



ON JUNE 7<sup>TH</sup>

# AFFORDABLE HOUSING IS ON THE BALLOT HERE'S WHAT YOU NEED TO KNOW

## LACK OF AFFORDABLE HOUSING

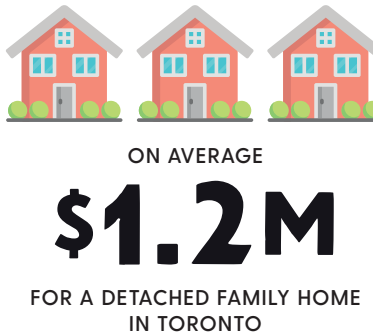
Ontario has the highest percentage of households who can't find decent affordable housing in Canada (15.3%), compared to Quebec (9.0%), Alberta (11.4%) and British Columbia (14.9%). In the Greater Toronto Area, approximately 20% of households (1 in 5) can't find affordable housing. The average monthly rent for a one-bedroom apartment in Toronto is \$1,202 compared to Montreal's average one-bedroom cost of \$835.

THE AVERAGE MONTHLY RENT FOR A ONE-BEDROOM APARTMENT



## HOME OWNERSHIP

For too many, the dream of home ownership is out of reach. The average price of all types of homes sold in the Greater Toronto Area is \$746,218. The average price of a detached family home in Toronto is \$1.2 million.



## INCOME SPENT ON RENT

In Ontario, 45.6% of all tenants spend more than 30% of their total income on rent. In 2016, 30.6% of Ontario residents rented while 69.7% owned homes.



## WAITING TIMES

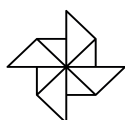
Across Ontario, 171,360 households are on municipal waiting lists for subsidized housing. At the same time, our province has lost 86,000 rental units over the past ten years.



## RIGHT NOW, THIS IS BEING DONE

While federal and municipal governments provide most of the funding to support affordable housing, the Ontario government has taken a number of steps to make affordable housing available. These include:

- + A pilot portable housing benefit that provides renters with a subsidy that they can use anywhere instead of a subsidy that is attached to a particular rental unit;
- + Making unused lands available for development, including lands worth between \$75 million and \$100 million, to develop 2,000 new housing units in Toronto;
- + A 15% tax on sale of property to non-Canadian residents meant to discourage speculation;
- + Expanding rent control to all private rental units including condos and private homes (before, rent control applied only to units built before 1991);
- + New government funding for repairs to affordable rental units.



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# FREQUENTLY ASKED QUESTIONS

## WHY IS QUALITY AFFORDABLE HOUSING IMPORTANT?

Studies show that access to quality affordable housing impacts educational success. Children living in overcrowded housing and housing with low-quality amenities achieved lower scores on school testing. Low-income families are disproportionately affected by overcrowded housing, with side effects such as sleep loss, depression and malnutrition. Additionally, households spending most of their income on rent increases food insecurity and child malnutrition. Studies on food insecurity and education are definitive, showing children who are hungry have difficulty concentrating at school.

Affordable housing is also important for new immigrants and their integration in Canada. Having safe and stable housing improves opportunities to integrate into society and decreases the length of time for integration. Affordable housing also allows new immigrants to feel safe. Additionally, affordable housing increases access to support networks which are important for the long-term integration and success of new immigrants to Canada.

## WHY IS HOUSING SO EXPENSIVE?

Housing prices, both home ownership and rental units, are primarily influenced by the number of units available (supply) compared to the number of units needed (demand). In both Ontario and Toronto, the number of available housing units is less than the number of people who need housing. Housing prices increase when competition for the available housing units is greater. The Ontario government could increase the supply of housing by improving long wait times for building permits in the Greater Toronto and Hamilton Area. Additionally, foreign investment in Toronto housing has caused a short-term increase in housing prices. The 15% foreign buyers tax introduced by the Ontario Government in 2017 has helped stabilize housing prices in the short-term.

## HOW DOES RENT CONTROL WORK? CAN LANDLORDS RAISE THE RENT AT ANY RATE THEY WANT?

Each year the provincial government puts out a guideline that says how much landlords can increase rent. In 2018, landlords can only raise rent by 1.8%. Landlords can only increase rent every 12 months and must provide 90 days written notice. Recently, rental control was applied to all private rental units. Landlords of private rental units may only increase rent above 1.8% if they apply for a special exemption. If your landlord raises rent illegally, tenants can contact the Landlord and Tenant Board or Rental Housing Enforcement Unit (RHEU).

## WHICH LEVELS OF GOVERNMENT ARE RESPONSIBLE FOR AFFORDABLE HOUSING?

The federal, provincial, and municipal governments are all responsible for improving access to affordable housing and for strengthening the affordable housing sector throughout Canada. However, municipalities provide the majority of funding for affordable housing in Ontario with  $\frac{1}{3}$  federal, and  $\frac{2}{3}$  municipal. Ontario is the only province that does not provide substantial funding for affordable housing.

## WHAT ABOUT CREATING AN ONTARIO HOUSING BENEFIT?

An Ontario housing benefit could provide low-income households a monthly supplement to make rental housing more affordable regardless of where they live. This provides low-income households more housing options.

The federal government has proposed a housing benefit as part of its National Housing Strategy scheduled to start in 2020. A partnership between the Government of Ontario and the federal government would help make an Ontario Housing Benefit happen.

## QUESTIONS TO ASK YOUR CANDIDATE

- + What are your party's strategies for ensuring equal access to quality affordable housing in Ontario?
- + When will your party roll out strategies for addressing Ontario's affordable housing issues?
- + How will your party address Ontario's Long-Term Affordable Housing Strategy's lack of funding for affordable housing repairs?

## ADDITIONAL RESOURCES

Community Legal Education Ontario - Housing Law: [www.cleo.on.ca/en/resources-and-publications/pubs?language=en&field\\_legal\\_topic\\_tid\\_i18n=89](http://www.cleo.on.ca/en/resources-and-publications/pubs?language=en&field_legal_topic_tid_i18n=89)

Ontario Tenant Board: [www.sjto.gov.on.ca/ltb](http://www.sjto.gov.on.ca/ltb)

Ontario Rental Housing Enforcement Unit: [www.mah.gov.on.ca/page142.aspx](http://www.mah.gov.on.ca/page142.aspx)

Wellesley Institute - Supportive Housing: [www.wellesleyinstitute.com/wp-content/uploads/2017/11/Wellesley-Brief-Ontario-Supportive-Housing-1.pdf](http://www.wellesleyinstitute.com/wp-content/uploads/2017/11/Wellesley-Brief-Ontario-Supportive-Housing-1.pdf)

**TO LEARN MORE ABOUT WHAT'S ON THE BALLOT, VISIT [APATHYISBORING.COM](http://APATHYISBORING.COM)**

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FOR BETTER HOUSING**