

Canadian Federation of University Women : *The Affordable Housing Crisis*

November 30, 2024

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Advocacy Centre
for Tenants Ontario | Tenant Duty
Counsel Program

ADVOCACY CENTRE FOR TENANTS ONTARIO (ACTO)

- One of 71 community legal clinics funded by Legal Aid Ontario.
- Works for the advancement of human rights and justice in housing for low-income Ontarians through legal services, law reform, community organizing, training and education.
- Provides tenant duty counsel services for self represented tenants appearing at the Landlord and Tenant Board



Ontario's Losing Affordable Units

- 2006 and 2016, Ontario saw a 26% decline in units that rent for less than \$1000, while units renting for over \$1,500 increased by 360%.
- 2016 and 2021, units renting for under \$1,000 have decreased by another 36%. Meanwhile, units renting for over \$1500 have increased by 54%.
- Luxury rentals, renting for over \$3000, have increased by 87% between 2016 to 2021.



Ontario is Not Replacing Them Fast Enough

- [Canada](#) has lost 550,000 affordable units between 2011 and 2021 or 11 units for every new affordable unit created
- [Ontario](#) Loses 20,000 affordable units each year.
- [Ottawa](#): Loss of 31 units for every affordable unit created between 2011 and 2021.
- [Hamilton](#): Loss of 29 units for every affordable unit created between 2011 and 2021.



How Did We Get Here

- 50s to the early 90s expansion of private and social housing fueled by government investments
- Lack of supply – Federal Government (1993) completely stopped building social housing and apartments devolving responsibility to provinces.
 - Growing reliance on private sector
 - Less than 9% of new housing has been for purpose built rentals over the last 30 years.
- Financialization of Housing
 - Investors (25% - including REITS) make up the highest segment of buyers over first time home buyers. The largest 25 financial landlords (REITs and other types of firms) owned nearly 20 per cent of the country's private, purpose-built stock of rental apartments
 - Investors in the South buying cheaper properties and applying Big City rents
 - Evict tenants three times more than other landlords

How Did We Get Here

- Rent Control Exemptions in Ontario:
 - A) Vacancy Decontrol
 - 2022 rents for 2 bedroom units increased in Hamilton (26%), Ottawa (17%), and Toronto (29%) even though rent was capped at 1.2% for rent controlled units.
 - B) Units First occupied after November 15, 2018 units
 - [Ontarians](#) could experience triple digit rent increases
- [Short Term Rentals](#):
 - 12,860 units removed from Ontario's long term market
 - Renter households have paid \$1.6 billion in additional rent since 2017 due to STRs.

How Did We Get Here

- Landlord and Tenant Board delays and dysfunction after removing all in-person services in 2020 and moving to a provincial scheduling model
- Delays increased from 7-8 weeks in 2020 to 7-9 months for landlord applications and up to 2 years for tenant applications as of May 2023.
- 44.6% (Tenants) and 86.5% (Landlords) attended their digital hearing in [2021](#) due to digital divide.
- More tenants evicted for missing hearings and tenants less likely to enforce rights due to mistrust in the system due to significant delays.

How Did We Get Here

55.6% of tenants participate in their hearing by phone

74% of landlords participate by video in their hearing

- More tenants evicted for missing hearings and tenants less likely to enforce rights due to mistrust in the system due to significant delays.

How Did We Get Here

- In 2021, 40% of Ontario renter households spend more than 30% and 15% spend 50% or more.
- OW rates stagnate at \$733/month for individual
- ODSP rate rises annually with inflation at \$1368 per month for individual.
- Wages and fixed incomes have not kept up with Rising Rents

Today



Toronto closet advertised for \$750 per month

- 234,000 estimated homeless in Ontario
- [2022](#): 14,500 people on social assistance were experiencing homelessness. In 2024, number grew to 26,500.

- Wait times for supportive housing are up to seven years long, with about 27,000 adults with a developmental disability waiting for residential supports and services in the province



NATIONAL POLICY RECOMMENDATIONS

- Increase National Housing Strategy fund. \$3.5 billion/yr is needed to reduce chronic homelessness by 50%
- ✓ Create dedicated acquisition fund accessible to non profits and co-ops to retain current affordable housing stock
- ✓ Dedicate funding and surplus lands for non profit housing development
- ✓ Increase housing supports for tenants
- ✓ Create Indigenous governed Urban, Rural & Northern Indigenous Housing Centre
- Tax REITS to curb financialization



PROVINCIAL POLICY RECOMMENDATIONS

- Ontario is the only province where social housing is a municipal responsibility
- Adopt innovative approaches to developing affordable and social housing
 - Improve inclusionary zoning policies
 - Ensure affordability of housing developed using public resources
 - Commit additional funds for social housing
 - Eliminate rent control exemptions
 - Stricter controls on STRs



PROVINCIAL POLICY RECOMMENDATIONS

- Proclaim into law tenant protections in Bill 97 (2023)
 - increased fines against bad faith evictions (\$100,000 against individuals and \$500,000 against corporations)
 - Increased protections against renovictions and demovictions
- Provincial rental replacement rules to protect rental units. (Mississauga and Toronto are the only municipalities with bylaw)
- ✓ Improved definition of affordability
- Significantly Increase social assistance rates
- Increase transitional housing and shelters



PROVINCIAL POLICY RECOMMENDATIONS

- More mental health and addictions support
 - 30-35% of ppl and 75% of women experiencing [homelessness](#) struggle with mental illness
- Improve access to justice for vulnerable tenants
 - Return to in-person LTB hearings
 - Restore the budget of Legal Aid Ontario to 2019 levels



SUPPORT FULL RENT CONTROL

TELL THE PROVINCE WE
NEED FULL RENT
CONTROL!

FairRentOntario.ca



Stable homes.
Secure futures.



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How Are Municipalities Responding

- Increasing Density (ex. Mississauga permits 4 units as of right)
- Implementing Principal residence requirements for Short Term Rentals (17 municipalities in January 2023 including Ottawa, Mississauga, and Toronto)
- Encampment Supports
- Licensing Apartment Buildings
- Intergovernmental advocacy and collaboration
- Greater focus on Non Profits Ownership



How Are Municipalities Responding

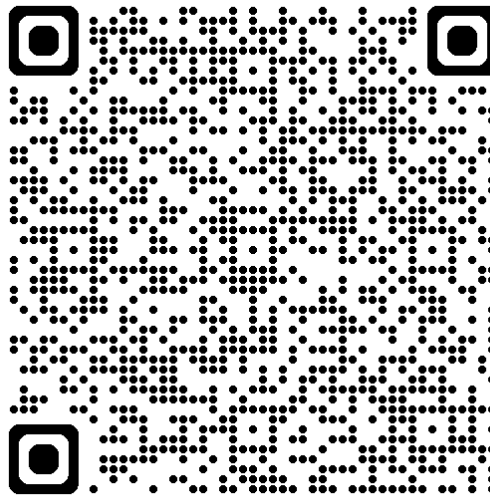
- Eviction prevention supports such as rent banks and funding tenant representation and information sessions
- Anti-Renoviction bylaw
 - License required when landlord serves eviction notice
 - Independent assessment stating vacant possession is necessary to conduct renovation, demolition or repair
 - Building permit is required
 - Landlord must provide comparable unit or pay tenant compensation in lieu (Hamilton)
 - Increased fines (London)
 - Toronto passed (November 2024) most comprehensive by law in the province.

How Are Municipalities Responding

- Land Use Planning (legalizing secondary suites, multi tenant housing licensing, rezoning industrial land for residential use)
- Rental replacement policy preserves rental units during demolition or conversion process (Mississauga and Toronto)
- Incentives for creating affordable rental:
 - Eliminate parking minimums
 - Covenants that cap rent increases for new units
 - Faster approval process
 - Pre development loans
 - Fees and property tax exemptions
 - Leasing instead of selling land

Municipal Engagement Guide

- In July 2024, the Association of Municipalities of Ontario released *Homeless Encampments in Ontario: a Municipal Perspective*



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Highlights of Municipal Engagement Guide

At page 3: Encourages “rights based” responses, including:

- Meaningfully engaging with encampment residents, including ongoing good faith discussions with as many encampment residents as possible to understand concerns and provide supports;
- Exploring viable alternatives to encampment evictions or removals, such as offering alternative housing solutions – like tiny homes, shelters, rent supplements or relocating encampments from dangerous or inappropriate sites;
- Supporting encampment residents’ access to essential services, such as drinking water, waste management, and sanitation facilities;
- Respecting encampments residents’ belongings; and
- Working with encampment residents and police forces to develop and implement encampment safety protocols.

Examples of Change at Municipal Level

COMMON

Encampment service depots operating by July 4 in London, Ont.



By **Marshall Healey** • 980 CFPL
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Designated Outdoor Sheltering Locations

Designated outdoor sheltering locations are spaces in municipal parks where those experiencing homelessness can camp for the purpose of sheltering. Municipal staff regularly visit designated outdoor sheltering locations to ensure adequate services are provided and mitigate issues where possible. For more information on designated outdoor sheltering locations, see [Common Questions](#).



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Thanks!

Any questions?

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