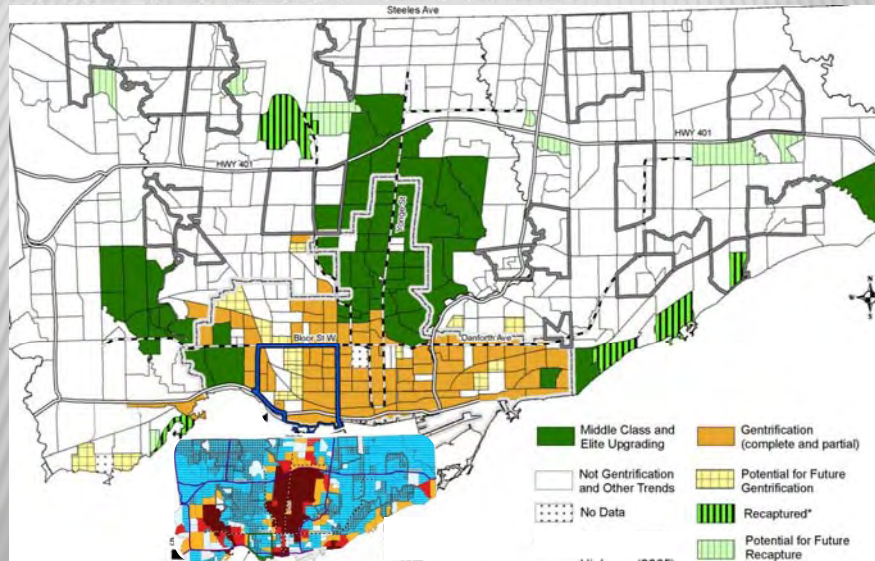
PERSISTENCE of Income Trends, 1971 to 2001



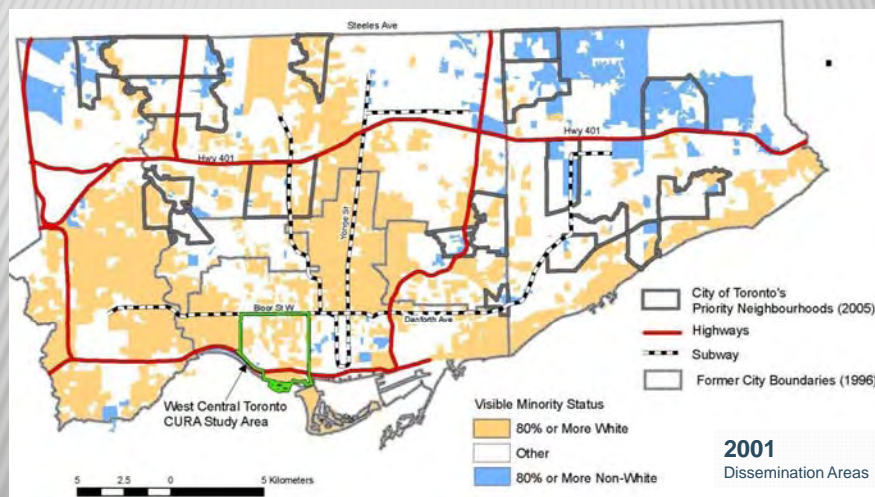
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GENTRIFICATION, 1961 TO 2001

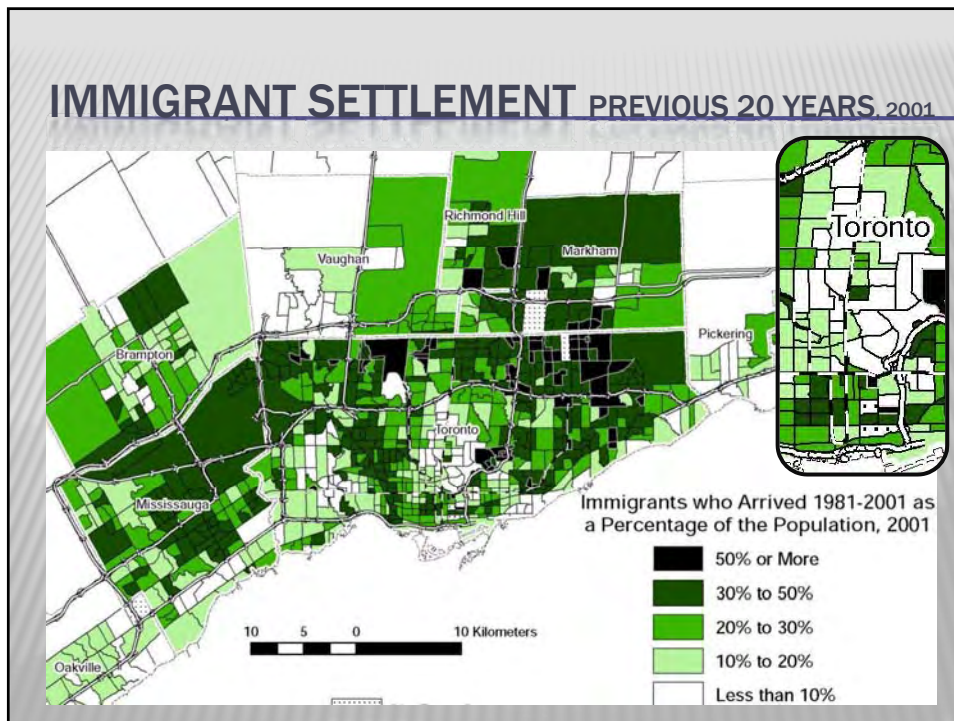
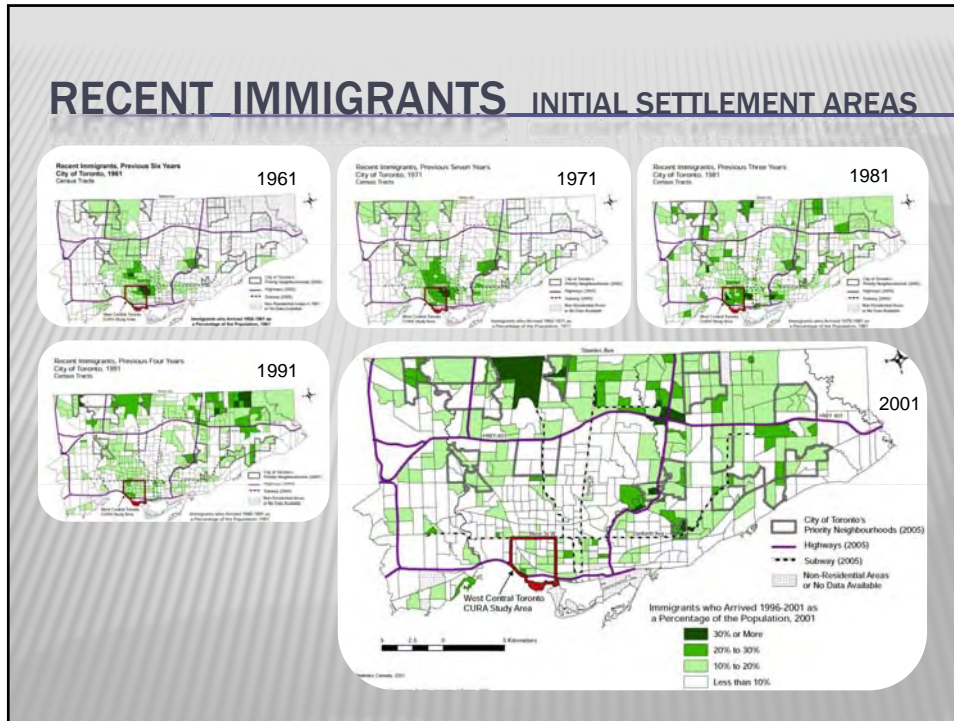


WHITE & NON-WHITE AREAS, 80% OR MORE



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Neoliberal Housing & Social Policy

- Terminate social housing supply programs
- Terminate private sector rental housing incentives
- Assist ownership sector further
- Displacement by gentrification
- Dehousing processes: homelessness
- Slash social assistance, unemployment ins.

Toronto's Rental Sector

Existing stock: aging, overcrowded, concentrated

New stock: very little supply, loss of scattered units

Social housing: few new units or rent supplements

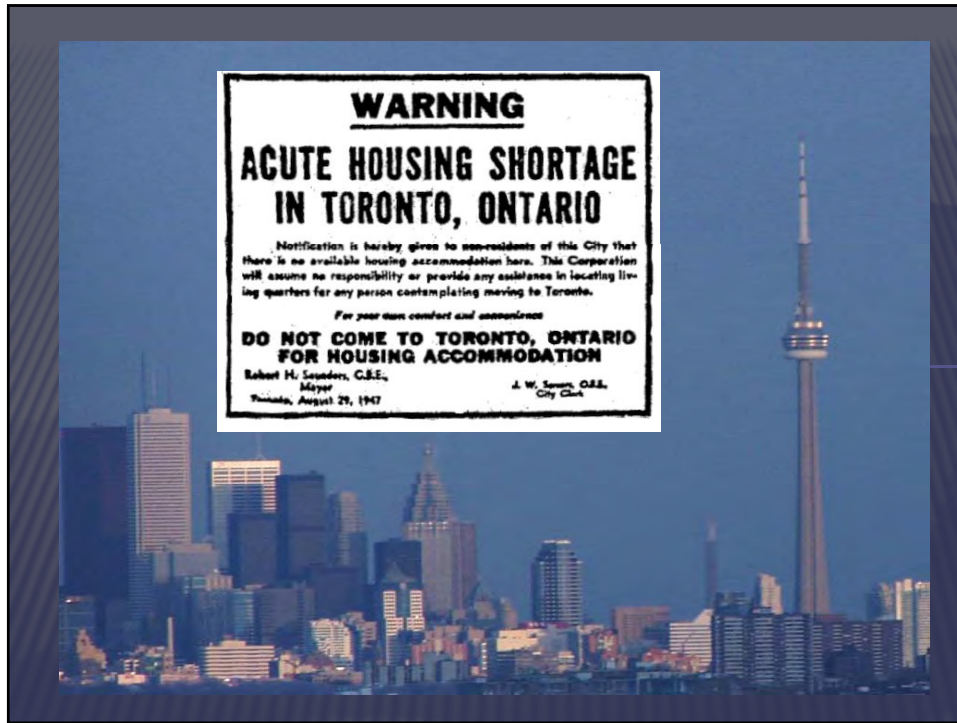
City Planning: no inclusionary zoning

Growing income gap: absolute & by tenure

Neighbourhood polarization: ...

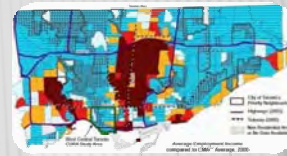
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WHAT CAN BE DONE? GENTRIFICATION POLICY ACTION

In the context of a national & provincial housing strategy:



1. Improve Rental Rehabilitation Assistance Program (RRAP)
2. End Vacancy Decontrol
3. Implement a Made-In-Toronto Approach to Inclusionary Zoning
4. Remove Zoning & Regulatory Barriers to Affordable Housing
5. Limit Conversions of Rental Buildings
6. Adopt Study Recommendations on Rooming Houses
7. Consider Taxation Tools to Fund Affordable Housing
8. Support Owner-Occupied Businesses
9. Community Capacity Building

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All maps and graphs prepared by **Richard Maaranen**
Data Analyst, Centre for Urban & Community Studies

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The screenshot shows the website for the Greater Toronto Urban Observatory (GTUO). It features a navigation menu on the left with links such as 'About CUCS', 'News, Events, Seminars', 'International Research', 'Research Associates', 'Research Projects', 'Community Research Partnerships & CURA', 'Greater Toronto Urban Observatory', 'Research Bulletins', 'CUCS Press & Publications', 'Urban Affairs e-Library', 'Community Development Graduate Program', 'Urban Degree Programs at UoT', 'Canadian Urban Policy Archive', 'Urban Research Links', 'International Housing Conference 2004', 'Housing & the Built Environment RCA3', 'Newsletter Archive', and 'CUCS Home'. The main content area includes a header for 'Greater Toronto Urban Observatory' and a section titled 'Greater Toronto Urban Observatory' with a definition: 'Observatory: a place set apart for making observations, a position affording an extensive view.' Below this is a paragraph about the GTUO's mission and a section for 'Mapping Neighbourhood Change in Toronto' which mentions a partnership with community agencies and funders. On the right, there is a 'RESOURCES & LINKS' section with links to 'U.N. HABITAT' and 'U.N. Global Urban Observatory'. A large text overlay on the right side of the screenshot reads 'MAPS & GRAPHS AVAILABLE AT WWW.GTUO.CA'.