Finding Room is the first Canadian book to focus solely on the question of how to provide affordable rental housing for low-income households. Two dozen authors – from business leaders to university researchers to representatives of the Aboriginal community – address this question.

The contributors offer analyses of the economics of low-rental housing; commentary on the relationship between housing and human rights; social perspectives on the lives and health of low-income renters; overviews of how the current system developed; suggestions for housing innovations; recommendations for all levels of government; and insights into the roles of public, private, and non-profit sectors.

Finding Room is intended to inform discussions of policy options for affordable housing by providing information and analysis from experts in the topic. The contributions suggest a growing consensus about the need for certain policy changes, although several controversial areas remain.

The book is a resource for community leaders, policy makers, researchers, and students. It includes a glossary, key documents relating to housing rights in Canada, and background on the economic and political context written in non-academic language.

Finding Room is published by the Centre for Urban and Community Studies at the University of Toronto.
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In June 2003 the Centre for Urban and Community Studies hosted a Policy Forum on a new national rental housing strategy. Participants included community-based housing and homeless advocates, as well as policy analysts and researchers from the private sector, government, and universities.

We asked participants to suggest practical strategies that would help to solve Canada’s affordable rental housing crisis. We set a very specific target: the poorest half of Canadian renter households. Renters whose income is below the median pay a huge percentage of their income on rent. Some become homeless because they cannot continue to pay rent. The market cannot supply new housing for this group – half of Canada’s renter households. Existing lower-rent housing is aging, and many units are being demolished, converted to condominium ownership, or rehabilitated and offered at much higher rents. The challenge for housing developers and for public policy is how best to deliver new rental housing at rents these households can afford.

This book grows out of the discussions that took place at the 2003 forum. Part I, Setting the Context, provides a critical overview. It begins with a major research study from TD Economics, which was presented in draft form at the Forum. Part II, Perspectives on the Current Situation, includes edited presentations from key participants at the Forum. No discussion of the affordable housing crisis is complete without examining the policy options, which are set out in Part III.

As we write these acknowledgements, the debate in Canada appears to be shifting from the question of whether we need a new national
housing strategy with a focus on affordable rental housing supply to a
more specific query: What are the key elements of a national rental
housing strategy? We believe this book provides some answers, thanks
to the excellent contributions from many people and organizations.
We want to begin by thanking the many participants in the 2003
Forum, in particular, the keynote speaker Don Drummond, and other
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Special thanks go to the person who laboured behind the scenes at the
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shaping it into the very readable book that you hold in your hands.
Thank you, Philippa, for the consistently high quality of your work and
for the significant contribution that you have made to this debate.
Opinion polls consistently show that most Canadians want to see
solutions to our nationwide affordable rental housing crisis. Thanks to
the efforts of all the contributors, this book will help provide some of
the tools we need to better understand both the scale of the problem and
the range of policy and program options.
Affordable rental housing is not merely a subject for scholarly debate.
We hope that everyone who reads this book will work towards practical
solutions in their communities and in the country. Plenty of organiza-
tions and associations are part of the solution – and they would benefit
from your active involvement.
An informed and active public is a necessary step in the realization of our shared goal: adequate and affordable housing for all.

J. David Hulchanski
Michael Shapcott

Toronto, July 2004
Foreword

DAVID MILLER
Mayor, City of Toronto

Home is the place where, when you have to go there,
They have to take you in.
—Robert Frost, The Death of the Hired Man

When politicians talk about Canada’s housing crisis, we tend to speak of waiting lists, funding sources, and divisions of responsibility among the three orders of government. These issues are important, but they don’t get at the thing that makes our current situation so outrageous: the fundamental need of every human being to have a place to call home.

Home isn’t where you want to go, it’s where you have to go; it’s a right, not a privilege. Somewhere along the line in Canada, we’ve allowed this to be forgotten. Policies and priorities changed, housing money disappeared, and politicians began to accept a fundamentally unacceptable situation. There are hundreds of Canadians who cannot afford to rent or buy a home. This defies both logic and morality. It is an unsustainable situation.

In Toronto, the problem has been building for more than twenty years. Today, Toronto’s homeless have become a routine part of the city backdrop. We should never have let things get to this point. Our city is far from unique. Every major urban centre in Canada faces housing challenges that are similar in nature, if not in degree, to those of Toronto.

While the state of affordable housing in Canada is deplorable, there are also good reasons to be hopeful. This crisis has come to the fore at the very moment that we have a rare opportunity to solve it. This
opportunity can be described in many ways, but what it boils down to – as with so many seemingly intractable issues – is that the political will now exists to do something about it. Not only do politicians at every order of government recognize the value of fixing this problem, but ordinary Canadians also understand the necessity.

In early 2004, shortly after I was elected Mayor of Toronto, City Council tried a new experiment in community engagement, designed to help chart a course for the future of our city. City Council wanted to know what residents envisioned for their city before we debated the municipal budget on the floor of council. In a series of highly successful public meetings known collectively as *Listening to Toronto*, we asked Torontonians about their priorities for City Council’s budget. All over Toronto, people told us the same thing: our number one job has to be to ensure all residents have an affordable place to live. Our mandate is clear.

When we work to address the issue of affordable housing, it accomplishes two important goals. First, it enables people to exercise their inalienable right to have a home. Second, investing in affordable housing ensures the economic well-being of the city. Given that cities are the economic engines of our country, when Toronto and other cities thrive, the country itself thrives. The political will to address this issue comes from both recognition of our responsibilities, and from an understanding of the benefits we will reap.

To stop the decay of the affordable housing issue, and to build for the future, we need to face this issue head on with vision, creativity, and boldness. For me as Mayor of Toronto, that means everything from spearheading negotiations with the other orders of government for resources and decision-making power, to small symbolic projects that help us build and keep our momentum.

One such project that means a great deal to me has to do with a Habitat for Humanity project in downtown Toronto. In 2004, Toronto City Council made a small but important gesture by providing the financial support for one extra home on this site – an unprecedented initiative. That single home makes only a tiny difference, but the act itself exemplifies the exact kind of commitment and creativity that will allow us to forge solutions for the big picture.

In February of that same year, I hosted an affordable housing summit at Toronto City Hall. More than 350 people from all walks of life attended. The resulting report is a tremendous source of optimism and inspiration. The ideas that emerged from this meeting of minds have
become the driving force behind Council’s actions as well as those of the many community organizations, businesses, and volunteer groups that are working together on the housing front.

One of City Council’s most important jobs involves our ongoing negotiations with the provincial and federal governments to secure long-term stable funding for affordable housing. And just like the Habitat for Humanity project, the governmental solution requires not just new funds, but new ideas. We are seeking support for a range of initiatives, including everything from the creation of supportive housing for people who need help with day-to-day tasks, to better control over the demolition of rental properties. We also need to limit the conversion of rental properties into condominiums that are affordable only to people with large incomes.

There is much more. In Ontario, we need the province to honour its commitments to fund affordable housing, and to provide desperately needed rent supplements. The province must also re-invest in existing and new supportive housing. We also need a federal government that will fund affordable housing programs that actually result in new affordable housing.

Nobody can do more to help the other orders of government come up with a workable plan than Toronto City Council and other city councils across the country. That is why, in addition to seeking new sources of housing funding, cities are asking for a “seat at the table” with the other orders of government. City governments have a presence on the streets and in the neighbourhoods where you can really see the problems associated with affordable housing. Our unique understanding of the issues helps us assess needs and direct resources in ways that will have maximum impact. But our insight into city issues will only be effective if we have a say in housing policy from the very start. Not only would it cost the other governments nothing to give cities a seat at the table, it would mean we could do much, much more with our current resources.

I am confident that we will strike a new deal with the other orders of government that will allow us to find sustainable sources of revenue to create and maintain housing, and that will see us sit down together to settle policy matters. With a minority federal government, we’ve never had a better opportunity for boldness and creativity in the way governments do things.

I am also aware, though, that we can’t just wait around while negotiations for a new deal for cities play out. We have to get keys into the
hands of people who need homes, and we have to do it this year, not
next year, or the year after that.

Toronto is Canada’s largest city, drawing people from across the
country and around the world. We feel the housing crunch particularly
acutely. Toronto has a responsibility to show leadership on this issue.
That is why City Council has included $14 million in new funding in
our municipal budget for affordable housing and why we are turning
that money into new homes as quickly as we can. We also are committed
to accelerating projects that are already in the works.

We are also addressing affordable housing as we move forward on
redeveloping our waterfront. The waterfront is the key to so much of
Toronto’s – and by extension Canada’s – future. We are transforming
our 46 kilometres of shoreline from old industrial space into new, sus-
tainable neighbourhoods. We have a bold plan for the waterfront,
including at least 40,000 new homes with ready access to public parks
and public transit. Like the rest of Toronto, these communities will be
rich and vibrant in their diversity. One of the ways we will promote that
diversity is to work with the other orders of government to ensure that
at least a quarter of the homes – a full 10,000 – will be affordable hous-
ing.

There is every reason to be confident that Canadians have the will to
find the resources to meet this country’s housing needs. But bricks and
mortar are not the entire solution. The other half of the equation
involves assessing and addressing the needs of low-income families who
require affordable housing. It also involves those least fortunate Canadi-
ans who have no homes at all.

The causes of poverty and homelessness are complex and subtle. Our
response to them must be equally nuanced and multi-faceted, not to
mention humane. Outreach initiatives must integrate many kinds of
assistance: needs assessment, referral to shelter, transportation, access to
housing, storage of personal belongings, applications for financial assis-
tance, and help for people who want to return to their home commu-
nity.

Canada has difficult issues to address in this community, such as the
fact that shelters, which are designed for short-term, emergency situa-
tions, have become long-term residences for many people who simply
have nowhere else to go. This is bad for them, and it creates an extra
financial burden for cities. In Toronto, for instance, fully 17 percent of
long-term hostel residents use 46 percent of hostel resources.

We have to be innovative with our existing resources in order to meet
this challenge. Toronto has launched a pilot project using a provincial rent supplement program that will help many long-time shelter residents move into their own homes. We started with 200 such supplements, but this program will ultimately make a huge difference, and relieve a great deal of the pressure on the shelter system.

Addressing the affordable housing crisis in Canada is an onerous job; we have our work cut out for us. For years, cities have been starved of the funds and resources they need to provide adequate housing for their residents. Now, we have to rectify the problems wreaked by long-term underfunding, while finding new, constructive ways move forward. It’s a daunting process, but we have to remain undaunted. Our response has to be as overwhelming and as multi-faceted as the problem itself.

Here are five fundamentals that should serve as guides as we move forward on these issues:

- Programs must be individualized to suit varied needs throughout the country.
- Municipal governments must be given a seat at the table with the other orders of government when housing policy is created.
- The federal government must provide long-term funding for affordable housing.
- The provincial and territorial governments must take immediate action to complement federal initiatives.
- Municipalities must show leadership on the ground, where money and ideas get turned into dwellings.

The current unity of resolve among the three orders of government, private and non-profit organizations, and the people of Canada will not last forever. We need to take action now, while this rare alignment of priorities exists. It’s only by turning ideas into action, commitments into policy, and dollars into houses, that we can ensure that every family and individual has a place they can afford to call home.

When it comes down to it, we have no option but to overcome the obstacles to a sound affordable housing policy. With apologies to Robert Frost, when a Canadian has to go home, we have to be there to take them in.

Mayor David Miller was a Toronto city councillor for nine years before being elected mayor in November 2003. As a city councillor, he chaired the Charter City Reference Group, sat on the committee on the future role of municipal government at the Federation of Canadian Municipalities, and was a director of Metropolis, an international organization of
cities with more than a million inhabitants. Soon after becoming mayor, he organized a big city mayors’ conference to promote a national urban agenda and held an open forum that allowed Torontonians to suggest ways of increasing the stock of affordable housing in the city. Mayor Miller has a degree in economics from Harvard and a law degree from the University of Toronto. Before running for public office, he was a partner at the Toronto law firm Aird & Berlis.