COMMENTS ON BILL 23

More (AFFORDABLE) Homes, Built Faster

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Housing Assessment
Resource Tools
(HART)

@ubcHART

HART Overview

The Housing Assessment Resource Tools (HART) project is funded by the Canada Mortgage and Housing Corporation (CMHC) to research solutions to Canada's housing crisis. We offer comprehensive solutions to the unique problems faced by communities of all shapes and sizes cross-country.

The goal of the project is to develop standardized, replicable, equity-focused and evidence-based tools, along with associated public information and training, to improve the quality of housing supply decision-making at all levels of government across Canada.

Our tools

Our tools are standardized, replicable and evidence-based, and will be released along with associated public information and training, to improve the quality of housing supply decision-making at all levels of government across Canada.

Housing Need Assessment Tool

Land Assessment Tool

Property Acquisition Tool

ONTARIO
Percent of households (HHs) in Core Housing Need, by Income Category 2016

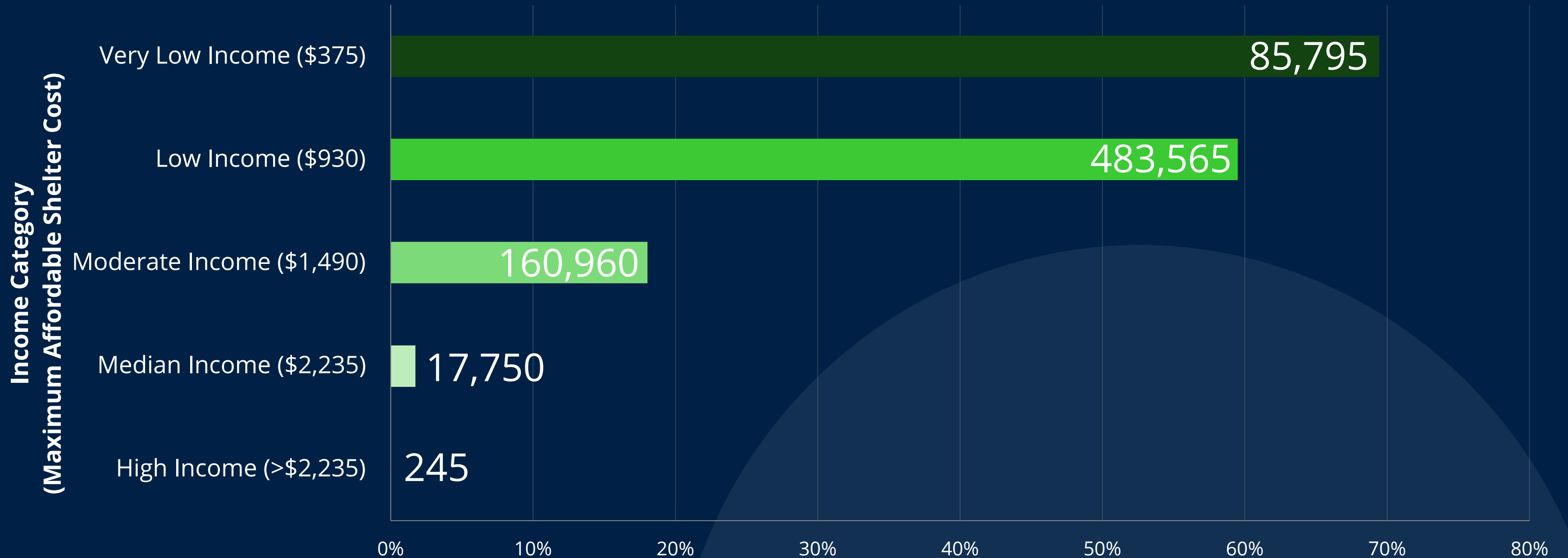| Income Category	Affordable shelter cost	Households in Core Housing need					All HH sizes
		1p HH	2p HH	3p HH	4p HH	5p+ HH	
Very Low Income	<= $373	69,415	11,650	3,205	1,085	440	85,795
Low Income	$374 - $931	242,105	132,040	57,550	34,610	17,260	483,565
Moderate Income	$932 - $1,490	10,865	37,330	38,025	37,515	37,225	160,960
Median Income	$1,491 - $2,235	185	745	2,390	5,255	9,175	17,750
High Income	>= $2,236	0	45	40	70	90	245
Totals		**322,570**	**181,810**	**101,210**	**78,535**	**64,190**	**748,315**

In Ontario, almost 86,000 households in core housing need can afford a maximum of $373pm in housing costs.
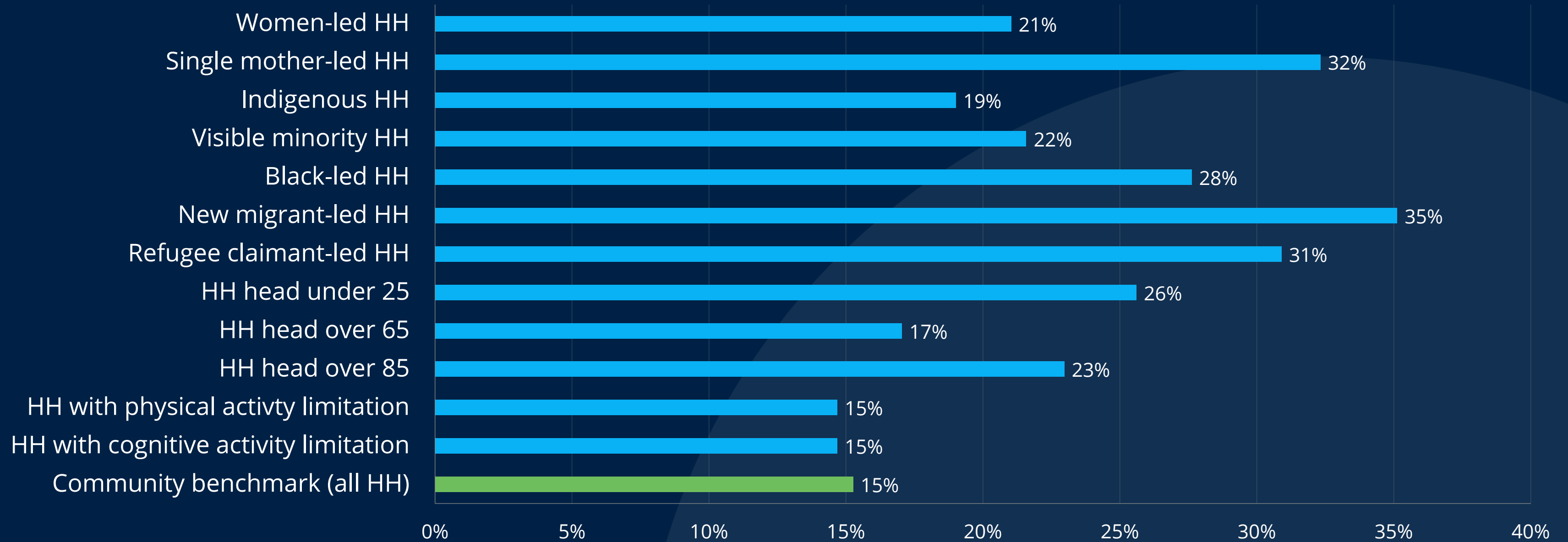*A further 484,000 can only afford $374-931pm.*

ONTARIO

Percentage of Households (HHs) in Core Housing Need by Priority Population

Priority Population	Percentage
Women-led HH	21%
Single mother-led HH	32%
Indigenous HH	19%
Visible minority HH	22%
Black-led HH	28%
New migrant-led HH	35%
Refugee claimant-led HH	31%
HH head under 25	26%
HH head over 65	17%
HH head over 85	23%
HH with physical activty limitation	15%
HH with cognitive activity limitation	15%
Community benchmark (all HH)	15%

In Ontario, the greatest proportion of households in core housing need are Single Mother and New Migrant-led households.

Core Housing Need

Currently leaves out

- **Homelessness**: individuals and households who are unsheltered and in emergency shelters
- **'Hidden' homelessness**: individuals and households who are involuntarily "doubling up" or are in insecure accommodation (e.g. "couchsurfing") along with individuals who feel unsafe in their homes because of violence or the threat of violence from a household member or landlord
- **Students**: who are living independently from their families
- **Those in congregate housing** (e.g. rooming houses, assisted living) who are living in unaffordable, overcrowded or uninhabitable homes
- **Indigenous people on reserve**
- **People on farms**

Suppressed household formation

"New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go."

Net Intraprovincial Migration by Age, 2019/2020
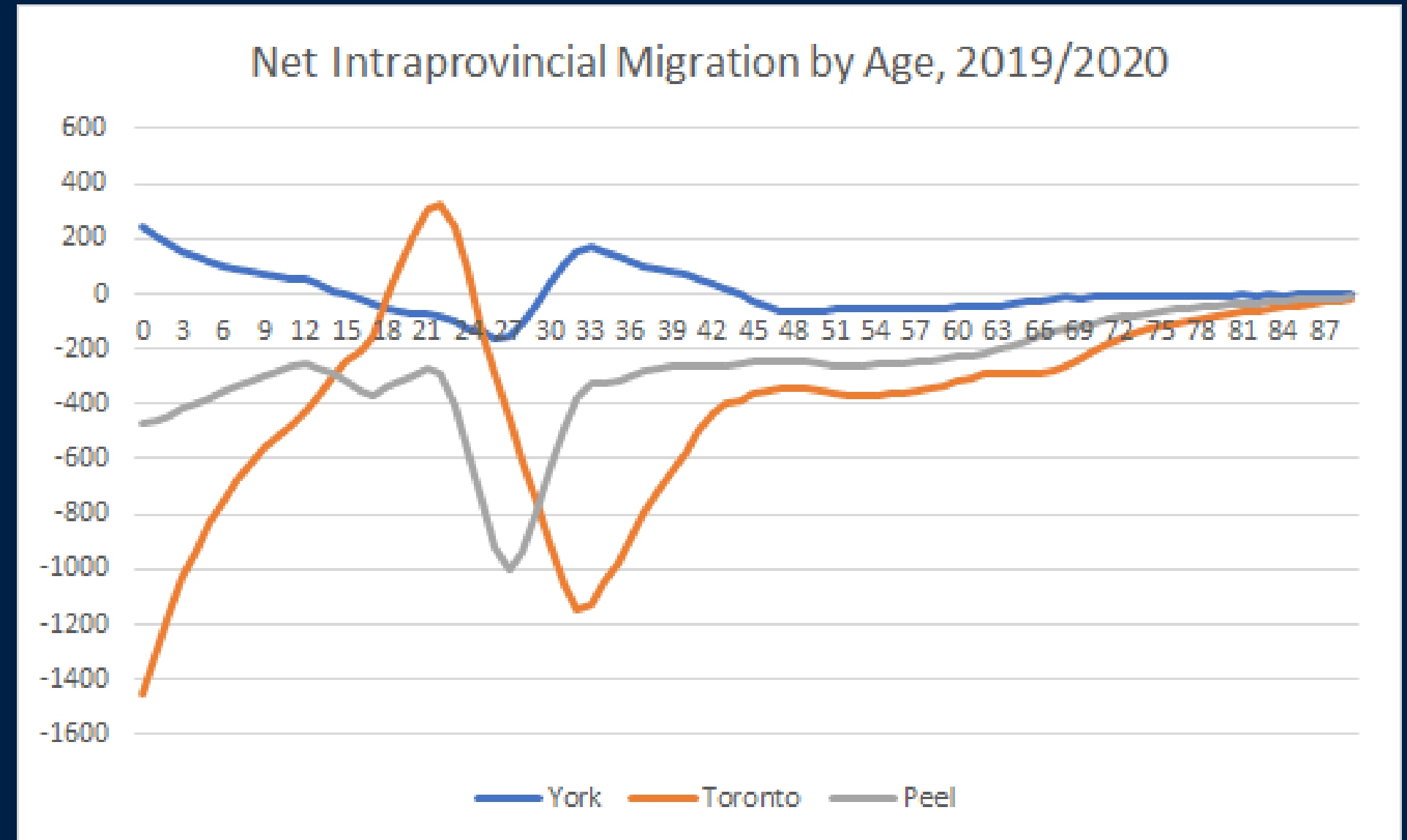
Moffatt, Mike, Dudu, Alison, & Hosseini, Maryam. (2022). *Ontario's Need for 1.5 Million More Homes*.

Implications for Bill 23

- Complete support for provincial and municipal targets – **at least** 1.5 million new homes by 2031!

- Ontario should use the CMHC/StatsCan definition of affordable housing – **30% of before-tax household income** – not one based on market rent

- There should be **sub-targets** based on income categories: and height bonus for 100% affordable

- Need for rental protection so more affordable housing isn't lost (**acquisition strategies** for social housing?)

- **Almost all** new homes will need to be delivered to **very-low to median income** households

- 2021: ON median household income $91,000 (homeownership affordability 3X median income = $273,000)

Income category/ max housing cost	Potential sub-targets	Mechanisms
Very Low ($373pm)	150,000	• Social/supportive: will need grants/ low cost financing • As of right rooming houses in all residential areas (3-4 storeys)
Low ($931pm)	650,000	• Social housing on government land: provide DC, parkland AND property tax waivers – as of right 8-12 storeys on all 'main streets' with transit; as of right 20-30 storey buildings near major transit areas
Moderate ($1,490)	300,000	• Mixed-income rental housing (social or private) – at least 30% 2+ bedroom
Median ($2,235)	400,000	• Mixed-income rental housing and limited equity ownership? –missing middle (triplexes, small apartment buildings, townhouses)