CKX Solutions Lab
Discussion Guide

HOUSING

The Challenge

How can we create public support at the local level for intensification of our communities in the Greater Toronto Area (GTA) – characterized by complete communities with a diversity of housing forms, tenures, cost and public transit?

Why is this a problem?
While we are starting to see a move towards more intensified cities in larger urban areas and densification, there is a ***noticeable lack of diversity in both the form and tenure of the housing we are building across the region***. There is also a lack of diversity in price limiting choice available to residents when choosing their housing. With increasing population and changing demographics, it's not just where we build, but what we build. As a result we are seeing:
- Growing affordability issues and lack of housing options for GTA residents, in particular at the lower end of the income spectrum, including families with children
- Broader regional economic vulnerability as a result of elevated household debt levels and the economic costs of inefficient growth patterns
- Threats to the region's environmental sustainability from auto-based travel patterns and pressures on energy and water systems

What could the world look like if the challenge was addressed?
Programs and policies that **support the affordability of housing** to ensure residents of all incomes have the best chance to live in a suitable home and have a choice in their housing.

A policy and regulatory framework that **encourages diversity in form and tenure,** intensification and affordability, and creates incentives aligned with the needs of the residents of the region while creating an economically viable housing sector.

Some Facts and Figure's from Toronto's latest Vital Signs report:
The Toronto Region still ranks as "severely" unaffordable among 360 markets worldwide:
- Toronto's rating in 2014 is 6.2 (3.0 or less is considered affordable), its most expensive ever.

- While incomes overall have risen in the past few decades (by 18% in 2012 dollars) they have been far outstripped by the housing price growth of 80% in the GTA during the same period.

Toronto remains the second most unaffordable housing market in Canada:
- It takes 65.3% of pre-tax household income to cover the average costs of home ownership at current market prices in Toronto, in the first quarter of 2014 (up 2.7 percentage points over 2013). The only place where it's more expensive is Vancouver (at 86.5%).

- Households must spend 30% or less of their income on housing for it to be considered affordable. Spending of 50% or more greatly increases the risk of homelessness.

Toronto rents continue to rise:
- The average market rent for a two-bedroom apartment in Toronto in 2013 was $1,225 (up from $1,106 in 2009).

- The average rent for a one-bedroom apartment in the Toronto Region in 2013 took up 40.6% of the average wages of a fully employed youth (aged 15-24), up almost 4% from 2009.

Over the long run, suburban living might lose its cost advantage:

- It is estimated that over 40 years, a 2-parent family commuting by car daily will spend more than the same family living in the city, once mortgage and transportation costs are factored in. And they'll spend more time sitting in gridlock.

77,109 households were actively waiting for affordable housing at the end of 2013 (4,413 more than in 2012):
- The number of households housed from the waiting list in 2013 was 3,698, the lowest in 5 years.

What are the most important issues and drivers underpinning this challenge?

Issue #	Important issues contributing to this challenge	Drivers: What is driving them (making this issue worse and/or better)?
1	To do intensification right is very complex, and there are legitimate concerns	Concerns – loss of green space, overcrowded schools, parking and traffic, transforming the neighbourhood for the worse, general deterioration of quality of life.
2	There are a lot of misconceptions about what intensification that promotes complete communities looks like	Bad precedents Some good examples but most people aren't aware of them
3	The 'NO' voice tends to dominate public discourse when faced with change	People are more passionate about fighting things they don't want than things they do. Getting agreement on change is difficult Comfort level with the status quo
4	Lack of trust in the political and planning process	Ontario Municipal Board No councillors at large

Existing innovations

#	Innovation Name	Brief Description	Link/reference
1	Showcases of examples of good intensification (e.g. St Lawrence Neighbourhood, Regent Park)	Many people don't know what good intensification looks like, or have misconceptions of what intensification means for communities. Showcasing successful projects can help correct these misconceptions and give people a tangible reference for what intensification means.	http://www.thestar.com/news/gta/2014/05/03/big_ideas_learning_the_lessons_of_st_lawrence_neighbourhood.html http://www.ryerson.ca/content/dam/graduate/programs/ensciman/forms/RemoAgostino_RegentParkRevitalization_EnSciMan2013.pdf
2	Prototyping new forms of intensification	Prototyping and showcasing new forms of intensification such as micro homes, laneway housing, flex housing and 6 story wood, can be a good way to start conversations about intensification. Being able to bring people into the spaces gives people a way to see, touch and feel these concepts and get a better idea of what they would mean for their communities.	http://www.thestar.com/news/gta/2014/09/05/toronto_man_starts_construction_on_tiny_dream_home.html
	100 in 1 day	100 in 1 day is a citizen led festival that invites residents to make their city a better place by creating acts of urban change. It can provide an opportunity to start conversations between residents and connect people.	http://100in1day.ca/toronto/
	Mobile design labs	Mobile design labs allow you to bring information into communities. Instead of requiring people to take initiative to leave their communities to learn about an issue, you can bring the issue to them.	http://www.fastcoexist.com/1681125/this-government-on-wheels-brings-city-services-to-the-people
	Air Miles for Social Change	The Air Miles loyalty program partners with not for profits to reach millions of households through the Air Miles email distribution and incentivize engagement in the issue.	http://www.loyalty.com/coalition-loyalty/air-miles/incentives-for-social-change.html