

# **Taking Action Together:**

## **Five Ways to Make Homes Affordable in Ontario**

**Dear Fellow Ontarian,**

The housing crisis is all over the news. Many experts and politicians have weighed in on how to solve it. There are many different views and ideas. It can be confusing. Who do you believe? Who has the best plan? Is it even possible to solve this crisis?

This report is designed to provide you with clear information and hope. We want to help you understand the options and give you a clear set of actions that will together solve the housing crisis.

It's been created by a diverse group of community and civil society leaders from a wide variety of backgrounds who care about solving the housing crisis. We set aside our differences and worked together to find common ground and develop a way forward that makes sense for everyday Ontarians, whether you live in a city, suburb, or small community.

Most of us are not housing experts. But we did talk to experts and did our homework. We read dozens of reports and found the best ideas from experts, think tanks, and civic organizations, and put them into language we can all understand.

We landed on **five Action Areas** that best explain what needs to happen to solve the housing crisis:

1. Build in the right places.
2. Build a wide variety of housing types.
3. Build smarter and faster.
4. Invest heavily in non-market, affordable housing.
5. Make housing affordable and part of liveable communities.

For each Action Area we explain why it's important and what actions governments can take. We know that if governments create the right rules, invest in the right programs, and have the right types of taxes, we will solve the housing crisis.

Finally, we have an agenda and want to be upfront about it. We hope this report will:

- Inspire you, everyday Ontarians, civil society leaders, opinion leaders, and decision makers to all “row in the same direction”
- Help you speak to others, including elected officials, about the housing crisis and how to solve it

- Create the public consensus Ontario needs to get governments, developers, and housing providers to work together to build a liveable Ontario.

*Sincerely,*

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***P.S. See Appendix C for a list of individuals and organizations who have endorsed this report.***

## Introduction

Housing experts have explained why we are in a housing crisis. They've explored the toxic mix of circumstances and missteps that have created this situation. Most have a list of solutions they think will solve it.

But few people have the time, energy, and expertise to wade through thousands of pages. This is why we wrote this report. We want to provide everyday Ontarians with the best ideas from experts, think tanks, and civic organizations, and put them into language we can all understand.<sup>1</sup>

We found key disagreements about some of the causes. But there is almost unanimous agreement about the results:

- Housing costs are too high.
- There is not enough supply and not enough housing options.
- Building housing is too expensive and takes too long.
- Ontarians experiencing homelessness need help right now.

A number of solutions have been proposed. All housing specialists agree that we need to build more housing as quickly as possible, housing that is affordable for those who earn little or no income, as well as for people who have good paying jobs.<sup>2</sup>

Some argue that helping people, especially renters, stay in their homes by ensuring their rents remain affordable is another important way to reduce the demand for more new housing. Others point out that some ways to do this (for example, by controlling rents) can discourage construction of new rental units.

There is universal agreement that governments, the private sector, and non-profit housing providers must all work together to solve this crisis. This can't happen unless and until governments create the right laws and tax policies for developers and other housing providers to build and maintain the housing we need.

The provincial and federal governments must invest major public funds into the five Action Areas that will get us the housing we need.

Because the Province of Ontario plays such an important role in housing (e.g., it decides on land use planning, has tax powers, and controls landlord and tenant policies) it has to do much of the heavy lifting. Municipalities can help, as they are responsible for overseeing actual development and maintenance.

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<sup>1</sup>You can find a list of the reports we've looked at in Appendix A.

<sup>2</sup> See Appendix B for a list of the housing targets proposed by various analysts.

Finally, there is broad agreement that all Ontarians deserve to live in neighbourhoods with adequate schools, community and social services, recreational spaces, and shops that are close by. And, as the climate crisis worsens, our neighbourhoods must become more resilient to the changing climate. In short, we need housing that is part of liveable neighbourhoods.

## **The Five Action Areas**

Based on the best ideas (and sometimes consensus) from the many recent housing reports, we have identified five Action Areas that can solve the housing crisis:

1. Build in the right places.
2. Build a wide variety of housing types.
3. Build smarter and faster.
4. Invest heavily in non-market, affordable housing.
5. Make housing affordable and part of liveable communities.

What follows are recommendations for each of the five Action Areas. Almost all of them are based on recommendations suggested by housing experts.

## **BOX**

### **Recent Policy Proposals: Governments Pulling in Opposite Directions**

In April 2024, major housing announcements were made by the provincial and federal governments.

These announcements show they are heading in opposite directions.

The Ontario government announced a new housing law and changes to an important planning law. It has been criticized for sending signals to developers and municipalities to focus on building large family homes in new sprawling suburbs. The changes allow further development on farmland, natural areas, and water resources. They will divert construction resources and labour away from building the types of affordable housing units in demand within existing neighbourhoods. Critics also point to changes that will shut residents out of participating in the planning process.

At the same time, the federal government announced many important new programs for governments and developers to build a variety of housing types, including affordable housing units, within existing towns and cities.

Our recommendations provide a way forward that does not require new homes on farmland, natural areas, and water resources, and reduces the economically wasteful impacts that occur with sprawling development. Adopting them would ensure all governments are heading in the right direction.

## 1. Build in the right places

We need to build lots of homes fast. But before we put shovels in the ground, we have to choose the locations where it makes sense financially, where people want to live, and where we can preserve our precious farmland, natural assets, and water resources. We can do all of this if we build housing in our towns and cities.

- Building new homes where people already live makes economic sense. Spreading urban development, including houses, apartments, office buildings, and shopping malls, on undeveloped land outside of cities and towns isn't just bad for the environment. It is terrible for cities and governments because the math doesn't work.<sup>3</sup> It requires long term subsidies for infrastructure. Sprawling cities lead to demands for more costly highways and other infrastructure, sucking up money needed for other public services. On an individual level, sprawling cities are less liveable; building within cities and towns means that residents have real transportation choices – transit, cycling, and walking.
- Polls show that most people want to live close to friends, family, their jobs, and important services. Put simply, they want to live in existing towns and cities.<sup>4</sup>
- Building housing in existing towns and cities means we preserve precious farmland, natural assets, and water resources. As recent droughts, floods, and other severe weather events have shown, we will increasingly rely on Ontario's farmers and farmland for food security. And more than ever, we will rely on natural assets and water resources to provide important ecological services, like flood protection. Building in the right places means we protect what is essential.

There is some debate about whether enough land is available in our existing towns and cities to build all these new homes, especially with a growing population. Some claim we have no choice but to build on farmland and natural areas because everyone wants a “white picket fence” suburban home with a big backyard and driveway.

The good news is that the evidence makes it clear we have more than enough land already set aside in towns and cities to build all the housing we'll need, likely for the next 30 years.<sup>5</sup> In fact, some of the demand, especially for detached homes, will be met as seniors move to more appropriate housing.<sup>6</sup>

Put simply, there is no need to build in the wrong places. And, as decades of experience has shown, building outside of existing towns and cities actually adds to the housing affordability crisis. New subdivisions require new roads, new services, new everything – which costs a lot more money than

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<sup>3</sup> See Keesmat (2024).

<sup>4</sup> See Alliance for a Liveable Ontario (2023)

<sup>5</sup> See Eby (2022) and Environmental Defence Canada (2023). This applies specifically to the existing urban boundaries as of 2021.

<sup>6</sup> See University of Toronto School of Cities (2024b)

building in the right places.<sup>7</sup> And it means in-demand construction workers and materials aren't available to build the homes we need in the right places.

In real estate, it's all about location, location, location. The same holds true with building new homes. If we build in the right places, we check off the boxes that matter to people: living in neighbourhoods they want to live in, keeping costs down for municipalities and residents, and preserving farmland, natural assets, and water resources. This is how we create liveable neighbourhoods that are vibrant and affordable.

Specific recommendations governments can take to ensure we build in the right places are listed below:

**The provincial and municipal governments should:**

1. Update planning laws and rules to focus on building new housing in existing towns and cities, and prioritize development on main streets, transit stations and corridors, surplus commercial spaces, public lands, and existing residential areas.
2. Update planning laws and rules to protect farmland, natural areas, and water resources from development, return to the 2021 urban boundaries, and not allow for any further urban boundary expansions for at least the next 30 years.
3. Direct any new funding for municipal infrastructure (like roads) to housing development within existing towns and cities, prioritizing main streets, transit stations and corridors, surplus commercial spaces, public lands, and existing residential areas.
4. Use taxes, incentives, and disincentives to encourage developers to build within towns and cities and not outside existing urban boundaries.
5. Change planning and tax laws to make it easy for property owners to convert their homes into multiple units and add new units (like a garden suite or laneway house) to their property.

**The federal government should:**

1. Use its taxation, spending, and building code powers to protect farmland, natural assets, and water resources. It can do this by rewarding municipalities that change their planning laws and rules to ensure new construction takes place within their boundaries and prevent development from happening on lands that are beyond them.
2. Provide more funding for transit infrastructure as well as funding for operations, to reduce transportation costs and support the construction of homes without the added cost of providing parking.
3. Change tax laws to make it easy for residential homeowners to convert their houses into multiple units and add new units (like a garden suite or laneway house) to their property.

## **2. Build a wide variety of housing types**

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<sup>7</sup> See Hemson (2021) for one recent study.

Not all Ontarians want to live in the same type of home or neighbourhood. Some want to own, some want to rent, some want to live in non-profit or social housing. Some want to live in high-rise buildings; others want to live in low-rise apartments or multi-unit houses because of the conveniences they offer. Some want to live in a suburban home on a large property with lots of space, while to others, this is both unaffordable and impractical because it means living away from friends, family, services, and shops they'd rather access by walking, cycling, or taking transit.

As we age and grow, our preferences often change. Many older people living in houses want to move into more accessible and supportive buildings in their own community. Students, young people, and new Canadians want a choice of appropriately sized apartments in different types of buildings. Some want to move into suburban homes to raise a family.

We need housing choices to reflect the wide range of needs and wants. That's why we must ensure new housing construction provides a healthy variety of housing types and sizes.

The good news is that a lot of work has already been done by housing experts to identify what sort of housing choices we need and want.<sup>8</sup> In general, there is huge demand for one- to three-bedroom homes.

In recent decades, these homes have been built mostly in high-rise buildings. However, there is growing demand for homes in multi-residential, low-rise, and mid-rise buildings, often called the "missing middle." That's led homeowners in residential neighbourhoods to increasingly renovate their homes into multi-unit houses, or add units by building garden suites and laneway houses. By building these more diverse housing types, we increase choice.

For those who want to live in suburban homes, housing experts have shown that the supply will increase dramatically as our aging population moves out of existing single-family homes and into smaller units in low-rise and mid-rise buildings.

We also need to be deliberate about helping Indigenous Peoples build the housing options they need. Many expert reports written by and for Indigenous People show how this can be accomplished. Building to ensure there is a variety of housing types and sizes available means people can choose the housing best suited for them. For this to be realized, governments need to set the rules for all housing providers (private, public, non-profit) to build the homes we need and want.

### **The provincial and municipal governments should:**

1. Identify and plan for the mix of unit sizes (e.g., one-bedroom, two-bedroom) and unit types (e.g., multi-unit houses, multi-tenant units, low-rise, mid-rise, high-rise) needed and in what quantity, based on demographic and immigration projections.
2. Develop a comprehensive seniors housing program that identifies their future housing needs.
3. Develop a student housing program that identifies their future housing needs.

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<sup>8</sup>See Alliance for a Liveable Ontario (2023b).



4. Change planning laws to require construction of the unit sizes needed within a mix of different building types (e.g., multi-unit houses, multi-tenant units, low-rise, mid-rise, high-rise).
5. Use appropriate financial tools to ensure construction of needed housing types and sizes.
6. Change planning laws to ensure various building types can be built along main streets, transit stations and corridors, public lands, surplus commercial lands, and residential neighbourhoods to ensure there is a liveable mix of housing in all neighbourhoods.
7. Keep existing buildings that provide a needed range of units from being demolished by helping non-profit housing providers buy the buildings.
8. Provide 99-year leases of public land to non-profit housing providers that want to build a mix of building and unit types for lower income Ontarians.
9. Work with First Nations, Métis, and Inuit Peoples to enable Indigenous-led housing development projects to be built and to support culturally appropriate housing solutions that ensure access to safe and adequate housing, and help advance self-determination and reconciliation.

**The federal government should:**

1. Tie provincial and municipal infrastructure funding to the construction of a mix of housing types that meet the projected needs of seniors, students, new immigrants, and other Ontarians.

### **3. Build smarter and faster**

Imagine if instead of ordering a dresser from IKEA, you had to hire carpenters to buy unfinished boards of wood and then come to your house to cut them up into the correct sizes, assemble them, and then finish them. Dressers would take much longer to build and cost much more.

Today, too many homes are built this way. Typically, contractors bring the raw building materials for the walls and roof on site, cut them to size, and then assemble and finish them. This method has been used for decades, if not hundreds of years, and contributes to the high cost of construction.

In contrast, many builders in other countries rely on modular construction. Parts of walls and the roof are built offsite, and then brought to the construction site where they are assembled, almost like IKEA furniture. This modular construction approach is much faster and more cost effective.

This is just one example of how building smarter and faster can save us a lot of money.

Another way to build smarter and faster is to eliminate the requirement for building costly infrastructure that may no longer be needed. For example, fewer and fewer people own cars, especially in downtown neighbourhoods, yet builders are still required to create parking spaces. This often means constructing parking lots, typically underground, that add huge costs to any new construction. By eliminating this requirement, we pay less for each unit.

Another way to build smarter and faster, and that also helps the planet, is to use construction materials that are more sustainable. For example, buildings made from wood instead of expensive and carbon-intensive concrete have lower construction costs, and reduce time and climate-damaging emissions.

New tools are being created all the time to build smarter and faster. For those homeowners interested in adding another unit to their home or building, like a garden suite or laneway house, for example, downloadable designs are helping them build smarter and faster. Access to pre-approved building designs reduces the time and costs involved in the early stages of planning and design.<sup>9</sup>

We also need to ensure there are enough properly trained construction workers to build the homes we need. This can be done by making it easier for young people to enter skilled trades programs and for qualified foreign workers to get on job sites faster.

To take advantage of these smarter and faster building methods, governments must update existing laws and policies. For example, current building codes make it impossible to use smarter building methods or put too many roadblocks in the way of using them.

If we want to build smarter and faster to bring down construction costs, build more sustainably, and make housing more affordable, we need to change government rules and laws.<sup>10</sup>

#### **The provincial and municipal governments should:**

1. Update building codes and land use planning laws to encourage the use of labour-efficient and less expensive construction methods and building formats (e.g., wood frame apartment buildings, factory-built walls).
2. Update building codes and land use planning laws to promote the use of lower-cost, labour-efficient sustainable materials (e.g., mass timber, high-rises without parking garages).
3. Require municipalities to permit developments with the use of pre-approved building designs.
4. Eliminate parking requirements for new construction.
5. Use financial tools, tax powers, and funding programs to incentivize the use of faster, lower-cost, and labour-efficient construction methods and sustainable materials.

#### **The federal government should:**

1. Update the model national building codes to encourage the use of more labour and cost-effective construction methods and sustainable materials.

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<sup>9</sup> See [Rehousing.ca](https://rehousing.ca) to learn more.

<sup>10</sup> Experts also identify many additional ways to build smarter and faster. The most common is streamlining the municipal planning, applications, and approvals process (e.g., by digitizing the applications process to make it more transparent). For the homebuilders' take on processes that are working and not working in cities across Canada, see the 2023 CHBA Benchmark Report.

2. Lead a national effort to create a successful modular construction industry.
3. Update immigration policies to support the changing labour needs of the home construction industry.
4. Use tax powers and funding programs to incentivize the use of faster, lower-cost, and labour-efficient construction methods and sustainable materials.

#### **4. Invest heavily in non-market, affordable housing**

From the 1960s to 1970s, both the federal and provincial governments were heavily involved in financing the construction and operation of non-market housing. This is housing for people on low incomes who simply can't afford the rents charged by private landlords. The federal government had multiple programs to help non-profit, co-op, and social housing providers build and operate tens of thousands of new units every year, decade after decade.

By the late 1970s, a new suite of programs was introduced that led to the construction of half a million homes by the early 1980s. This led to more non-market housing as well as affordable housing built and managed by private developers.

For various reasons, governments started cutting back on these programs in the early 1990s. By the late 1990s, programs to support non-market housing had effectively disappeared. Instead, governments relied on the private sector to supply affordable rental housing for those in greatest need. To increase the likelihood of this happening, they changed laws and tax policies to reduce construction costs and provide rent subsidies for tenants.

What's clear is that this approach hasn't worked. Private developers have not created enough rental units that are affordable to low-income Ontarians because it just isn't financially viable. As a result, almost none have been built over the past few decades. That's why so many people are living without an address and why too many people are spending too much of their income on housing.

The good news is there are plenty of successful examples of how to supply non-market housing. We just have to look to our own past and to the dozens of countries across the world where governments continue to fund its construction and operation. As these examples show, a massive public investment is the only answer.

In Ontario, that means investing the money to build at least 60,000 non-market units every year for at least 10 years.<sup>11</sup>

Governments also have other tools available to get shovels in the ground for non-market housing. These include leasing government lands (e.g., surplus properties, school properties) to non-profit housing providers for one dollar a year.

And governments need to work with Indigenous communities and housing providers to ensure housing for and by Indigenous Peoples is built and maintained.

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<sup>11</sup>See Alliance for a Liveable Ontario (2023b)

Finally, investing heavily in non-market housing is the best solution to ensuring every Ontarian has a place they can call home. In the meantime, we must help homeless Ontarians right now by following the short-term recommendations made by housing advocates and experts.

**The provincial and federal governments should:**

1. Immediately develop and fully fund a 10-year program to maintain existing non-market units and create at least 60,000 non-market affordable housing units every year in Ontario.<sup>12</sup>
2. Work with municipalities and community housing developers and providers to increase their capacity to get shovels in the ground and then manage the new units as they are completed.
3. Lease surplus federal and provincial lands to municipal and community developers to build and operate non-market housing for one dollar per year.
4. Work with Indigenous housing organizations to develop and fully fund for-Indigenous, by-Indigenous culturally appropriate supportive homes each year.
5. Provide the support housing experts and homeless advocates have identified as necessary to get Ontarians experiencing homelessness into housing as quickly as possible.

**The provincial and municipal governments should:**

1. Change planning laws, rules, and fees to prioritize non-market housing construction in towns and cities.

## **5. Make housing affordable and part of liveable communities**

Implementing the first four Action Areas will make housing more affordable:

- Building in the right places keeps construction costs and municipal taxes lower because there is no need to build expensive infrastructure like roads and sewers on farmland and natural areas.
- Building a choice of housing types and sizes will make more affordable and appropriate options available.
- Building smarter and faster reduces construction costs and helps with sustainability.
- Building non-market housing lowers rents for those who need it the most.

But, too many people living in already-built housing are paying rents or mortgages that are increasingly unaffordable. They also need help.

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<sup>12</sup> See Whitzman (2024). In the past, Toronto has been successful in creating Multi-Unit Residential Buildings (MURBs), co-ops and non-profit organizations.

A big challenge facing both renters and potential new owners is the fact that housing has become a commodity, like fine art, that is bought and sold by large investors looking to maximize their profits.

For potential homeowners this “financialization of housing” means they are often in a bidding war with wealthy investors. In the past, this happened mostly with high-rise condos. Now, it’s increasingly happening with houses. Prices are being driven up as investors bid higher, knowing they can make money charging higher rents, flipping the property, or demolishing the existing structure to build a new, higher-priced property. And that leads to unaffordable prices for new homeowners.

For renters, this means rental buildings are purchased by large investor groups that only look to maximize profits, regardless of the impact on tenants.

Of course, private investors want to make money providing housing. For example, a homeowner who renovates their single-family home to create multi-unit housing is entitled to make a profit for their efforts. These small-scale investors should be rewarded with updated tax laws that recognize their role in providing important housing, and also ensure that investors who treat housing as nothing more than an investment are not allowed to make unlimited profits.

Another way to ensure affordability is to update the rules that govern renters and landlords, because they aren’t working. Rents keep going up and disputes between renters and landlords are increasing. Both unscrupulous landlords and tenants take advantage of the rules for selfish reasons. The Province needs to update its landlord and tenants laws to ensure landlords can earn reasonable profits and tenants have access to affordable rents.

Finally, it’s important to ensure we can all live in housing that is part of liveable neighbourhoods. As density increases, we need to ensure there are enough schools, shops, grocery stores, cultural activities, and community and social services close by. We also need to ensure there are adequate green spaces available for families and pets to play in.

**The provincial government should:**

1. Update landlord and tenant protection laws to ensure timely and fair resolution of disputes, affordable rents, and no abuse by unscrupulous parties.
2. Update planning laws and infrastructure programs so that municipalities can provide adequate schools, green spaces, and community and social services.

**The provincial and federal governments should:**

1. Take the actions listed above to build housing in the right places, build to maximize choice, build smarter and faster, and create non-market housing.
2. Institute higher (flipping) tax rates for short-term ownership (with legitimate exceptions).
3. Prohibit corporate acquisitions of single-detached and semi-detached houses.

4. Make it easier for non-profit housing providers and co-ops to purchase affordable housing units that are for sale.

## **What's Next**

We hope you've read this short report and feel inspired to join us in taking action to solve the housing crisis.

While our recommendations are directed at governments, everyone has a role to play in implementing the five Action Areas. We know governments will act if enough people demand it. We need as many Ontarians as possible speaking with one voice and demanding that governments:

1. Build in the right places.
2. Build a wide variety of housing types.
3. Build smarter and faster.
4. Invest heavily in non-market, affordable housing.
5. Make housing affordable and part of liveable communities.

## **Here's what you can do right now:**

- Speak to your friends, family, and neighbours about the five Action Areas. Send them this report.
- Contact your City Councillor, Mayor, MPP, and MP. Tell them you want action on the five Action Areas. Send them this report.
- Share our [videos](#) on your social media channels.

It's complicated – but this crisis is one we can fix. We hope this report provides the information and focus you need to have an impact.

Those of us who have signed this report know the incredible power of working together and speaking with one voice. Please join us as we build public demand for action, today.

## Appendix A: Reports and Sources we Considered

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## Appendix B: Housing Targets for Ontario - a Selection

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## Appendix C: List of Endorsers

- Name, Title, Organization