

DISPLACED, UNDERSERVED, UNPROTECTED

A SHORT ANALYSIS OF THE HOUSING CRISIS
IN ETOBICOKE-LAKESHORE, AND HOW THE
CITY OF TORONTO CAN HELP

Created in partnership with and for
the information of the City of Toronto



2020 - 2030 Action Plan

JULY 5, 2019

LAKESHORE AFFORDABLE HOUSING ADVOCACY
& ACTION GROUP



Introduction

Lakeshore Affordable Housing Advocacy & Action Group (LAHAAG)

The Lakeshore Affordable Housing Advocacy and Action Group, also known as LAHAAG, is an advocacy group that was formed a little over a year ago as a partnership between LAMP and several other community organizations. Since its inception, LAHAAG has held events and meetings with community members every month to bring about solutions to the housing crisis in Etobicoke.

Even though the group is quite new, LAHAAG has over one hundred active members, has received media coverage in the Etobicoke Guardian, and has organized meetings with our local MPP as well as the office of our City Councillor. The group has also played a key role in advocating for affordable housing on the new development site at the Mimico Go station, as well as underutilized Green P parking.

LAHAAG is coordinated by a core group of devoted individuals who meet regularly to guide the group's direction. Many LAHAAG members spend long hours researching and spreading the word about new or innovative housing initiatives, and the group shows potential for years of continued positive change.



About the Project

In May of 2019, the Lakeshore Affordable Housing Advocacy and Action Group received funding from the City of Toronto to conduct a public consultation within the South Etobicoke community regarding the City's strategy over the next ten years with respect to housing policy. In the financial assistance agreement between the City and LAHAAG, it was agreed that LAHAAG would strive to include in its consultation input from individuals who are experiencing homelessness or who are precariously housed, individuals on low or fixed income, seniors who are experiencing displacement, newcomers & visible minorities, women, members of the LGBTQ2S+ community, youth, and those with disabilities or experiencing other barriers to housing.

Summary of Event

On June 26th, 2019, LAHAAG in cooperation with and taking place at LAMP Community Health Centre hosted a Community Dinner and Conversation on Housing as part of the City of Toronto's HousingTO consultation series.

Facilitators of the event asked participants to discuss a number of the consultation questions provided by the City, with a particular emphasis on solutions, measures that the City should be prioritizing, as well as what individual attendees felt they needed to be secure and successful in their housing. The conversation started as a large group discussion, with facilitators encouraging participants to additionally fill out the worksheets provided by the City and to express their concerns on flip chart paper displayed around the room with several of the consultation questions. At the end of the night, participants made a list of their priorities for housing strategies in the City, and these strategies were then voted on by participants.

The event was well promoted and well attended; about sixty-five community members were in attendance, many of whom have had lived experience with the housing affordability crisis in Etobicoke-Lakeshore. Many expressed concerns about displacement and the difficulties of affording rent on a low or fixed income, and the crowd was diverse – many participants were immigrants, visible minorities, seniors,

receiving social assistance, or disabled. In addition, some aspects of the discussion were hyper-local to the Lakeshore area; this is significant, as South Etobicoke is an area seeing heavy development, gentrification, and with it, severe affordability problems often missed by those viewing the crisis on a larger, city-wide scale.

In the following pages, key points brought up during the community conversation will be outlined and analyzed, including solutions to many significant challenges that were proposed by and for community members. While reading this report, it is significant to emphasize the importance of seeing housing in Toronto through a human rights-based lens; and to keep in mind the social and human cost of inaction or inadequate action.

Displacement

The most severe and underlying issue that was thematic throughout the entire conversation was displacement – the fact that dozens of community members and neighbors are losing their homes. This displacement has come from a variety of sources, including evictions, “renovictions”, conversions from rental apartments to condominiums, and rising rents due to gentrification.

More and more community members are being targeted by “renovictions” – evictions from their homes on the basis of renovations. Along with this, tenants are worried about conversions from rental apartments to condo units, which are reducing the affordable housing stock. Above guideline increases (AGI) are causing unexpected rent increases that contribute to homelessness, and dilapidated housing stock that was once accessible to those on fixed income or to the most disadvantaged is no longer available for the growing displaced population as professionals are moving into these units.

Gentrification has been forcing valued neighbours to leave the communities they call home. This crisis has led to individuals being forced to couch surf and live in parks, contributing to an increase in the homeless population in a city without the infrastructure to support them. The growing number of people displaced into homelessness is increasing the need for shelters, and mentioned repeatedly throughout the evening is a **growing need for emergency shelters outside the downtown core**, and specifically in South Etobicoke.

The community is also seeing a significant need for the expanded **legalization of shared accommodations** – known commonly as rooming houses or dwelling rooms. These shared accommodations are to many the most inexpensive housing option available – and unfortunately there has been an increase in the number of rooming houses being converted into Airbnb’s or other rental units.

The most agreed upon priority for the City to be focusing on is to **provide rent controls and controls around above guideline increases**. In addition – not only through the

consultation but through the work of LAHAAG generally – we have found a significant gap between the fixed incomes and housing allowances of those on Ontario Works, ODSP, and with pensions to cost of living today. If the provincial government will not continually increase the housing allowances of social assistance recipients to allow them to afford rentals, then the City should **provide portable subsidies to these individuals and ensure they increase annually** to accurately reflect the realities of Toronto’s housing market.

Another idea proposed was to **create a centralized website for rental listings** instead of people having to resort to using Kijiji or other websites, as well as the City implementing portable subsidies that will cover the cost of an average one- to two-bedroom apartment. Community members wanted to see an increase in the number of shelters, especially emergency shelters, available outside of the downtown core, and mentioned the potential for vacant schools to be repurposed into shelters. Many individuals at the consultation we have seen are truly members of this community and would like to stay in this area; during the winter, many of these individuals are forced to relocate in order to access services which are extremely limited outside of the downtown core.

Using Vancouver as an example, we can **tax those who own vacant homes so there is an incentive to rent housing**. The City can discourage foreign investors and developers which are exacerbating the current housing crisis by overseeing the buildings and utilizing tax and revenue tools which exist in the city’s toolbelt, or impose new measures such as a **marginal property tax increase** for ownership of multiple investment properties, or **mandatory reporting of cash purchases of properties to FINTRAC**.

Another key takeaway from the consultation was that it is essential for all levels of government, including the City, to provide **protections for the homeless** through housing and outreach workers, or through peer workers through City services and funding. In order to approach housing policy in this City from a holistic, human-rights based approach, support needs to be provided to the most vulnerable individuals involved – including an increase in programming to support the homeless and

precariously housed, and expanded investments in emergency shelters in South Etobicoke and across the City, rather than centralizing a majority of these services downtown.

The Need for More Rent Geared to Income (RGI)

The current waitlist for housing is said to be ten years, but in actuality it is closer to fifteen years. With the growing senior and single population, smaller one-bedroom units are needed, along with more rental co-op housing. Over the course of several LAHAAG meetings, we have concluded that the form of affordable housing which will assist the largest group of people is rent-geared-to-income. RGI housing, in contrast to more mainstream definitions of affordable housing, is based on an individual's income; many other organizations and governments will define "affordable" as meaning a percentage of market rent, which to many tenants is still wholly unaffordable.

The topmost priority identified by the group to increase the stock of RGI housing is to **build more units on City owned land**. In addition, the City needs to introduce **specific, wide-spreading and effective inclusionary zoning policies** – these policies need to be city-wide, not just in the downtown core; they need to focus on affordable rental units rather than condominiums for sale; and they need to be a large number of units rented out at RGI levels in perpetuity, or at minimum for one hundred years.

Another idea proposed by the community was **rent-to-own programs for individuals with low incomes** so they could eventually afford to own their unit. While we maintain that affordable rental units need to be the priority in order to help the most vulnerable, ownership can provide dignity and power in many cases to individuals and families who otherwise would never have that option. We must **allow the use of empty employment, industrial, or vacant land to be mixed-use**. In fact, when a significant employment site closes down – keeping in mind that this should not be necessarily limited to provincially significant employment lands, but rather any employment site with significance to a community or neighbourhood – **it should be mandated that either affordable housing, employment, or a mix of the two should be built on that land**.

A general consensus throughout the meeting was that the City should **create incentives for developers and landlords** to build affordable housing. We need to see **innovative housing models for seniors** – one of our most vulnerable populations – so

they may age in place and have access to the appropriate support services; examples include fostering social interaction through senior housing collectives, rooming houses, and seniors living with youth who are studying gerontology or in a related field.

The **Habitat for Humanity model** could be used to build rentals instead of homes for ownership, or even to build shelters – this could be done through partnerships with TCHC to manage the rentals, or with non-profits to manage shelters. There was also interest in **developing sites within Toronto for trailer parks**. Vacant lands can easily be used for this purpose, and in addition there are many trailers in the area.

The most important thing to keep in mind at this juncture is that there is a crucial need to fast track the building of affordable housing, and to maintain the existing stock. Perhaps the City should pay more attention to building applications that request conversions of rentals to condos, or for any applications that would result in loss of affordable housing stock. There is also an ability to look beyond our country as well as across the country for other solutions; many jurisdictions around the world are doing innovative and exciting work around housing.

Protecting Tenants Rights

A final, third category that was identified as part of our consultation was the protection of tenants rights. There were hopes that the City could provide more formal links to the City that people may go to in regards to housing; this would include **increased support for tenant associations** and individual tenants launching complaints. There was an overarching agreement that tenant associations provide cohesion, weight, and safety in numbers. The City could be providing **easily accessible information** on tenant rights and legal services, and give **stiffer penalties for landlords** going through with renovictions to prevent them from continuing the practice. Perhaps the City could **provide temporary housing for tenants** who are asked to leave for repairs and make sure that the tenants are able to come back to the unit once repairs are done.

Testimonials

The following are testimonials from community members collected as part of our consultation process. The individuals interviewed below are all experiencing homelessness or precarious housing situations. They were asked their biggest concerns and challenges around housing, what the City can do to help them achieve success in housing, and their priorities when it comes to housing in the City.

Lisa

Living in a homeless shelter for 26 months, and has been homeless in shelters for 3.5 years, 4 years in November.

“My main concern is accessibility to affordable housing. Due to severe allergies, I need to rent my own place either a bachelor or one bedroom. I need peace and quiet in order to heal from a lifetime of trauma. ODSP only covers 400 dollars for rent and the average rent in Toronto for a one-bedroom apartment is around 2 thousand dollars.”

What can the city do to help you achieve success in housing?

“Create more affordable housing for people on low income, and subsidies. I need my own washer and dryer [because I] cannot use soap. I am allergic to fabric softeners and detergents.”

Priority #1: “Build more affordable housing. Get people out of the shelters and off the streets.”

Priority #2: “Provide housing subsidies for renters, because fixed incomes do not cover the full cost of housing in Toronto where I live. I need a subsidy. Never mind covering food, travel clothes etc.”

Priority #3: “Create more support programs to help people be successful in their housing. Programs that help to manage finances, help for gaining support to deal with everyday struggles people face.”

Tom

“Biggest concern is there are not enough rental apartments for low income people. Landlords are able to charge what they want so it’s hard for people on fixed or low incomes. People are trying but there are so many loopholes for landlords to get the upper hand. Need to build more affordable housing. You have to be lucky to get a place. Someone you know. People who are low income or have bad credit don’t stand a chance. The waiting list for affordable housing is crazy long – almost a 15 year wait (he thinks it really is a 25 year wait). [We need] rent to own. Need rent controls. Also need more supportive process for tenants around evictions. Gentrification is causing many people to lose their apartments. Government needs to control the rents. Living in a tent in the summer.”

What do you need to be successful and secure in your housing.

“To have a job and work and keep the job. To have affordable housing. What we need, we need a roof over our head, a bed to sleep on somewhere where we can feel safe. It has to be affordable. Everything is way out of control. (The cost of renting an apartment in Toronto.) Landlords rule the roost. Unless you can sublet from someone who has rented the unit for a very long time it will cost you an arm and a leg. I have a friend who has been in a two-bedroom for 50 years and he pays less than one thousand dollars. But the landlord does not fix anything or make needed improvements.”

Ana

“Norman Kirk, New England politician – ‘People don’t want much: someone to love, somewhere to live, somewhere to work and something to live for.’ People in South Etobicoke want the same. They deserve the same as humans, Torontonians, Canadians, affordable, decent housing. Should be a human right in Canada.”

Deb

“My biggest concern is that a lot of people are living out on the street because they don’t have affordable housing. I am 63, where am I going to live at 65? They are building condos, but they are not building for the people who need it. Ontario Works and ODSP should offer more for the housing allowance. I have been in my apartment

for 21 years. I am lucky I got a subsidy when I left the shelter. I am the only one in my rental building with a subsidy MTHA. But the landlord won't do anything to improve my unit. Just give me a bucket of paint to paint it. My floor has splinters. I got gangrene last year when my foot got infected. I am scared to move out. Where am I going to live? I fought for this apartment. I don't want to lose it. But it is not accessible. I have a wheelchair. I have to lock it outside my apartment. I crushed my ankle years ago on the stairs. I had to climb up the stairs for dear life. I am also concerned about the affect the housing crisis is having on people living on the street. It is creating violence. People are angry because they are homeless. They are struggling. One girl beat up a nice homeless guy for his guitar and money. She is homeless and needed the money. It's not safe on the street. If people had a safe place to live there would be less violence. I think they should make it easier for people to get accepted by landlords like for people who have bad credit. I also think that the new condos being built on the Legion property should include affordable housing. The city needs to build more affordable housing."

Shawn

"I am homeless. My biggest concern is that the price of housing is ridiculous; 1300 for a bachelor. Ridiculous. Way too expensive. 710 dollars for a room, welfare only covers 550. Where do you get the rest? Sometimes I sleep on the TTC. Now I have a tent and set up in the park. In the winter I go to the churches or Out of the Cold programs. I was hit by a car and am waiting for a settlement. The Adult Drop in at LAMP is a good program, a good model. Not like some of the downtown programs. One idea is the trailer city idea. I could live there. We also need more housing support. Why not use some of the city golf courses for housing? This housing crisis can't continue. What is going to happen to the seniors and the elderly? Already we are seeing more people living on the streets and it's going to get worse. People need jobs and apartments."

Yegor

Newcomer, student

"My biggest challenge is finding affordable housing. It is impossible for students, international students to find affordable housing in Toronto. I filled out many applications and submitted them with good references, good credit scores. Landlords

won't rent to international students. I have a nice application and portfolio. It does not matter. My parents can help me and I have a part time job, good marks at school. I can afford to live in a condo but they won't rent to me. So now I live in a house that has been split into 8 apartments , the walls are so thin, there is no air conditioning, and I share it with two others. We pay the hydro etc. The same price as a condo. The landlords in nicer buildings won't rent to us because they say students are going to party and smoke pot so they are not welcome here.

The city should have a housing office and placement support staff to provide assistance with accommodations. Help to find affordable places to live and also advise us about our rights. An Ikea driver came and delivered some furniture to us. Someone blocked the Ikea truck in our laneway so the Ikea driver broke our window because he was mad. Now the landlord is charging us for the broken window. We can't afford lawyers. I don't know the system, where to go for help from my landlord. The City of Toronto should also build affordable housing for students or give students subsidies. Maybe if condos have 50 floors, 10 floors should include affordable housing. A city housing office could help people who are struggling with affordable housing, and give housing support services for tenants."

Conclusion

The City can do a lot more to support the South Etobicoke community around affordable housing. Understanding that the province has jurisdiction over many of the housing policies, we can better protect people on the verge of homelessness by utilizing innovative solutions. Perhaps advocating to give Toronto status as a Charter City would prevent interference with policies that would make affordable housing more accessible to Toronto citizens. The most integral piece of this conversation that needs to be kept in mind is that **housing is a human right and needs to be treated as such**. Our community has been organizing on this topic for over a year, and the turnout of sixty-five vulnerable community members on a hot summer night surely is proof that something must be done. The South Etobicoke community is desperate for housing relief; as the City of Toronto, we look to you for aid.