

APG's Toronto Equity Forum on Housing: Submission Report

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APG's Toronto Equity Forum on Housing: Summary of Discussions

Background:

On Thursday July 11th, 2019, the Alternative Planning Group (APG) hosted its annual Toronto Equity Forum. The Alternative Planning Group (APG) is a unique collaboration of three major planning organizations representing three of the most populace ethnic communities in the City of Toronto, namely, Council of Agencies Serving South Asians (CASSA), Chinese Canadian National Council Toronto Chapter (CCNCTO), and Hispanic Development Council (HDC). Not representative of all ethno-racial communities, this partnership is based on the commonality of interests whose “location” is defined by the group identity as ethno-racial communities, constituting immigrant and refugee populations, facing “settlement” and “integration” issues, affected by historical and continuing legislative, social, political and economic marginalization. Their respective histories yield commonalities and differences that both strengthen and inform the “partnership”. The group shares a vision of joint planning through individual experience that translates into joint events that build bridges between the four communities that focus on ethno-racial issues that are firmly grounded in anti-racist strategies/methodology. This addresses a plurality of experiences, both within and across communities simultaneously. This group is unique in that it has organically evolved, coming together out of a need to do so, while negotiating differences along the way. This process itself has resulted in the emergence of theory as an outcome of practical experience that is then applied to joint planning initiatives.

What is fundamentally different in this model from traditional conceptualizations of social planning is that it recognizes the importance of the ongoing social planning activities each member agency conducts on a day-to-day basis. The partnership focuses on a process of joint planning that is informed by each community’s needs and experiences as understood through the independent planning that each agency undertakes through its regular work. It does not create “silos” where planning is separate from community development, research, and direct service delivery, but rather views social planning as an ongoing process with the goal of effective social development and equity.

The Toronto Equity Forum is an annual forum hosted by the APG with a focus on a pressing municipal issue. This year the focus of the forum was on Housing. It was held at the North York Civic Centre in the Members Lounge. This year we decided to focus on the barriers and needs for housing in Toronto and we encouraged agencies and members of the South Asian, Hispanic, and Chinese communities in Toronto to attend the Equity Forum. APG came together to have this forum to gain input from these communities for the new Affordable Housing Strategy currently under development at the City of Toronto. Often our marginalized communities are left out of these conversations and so we were glad that we were able to organize this diverse community consultation to have the input of our communities conveyed to influence the City’s new Affordable Housing Strategy.

Process:

The forum had over 60 attendees who participated in the forum (see Appendix C). The forum began with four panelists 1) Emily Paradis, a Maytree Fellow and an instructor with the Urban Studies Program at the University of Toronto. She has been an activist, researcher, advocate and front-line service provider on issues of housing and homelessness for almost 30 years. 2) S. Gopikrishna, the Executive Director of the Housing Help Centre (THHC), a non-profit organization mandated to provide services to the homeless and precariously housed in Scarborough and the Region of York. 3) Duberlis Ramos, the Executive Director of the Hispanic Development Council. 4) Yan Chen, a community organizer and community advocate for over 10 years in the Greater Toronto Area. She is currently pursuing her MSW at the University of Toronto with an emphasis on Social Justice and Diversity Studies.

Following a Question/Answer session for the panelists, the attendees were divided into small groups of 6-7 for round table discussions focusing on three questions. The groups were provided the three discussion questions, a facilitator to stimulate discussion and a note taker. Following the group discussions, all groups reported back to the rest of the forum on the issues discussed. The ultimate goal of the forum was for APG to summarize the discussions into a report and submit it to the City of Toronto's Affordable Housing Office for consideration into their strategy.

Feedback:

“What are your three biggest concerns or challenges with housing in Toronto today?”

The three most common responses revolved around issues of affordability, accessibility, and landlord-tenant relationships. Attendees discussed at length concerns around affordability as a huge issue, especially in Toronto. One attendee highlighted that although the impact that skyrocketing prices of homes and rent continues to be a serious issue for everyone, but especially for marginalized groups such as low-income and newcomer communities. As a result, immigrants, in particular, are forced to live in extremely poor and overcrowded living conditions. An attendee mentioned that at one point she was sharing a one-bedroom apartment with over 10 other people. This goes along with the current issue of “hidden homelessness” that one of the panelists, S. Gopikrishna talked about. He described this phenomenon as “the quality of life being so poor that you might as well be called homeless”. Gopikrishna’s recommendation to the City was to consider hidden homelessness as a serious issue and address it in the housing strategy.

Secondly, accessibility is another big issue when it comes to housing. A prevalent complaint discussed at the forum was regarding investment properties and the rise of Airbnb. Individuals feel it is unfair that while countless people struggle to afford basic shelter, there are still people who continue to buy multiple properties for investment purposes. As a result, housing is prioritized as a commodity instead of being seen as a human right; this further adds to the problem of unaffordability as it causes property prices to increase even more. This lack of affordability and accessibility go hand in hand and play a massive role in the cycle that continues to grow homelessness in Toronto. In fact, according to [CBC](#), homelessness has increased in

Toronto this year, and more residents have reportedly died from homelessness. At a press conference, Councilor Kristyn Wong-Tam from the City of Toronto [stated](#) that “Toronto is experiencing a housing crisis and homelessness crisis that requires immediate emergency attention.” The ongoing cycle continues to be intensified as people get pushed into rooming houses to make ends meet, the popularization of rooming houses isn't driven by communal means but as a means of survival. Rooming houses often have four families sharing one unit, as pointed out by Gopikrishna from the Housing Help Centre, he emphasized the negative impact this has on the tenants mental and physical health, especially of youth who need their space.

Lastly, many attendees also voiced their concerns regarding issues faced between landlords and tenants. There is a growing concern that within landlord-tenant relationships, the landlords are given too much legal power. This is another area that needs reconsideration in order to make this relationship less oppressed. Tenant need more protection under the law as they are often marginalized and vulnerable.

“What are three new and innovative actions that the City should take to make housing more affordable and more accessible to all? Are there examples from other cities that Toronto should consider?”

Potential solutions discussed addressed the issues of housing in Toronto. Primarily, people want to see a lot of change in policy. For instance, policies involving investment properties, Airbnb in particular were most commonly brought up. There is a growing concern that buying more property is causing the price of Toronto’s housing market to become even more unaffordable. Discussions emphasized the need for more regulation in investment properties in order to increase both accessibility and affordability in Toronto’s housing market. Some examples of policies that were shared were making it mandatory for developers to create “real” affordable housing such as rents that are geared to the level of income which are 30% or less of the total household income.

Next, to address the issue of landlord and tenant relationships, people felt that legal changes need to be made to provide more protection to tenants. There is concern that landlords are given more power which can lead to abuse of tenants and their rights.

Another big concern involved policy makers. Participants felt that the people making policies are not reflective of the population they are making policies for. There were sentiments that policymakers are disconnected from the communities on the ground, especially those that are the most vulnerable and marginalized. Many people feel that this is an area that needs more diversity of understanding and expertise to help better understand the needs of the communities living in Toronto, including marginalized communities.

“As a city we all need to work together to make change happen in Toronto’s housing landscape. Other than the City, what can you and other organizations and groups do to improve housing in Toronto?”

This question received a number of different responses. The speakers pointed out that landlords need to be part of the conversation as well as tenants. There is need to understand the

perspective of landlords when it comes to addressing the unequal power dynamics between landlords and tenants.

There were discussions during the panel discussion on involving innovative partners from the private sector such as big developers, banks, credit unions, and labor unions to tackle the issue of housing affordability. The City should also pressure the provincial and federal governments to take on the cost of building new affordable housing for ownership and rent. It was mentioned by the speakers that the federal government and provincial government have not developed new affordable housing since 1993 and 1995. The City should encourage both levels of government to do this again as there is a housing crisis in the City.

Most groups agreed that more advocacy needs to be done regarding the issue of housing with all three levels of government. They want to make an effort to raise more awareness and get more people involved to try and make a difference. Many attendees agreed that forums such as APG's are necessary and getting different communities together to speak about their opinions together is effective in the sense that we can help strategize and think of more effective solutions.

Conclusions:

It is clear that the 2020-2030 Housing Plan has many things to consider for the upcoming decade. As the panelist Emily Paradis mentioned "the cost of housing should not exceed a family budget". The rise in investment properties and Airbnb is directly affecting the lack of affordable housing in Toronto's housing market. Should everyone be given the freedom and access to purchase property for investment purposes? Yes, most definitely. But, should it be done at the expense of people with lower income and new immigrants to the point where people become homeless? Or have such poor-quality of life that they might as well be considered homeless? These are some important questions to consider when implementing new policies. There should be access, but it needs to be regulated through the appropriate measures to ensure that the rest of the population is given accessibility to housing—a basic human right as recognized in the National Housing Strategy. Similarly, new laws and policies are necessary for the protection of tenants in order to ensure that landlords do not take advantage of them.

Appendix A: Table Discussion Raw Notes

Discussion points:

- unaffordable--> living pay cheque to pay cheque
- a lot of apartments are next to highway/construction --> noise problems
- what can city do? policies, and even awareness, immigrants especially don't even know about the financial support that they can potentially receive
- need new policies--> especially surrounding the landlord & tenant relationship, give tenants more protection & support
- take diversity into consideration
- too many people not enough space for everyone, immigrants predominantly 20 people living in a 1 bedroom!
- Invest in more housing
- make plans more often, 10-year plan may not be as effective as a 2.5-3-year plan
- it's been years and everyone keeps saying they will do something (@Trudeau) but nothing is being done. Instead of getting better or even staying the same it just keeps getting worse. Prices just keep hiking up!

Question 1: What are your three biggest concerns or challenges with housing in Toronto today?

- Unaffordable → as per the human rights issue → people living pay cheque to pay cheque
- Highway-noise problem
- Rent in Toronto really high
 - Airbnb → landlords
 - Rise of Airbnb
 - Causes rent to go up
 - Everyone just buying property and renting it out to make money → has become a business
 - Bad for people struggling to find places to live
- No accountability
 - Regent Park was promised that their neighbourhood would be revitalized, nothing changed though??
- Price/affordability
 - Cost of housing
 - Monthly maintenance, taxes are high
 - Low income can't afford housing
- Not enough housing that is affordable
- Seniors are worried about their future
 - Seniors don't have available housing
 - Seniors can't keep up with corporate interests
 - 150 seniors asked to leave their housing for a condo to be built
- Long waitlist for senior housing
- Unaffordable in rent and housing prices

- Crowded housing conditions
- Rent increase guidelines being unfair for the landlords
- Increase minimum wage
- Income inequities, those who have house have multiple houses
- Stagnant wages not just on minimum wage
- No visitor parking in certain seniors' building
- Affordability
- Accessibility
- Location
- Affects certain populations more → immigrants
- Affordability as long as the government doesn't see housing as a priority, it won't change
- Landlords must be taken accountable
 - Government must make clear rules and regulations for landlords
 - Existing regulation needs to change because landlords are taking advantage
- The cost of housing is totally exclusive. The price of rentals is not accessible to persons in our community. After paying for rent there is no money left for food. "I pay 55% of my income in rent".
- Houses have been divided in many small spaces. This circumstance creates social problems for the residents and in the case of families, overcrowding is a major problem in which there is lack of privacy for all family members.
- For people hoping to have access to community housing, the waiting period is far too long. This problem is a barrier to public housing

Question 2: What are three new and innovative actions that the City should take to make housing more affordable and more accessible to all? Are there examples from other cities that Toronto should consider?

- Create a policy → relationship of tenant and landlord
 - To support the residents/tenants more
 - The lawyer? Or something to represent us
- Regulatory policy for Airbnb (problem discussed in first question)
- Have more diverse people in positions of policy implementation
 - Currently not many racial people on the board, so they don't/can't understand the needs of people with colour
 - Peoples concern was how can rich white people be the ones to represent us??
 - Diversity at the top → bring community to the table
- Don't only rely on 1 long term plan, need short term plans
 - make plans more often, 10-year plan may not be as effective as a 2.5-3-year plan
 - plus 10-year plan too long → a lot can change within that time frame, makes it less effective
- Peoples needs should be prioritized, not just investors & developers
 - Airbnb issue
- Vancouver → different policies, with investments, income taxes for second housing that is an investment

- This may stop people from buying a second house for private ownership vs government housing
- Allows the poor to have a chance for housing
- Toronto → we should stop folks to buying a second house to decrease from selling and rent
- Need more senior housing
- Increase education for tenants & landlords to increase transparency
- Changes in bylaws to allow parking on the road side
- Build more affordable housing quickly
- Regulate housing market
- Effectively utilize unused land
- Inclusionary
 - Regulate Airbnb if you want more access to housing → then introduce a big tax
- Rooming house
 - Because you have extra income
 - A lot is illegal
 - Increase rent price, push into shelter
- Private sector innovation? Challenge and tech?
- Policy if buying is house
- We've been innovating for 20 years, landlords have too many rights over the tenants
- Create a range for what is considered affordable depending on the city/location
- Reconsider the definition of "affordable housing"
- More government control over rent
- In countries such as Mexico there are initiatives to build new developments at a modest cost so that they can be accessed by low income persons.
- A policy could be to build public housing by government – private sector partnerships.
- The government should create incentives to promote the investment of the private sector in the construction of new developments.
- The city of Toronto should provide some of its lands for the construction of public housing.
- There should be limits to the land speculation, where empty properties should be destined to development if not used after a certain number of years.
- In countries such as Chile, there have been housing models in which the government created a "housing bank" where low income persons could contribute regularly to a housing fund with the possibility of opting to basic housing. The contributions to this housing fund could create sustainability to a larger group of people. This in a way similar to the idea of Canada Pension Plan but in the field of housing.

Question 3: As a city, we all need to work together to make change happen in Toronto's housing landscape. Other than the City, what can you and other organizations and groups do to improve housing in Toronto?

- Don't buy a second home "I wouldn't do it"

- Qualification for senior housing, should be better, and the housing should be built well
 - Most senior housing is room-based and is sad, it treats people with a lack of humanity
 - Why do Canadians love luxury and seniors can't get basic decent housing
- As a city + government, we have to treat folks as human
- Actively participate in the issue, the housing issue is not necessarily known by all communities including the Chinese community
 - We used to be civically engaged
- Effective service provision
- More language accessible services
- Advocacy to MPPs → but nothing is done
- Advocacy with city/province government not to privatize
- Community organizing
 - To pass policy call on community groups
- Rooming house: big
 - Fine when not followed
- Advocacy
 - More people must get involved
 - After finishing reports for events like this, publish them for all to see
 - Have more equity forums like this one
- Organizations such as banks, churches and others could participate in additional fund raising.
- Development of cooperatives could become again important opportunities.
- Important work to be done in this field is to work in popular education to promote social housing. This aimed at creating among newcomer communities the capacity to plan in this area.

Appendix B: Panel Discussion Raw Notes

Emily Paradis, Maytree Fellow:

-Housing is a human right, its crucial to remember, it is recognized in a number of international treaties.

- The cost of housing should not exceed a family budget.
- the security of tenure- feel free from arbitrary eviction.
- adequate housing must habitable, it must be safe and healthy
- it should be close and accessible to other amenities such as transit employment
- housing should be culturally appropriate
- it is a task of the government to recognize this -
- fighting for the recognition of housing as a right is a victory for us

the 10 year right to housing plan

- need affordable dwellings in every building
- the city can use its own planning and zoning and by law powers to prevent unethical operations
- go to the website R2H and click on take action
- ^let the city know what you want the city to implement

S. Gopikrishna-The Housing Help Center

-The discussion looks at tenants in the question mostly

-if we look at it as a supply and demand issue than we must look at landlords too

-when newcomers come in they look for housing -proof of income,
(but most people don't have the Canadian experience)

-there are a number of landlords that ask for 6-month deposit from newcomers and they are coerced into giving it because they are trying to get their foot in the door.

-many people have multiple people (enough people to populate the entire floor live in one apartment)

-elevators stop working quiet often

-^*hidden homelessness* -the quality of life is so poor is that you might as well be called homeless

^this is the side of the moon you don't see

Rent Increase

-A particular guideline cannot be enforced but people living in the basement are unaware.

-you cannot solve the issue of housing and homelessness without involving the landlord.

the precarity of the job market increases the housing crisis where issues of 4 families sharing one apartment is a means of survival.

- the interesting phenomenon we have discovered lately is that tenants are conned into buying houses because they have some savings from back home but lack of income leads to being a homeowner one minute and homeless next minute.
- Housing help center focuses on having education for tenants, new homeowners and landlords

Duberlis- Hispanic Development Council

- our community has a decreasing capacity to afford housing
- We will have a population of 6.5 million people and a deficit of housing as we do not have an infrastructure in place to accommodate people.
- Toronto is a highly expensive city in the world
- it's not just landlords but an issue of social policy
- our Latino Hispanic community: 60% single-parent fam live below the poverty line
- ^most of these households are headed by a woman
- we look at these issues in a vacuum but they are all related.

Our community as a case study:

- what are the most pressing issues in our community, we found out that housing is the second priority in terms of needs and services.
- we have increasing marginalization due to this issue.

- housing issues are related to mental health issues
- the Spanish speaking community, we have two communities in one, its flavorful /vibrant on one hand, on the other hand, the dark side of the moon is that there is poverty
- Canada ranks as one of the most expensive cities in terms of housing
- we have a crisis and it's just starting, what we are doing in our org is that we are starting a program with volunteers to facilitate support for people to access tax clinic, fill forms, housing help
- The work of APG is to push this forward.

Yan Chen – Community Activist

- 1.7 million people in unsuitable and unaffordable housing and 200,000 people have been pushed into homelessness
- without adequate housing, it's not possible for people to escape physical or emotional poverty, it's not possible to keep your job, it's not possible to overcome your disability.
- racialization of poverty.
- I was working at the Chinese and South Asian legal clinics and came across a case where a UTSC student died in a house fire due to a fire detector not working. This is the landlord's fault for not doing proper regular check-ins.

- legalization of rooming houses
- these are all symptoms of underlining issues as it's been pointed out, poverty, racialization, marginalization.
- there needs to be anti-oppression training for management and superintendents

- parking spaces- in Scarborough you can buy permits for parking on streets
- additionally emphasizing the clinics and orgs must support people living in such precarious situations

My question:

- the precarity of the job market increases the housing crisis where issues of 4 families sharing one apartment is a means of survival because housing has become unaffordable we see 1 bedroom apartments going for 1600\$ that's 60 to 70% of most people's income, further proving that poverty becomes intergenerational.

- the inclusive zoning that the city has been implementing pushes for mixed-income households that largely make those neighborhoods inaccessible and unaffordable when it's suggested we navigate a relationship with the city how do we push them to not prioritize the interest of the developers but of the working class.

and what do you think about the efforts that organizations like Parkdale have made in bringing one of the worst slumlords down to its knees by doing a rent strike?

- Emily's response: the human rights approach is key, populations that are facing barriers must be prioritized such indigenous people, racialized, marginalized folks and those dealing with physical and mental health issues.

Duberlis- the housing market is a commodity, this is a huge investment ground right now, we the people do not have all the cards to play while the city and power structures are not letting us be a part of these conversations.

Chinese community member:

- How can there be equity between the rich and the poor? Right now the seniors have the most difficult time.

- TCHC is the only entity where affordable housing is provided

Appendix C: List of Registrants

ORGANIZATION	NAME
Lived Experience	Ada刘兰华
Lived Experience	Alice Ye
Punjabi Community Health Services	Arshed Batti
Lived Experience	Awelia Paneja De Quing
Advocacy Centre for Tenants Ontario	Bahar Shadpour
Lived Experience	Bao K
Lived Experience	Bee Soh
We Can Win	Deepika Akula
Scarborough Arts	Derek Spooner
Social Planning Toronto	Devika Shah
Hispanic Development Council	Duberlis Ramos
Lived Experience	Elizabeth Paula
University of Toronto, Maytree Foundation	Emily Paradis
Lived Experience	Fatima Espin
Lived Experience	Galo Espin
Lived Experience	Gu Ping
Lived Experience	Hamna Mughal
South Asian Legal Clinic of Ontario	Iqra Rafique
Lived Experience	Jackie Liang
Lived Experience	Jesus E. Qwing Uzbwa
Lived Experience	Julie Wang
Chinese Canadian National Council	Justin Kong
Schizophrenia Society of Ontario	Kayla Nicholls
Epilepsy Toronto	Leah Sultan Khan
Birchmount Bluffs Neighbourhood Centre	Linda Curley
Lived Experience	Louna Oluaudo
Lived Experience	M Wang
We Can Win	Maliha Patel
Lived Experience	Maria De L. Guerrero
Council of Agencies Serving South Asians	Mathura Karunanithy
Lived Experience	Naima Raza
Scarborough Centre for Healthy Communities	Nicole Walters
Lived Experience	Oscar Troya
Lived Experience	Ping Gu
Lived Experience	Qudsiya Jabeen
Hispanic Development Council	R. Ramos
Lived Experience	Rafay Syed
Council of Agencies Serving South Asians	Rohullah Naderi
Lived Experience	Roze Qunlern
Lived Experience	Ruxin Yang
Humber College, Equity and Diversity	Sacha Ally

Institute for Youth Health and Development	Sahar Jafrani
Lived Experience	Sally Jan
The Housing Help Centre, Speaker	S. Gopikrishna
Council of Agencies Serving South Asians	Samya Hasan
Toronto Community Benefits Network	Sarah Gonza
Council of Agencies Serving South Asians	Sharifa Kazi
Council of Agencies Serving South Asians	Shehnaz Hariff
Lived Experience	Shimaa Haj Ahmed
Lived Experience	Sitharsana Srithas
We Can Win	Sukanya Akula
South Asian Legal Clinic of Ontario	Sukhpreet Sangha
Mannar Friendship Association	Sylvester Nicholas
Lived Experience	Theresa J
Lived Experience	Trena Napata
Canadian Hispanic Bar Association	Veronica Marson
Lived Experience	Vida F
Community Legal Clinic of York Region	Viviane Kone
Lived Experience	Xiaoping Yu
Speaker, Lived Experience	Yan Chen
Lived Experience	Yang Ruxin
Lived Experience	惠亚玉
Lived Experience	Mary 朱
Lived Experience	陈明华