

Municipal Policy Tools for Ending Homelessness

Ending Homelessness Symposium
Association of Municipalities Ontario (AMO)

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Housing Assessment
Resource Tools
(HART)

@ubcHART

Indigenous Acknowledgment

I am from the unceded land of the Algonquin Anishnawbe people, colonially known as Ottawa, which is also the home of many diverse First Nations, Metis and Inuit people. Non-Indigenous Canadians have much to learn from traditional Indigenous housing about the use of local materials, thermal comfort and low emission living.



As part of reconciliation, we need to redress extreme disparities in housing outcomes experienced by Indigenous people. For Indigenous By Indigenous housing and urban land back initiatives are central components of any housing strategy

HART Overview

The Housing Assessment Resource Tools (HART) project works with governments, housing providers, and advocates across Canada to improve how we measure and address housing need, towards the national goal of “progressively realizing the right to adequate housing”.



We are based at the University of British Columbia and are funded by the Canada Mortgage and Housing Corporation’s Housing Supply Challenge.



HART's new mandate

To support municipal governments and their partners with the development of proposals for the Housing Accelerator Fund and other housing growth opportunities



The Housing Needs Assessment requirement must be provided by the **third reporting period (Autumn 2026)** and be **no more than two years old**

Canada's Housing Crisis

The right to housing is legislated by the National Housing Strategy Act (2019). This means all levels of governments must progressively realize the right to adequate housing, including functional zero homelessness.

Current measures of housing need are flawed

Most housing need assessments use social housing waiting lists or homelessness counts, both of which grossly underestimate household demand. There is no standardized method among Canada's three levels of government to measure “affordable housing”.

Affordable housing is lost faster than it is built

Between 2011 and 2021, over 500,000 affordable homes at \$750 or less per month were lost – and only 8,000 homes at that price point have been completed through the National Housing Strategy in its first five years (Pomeroy 2023)

There are no coordinated efforts to use government and non-profit land

The easiest way to guarantee affordability when building housing is to provide free-leased land to social and affordable housing providers, yet thousands of hectares go underused annually.



Our tools

The tools provide a comprehensive evidence-driven analysis of housing need, as well as sustainable solutions that will improve the quality of housing supply decision-making at all levels of government. Governments will be able to more effectively track progress and evaluate programs; coordinate bi-lateral and multilateral initiatives; and communicate needs and targets more clearly with developers, decision-makers and the public.



Housing Need Assessment Tool

A census-based tool that measures need and cost thresholds across relevant income categories, household sizes, and priority populations, including net change in affordable housing and population growth



Land Assessment Tool

An equity-focused tool that assesses, and estimates yield of available government and non-profit land according to proximity to key services and amenities



Acquisitions Tool

A policy-driven framework that uses Canadian and international best practice to preserve existing affordable housing through acquisition of private sector buildings and land

Canada's Housing Targets

- National Housing Strategy Act (2019): “progressively realize the right to adequate housing”
 - Use of maximum resources
 - Prioritize marginalized populations
 - Include their voices in the development and evaluation of policy
- National Housing Strategy (2017)
 - Reduce Core Housing Need by 530,000 households (out of 1.7 million) by 2028
 - Reduce Chronic Homelessness (estimated at 25,000) by 50% - later changed to end homelessness by 2030
 - Sub-target: 33% of spending on women-led households





Core Housing Need

Current measures

- A household is below one or more of habitability, suitability and affordability standards.
- The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.



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
- **People on farms, including migrant workers**
- **Suppressed⁹ household formation:** People unable to form households because of absence of affordable adequate options
- **Suppressed local demand:** people ‘driving until they qualify’ for affordable housing



A rights-based approach

Defining adequate affordable housing for the future



- **Affordable:** enough \$ left over to pay for food, transport, other necessities
- **Habitable:** have water, toilets, heat, cooling
- **Suitable:** appropriate size
- **Accessible:** able to be lived in by people with different abilities
- **Well-located:** in relation to services, transit etc.
- **Secure in tenure:** not subject to eviction
- **Culturally appropriate:** allowing relationships with family, community, spiritual needs

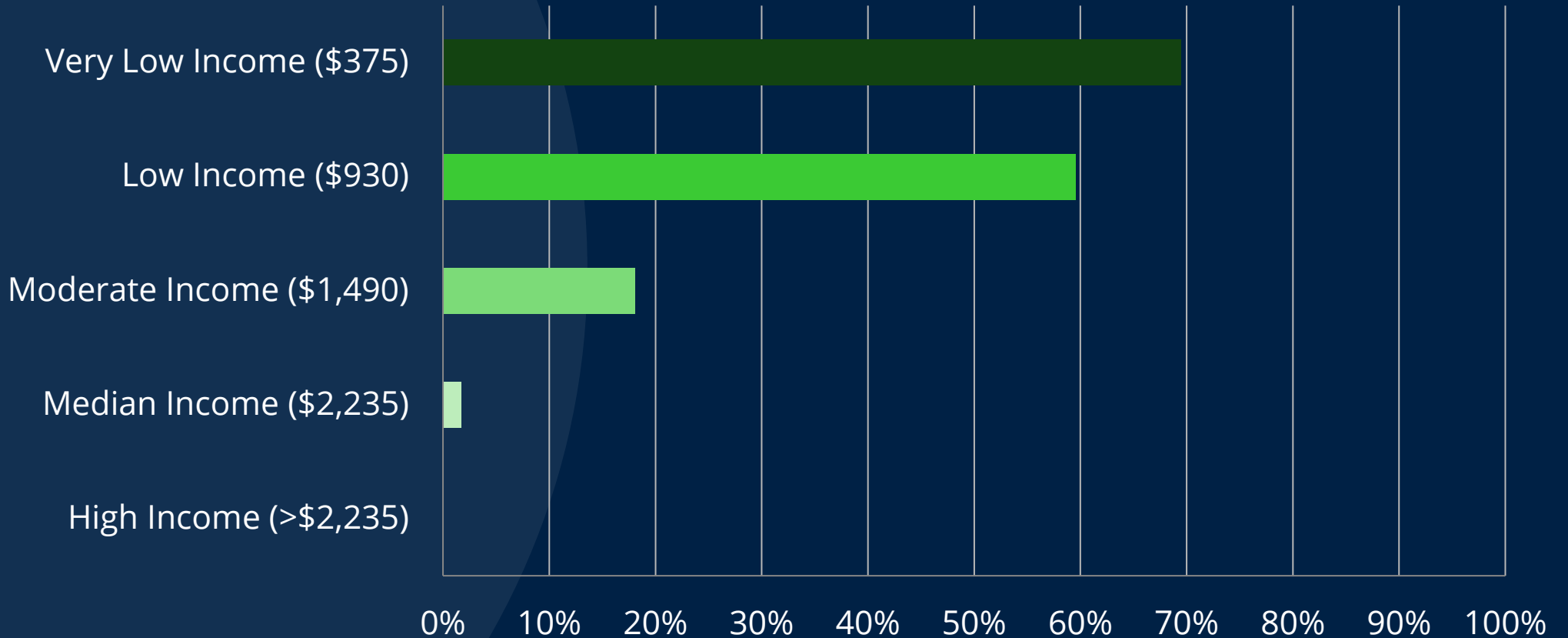
Income Categories and Affordable Shelter Costs - 2016

Ontario

Income Group			Annual Household Income	Affordable shelter cost (2015 CAD\$)
Area Median Household Income		Portion of total HHs	\$74,500	\$1,863
Very Low Income	up to 20% of AMHI	3%	<= \$14,900	<= \$373
Low Income	21% to 50% of AMHI	17%	\$14,901 - \$37,250	\$374 - \$931
Moderate Income	51% to 80% of AMHI	18%	\$37,251 - \$59,600	\$932 - \$1,490
Median Income	81% to 120% of AMHI	21%	\$59,601 - \$89,400	\$1,491 - \$2,235
High Income	121% + of AMHI	42%	>= \$89,401	>= \$2,236



Percent of Households (HHs) in Core Housing Need, by Household Income Category - 2016

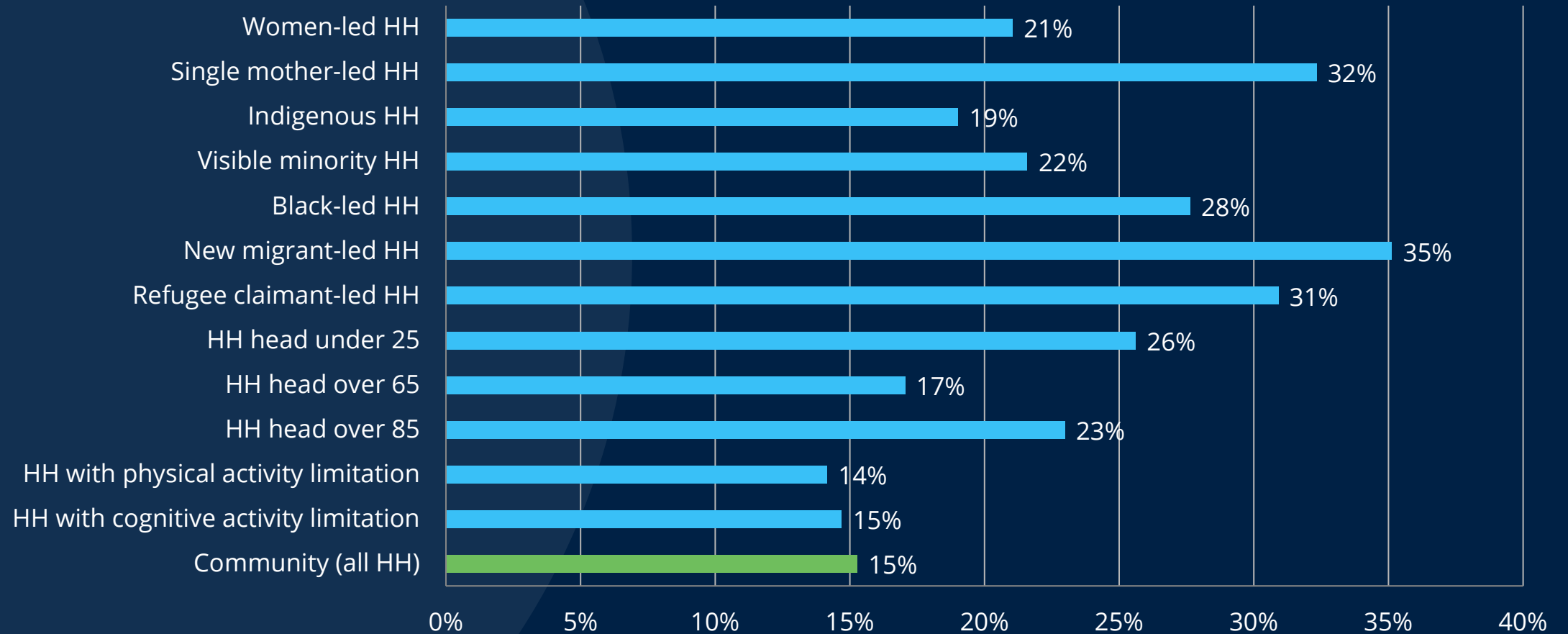


Total Affordable Housing Deficit – 2016

Income Group	Households in Core Housing Need					
	1p HH	2p HH	3p HH	4p HH	5p + HH	All HH sizes
Very Low Income	69,415	11,650	3,205	1,085	445	85,800
Low Income	242,105	132,040	57,550	34,605	17,260	483,560
Moderate Income	10,865	37,330	38,025	37,515	37,225	160,960
Median Income	185	745	2,390	5,255	9,175	17,750
High Income	0	45	40	70	90	245
All Income Categories	322,570	181,810	101,210	78,530	64,195	748,315

Percentage of Households (HHs) in Core Housing Need, by Priority Population - 2016

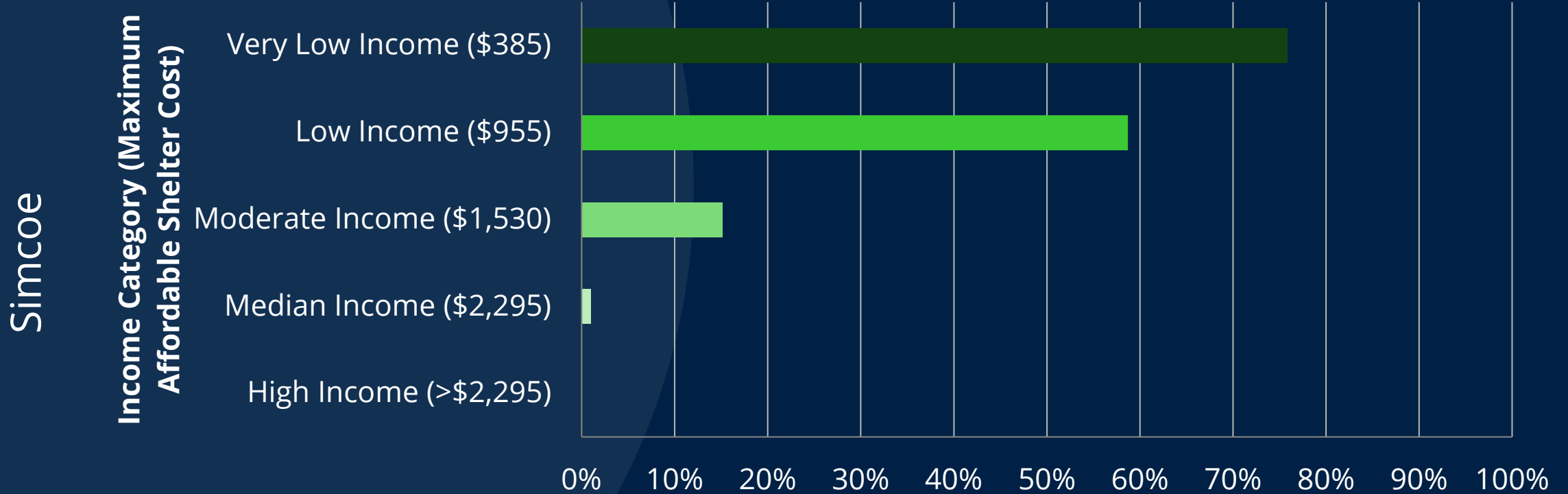
Ontario



Income Categories and Affordable Shelter Costs - 2016

Income Group			Annual Household Income	Affordable shelter cost (2015 CAD\$)
Area Median Household Income		Portion of total HHs	\$76,500	\$1,913
Very Low Income	up to 20% of AMHI	2%	<= \$15,300	<= \$383
Low Income	21% to 50% of AMHI	16%	\$15,301 - \$38,250	\$384 - \$956
Moderate Income	51% to 80% of AMHI	19%	\$38,251 - \$61,200	\$957 - \$1,530
Median Income	81% to 120% of AMHI	23%	\$61,201 - \$91,800	\$1,531 - \$2,295
High Income	121% + of AMHI	41%	>= \$91,801	>= \$2,296

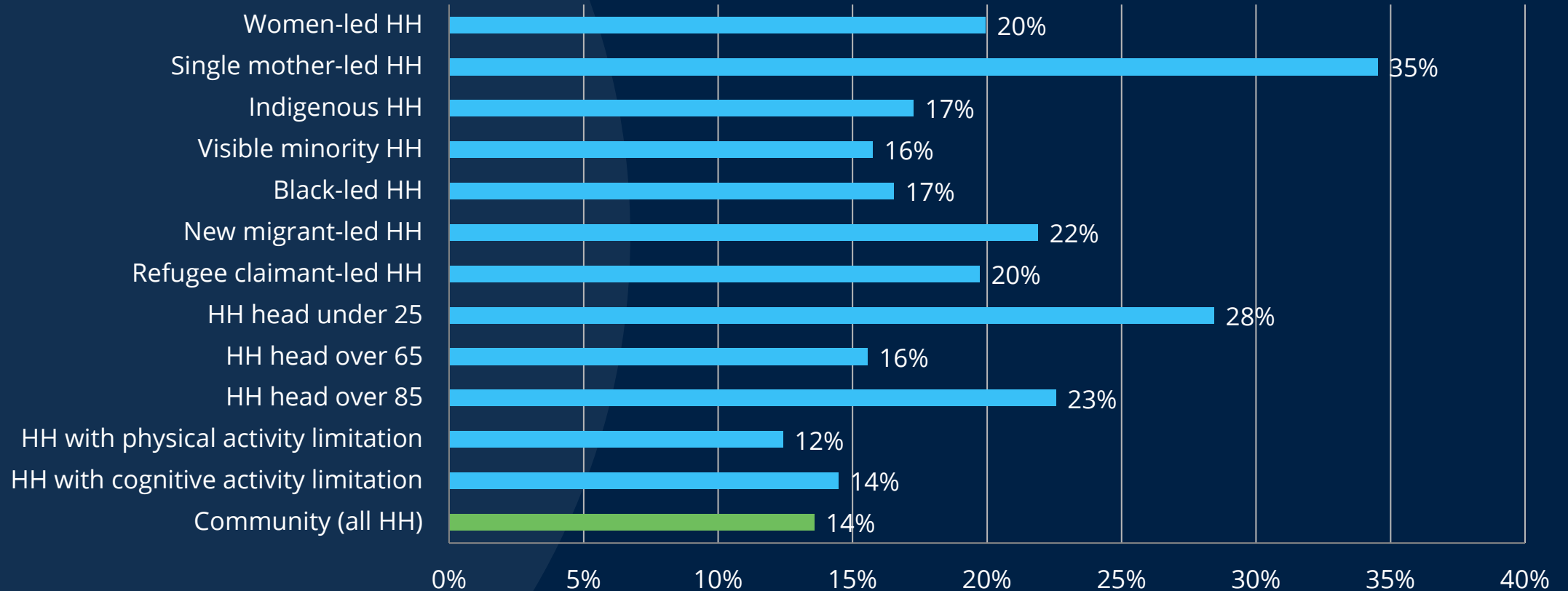
Percent of Households (HHs) in Core Housing Need, by Household Income Category - 2016






Total Affordable Housing Deficit - 2016

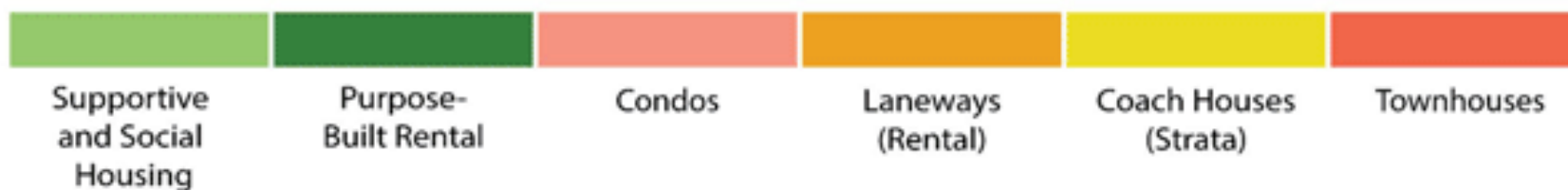
Income Group	Households in Core Housing Need					
	1p HH	2p HH	3p HH	4p HH	5p + HH	All HH sizes
Very Low Income	1,670	310	80	0	0	2,060
Low Income	7,960	4,950	1,930	1,080	380	16,300
Moderate Income	0	1,355	1,440	1,290	1,030	5,115
Median Income	0	0	40	115	250	405
High Income	0	0	0	0	0	0
All Income Categories	9,630	6,615	3,490	2,485	1,660	23,880

Percentage of Households (HHs) in Core Housing Need, by Priority Population - 2016



Policy Implications – Scaling Up Social and Supportive Housing

Building Type	Renters				Renters & Owners	Owners	Total	% of Total
	<\$15k/yr.	<\$15-30k/yr.	\$30-50k/yr.	\$50-80k/yr.	\$80-150k/yr.	>\$150k/yr.		
 Apartment	5,200	1,600	2,000	3,000	200		12,000	17%
			2,500	12,000	5,500		20,000	28%
				6,500	16,500	7,000	30,000	42%
 Infill				2,000	2,000		4,000	5%
					300	700	1,000	1%
 Townhouse					1,700	3,300	5,000	7%
Total	5,200	1,600	4,500	23,500	26,200	11,000	72,000	100%
% of Total	7%	2%	6%	33%	37%	15%	100%	



Policy implications – targets and sub-targets

France

25% sub-targets for social housing are enforced by the national government on municipalities, with fines for non-compliance; Paris' target is now 40% (new build and acquisitions).



Hamburg (pop 1.8m)

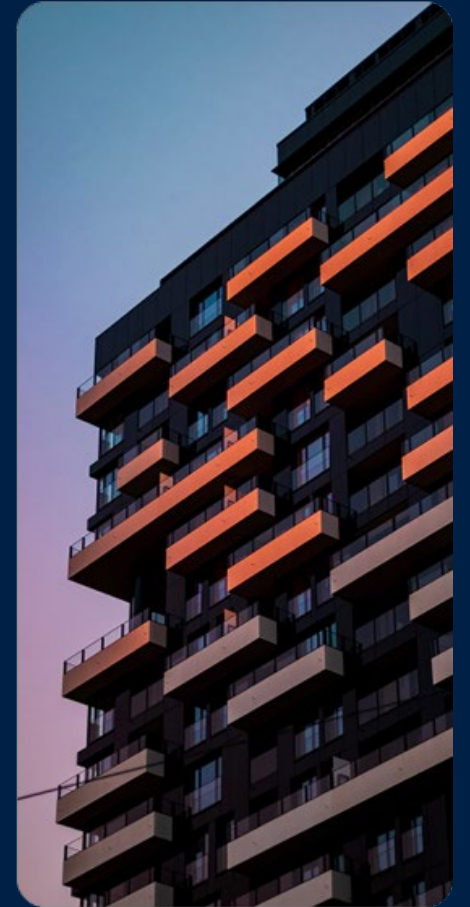
Municipalities sign multi-year agreements with development industry associations that guarantee approvals within 6 months of up to 16,000 homes a year using a 'rule of thirds':

- 1/3 non-profit
- 1/3 regulated rental
- 1/3 market ownership

All developments over 30 units are expected to adhere to the rule of thirds.

Land Leasing

Leasing land to **non-profit housing developers** was shown to decrease housing costs in Vancouver to average income affordability without any further intervention. It was the secret behind a million affordable homes for 6 million people in Sweden 1965-75. A **community land trust** model that pools non-profit assets on public land is growing in Canada.



Land Banking

Buying land in advance of need and using it to shape desired market outcomes.



Finland
Eradication of
homelessness



Vienna
Widespread affordability



Singapore
Economic
revitalization



Canada
Post-war
housing

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Senior (provincial or national) governments provide funding to purchase well-located brownfield (post-industrial) or greenfield (ex-urban) land and often provide infrastructure in advance of development.

Land Assessment Mapping

HART Methods



**Identifying
potential sites**



**Assessing proximity
to amenities**



**Identifying well-
located land**



Planning and Zoning Enablers

Mechanisms to transform housing at a municipal level

- Exclusionary zoning needs to be turned on its head: **restrict maximum size** of new single-family homes or **ban new detached single-family homes** entirely (Portland)
- **Minimum parking restrictions** should be **eliminated**
- Minimum **as of right building heights**, without restrictions as to number of units (including multi-tenant or congregate housing)
- An additional **as of right height/density bonus** for non-profit or 100% affordable homes (up to **80% area median income** housing cost)
- Example of a simplified set of zones:
 - **4 storey** in all **residential and mixed use** areas
 - **12 storey** along all **main streets** with public transit,
 - **30 storey** within **200m of a rapid transit** (train, LRT) station



Municipal Financing

Currently, municipal governments face **an unfair burden** for both municipal infrastructure, including social housing, and dealing with the impacts of senior government disinvestment in social housing, over the past 30 years. **The federal and provincial governments** should be shouldering the majority of the burden for new public transit and energy retrofit infrastructure as well as social housing.

Municipal government should **rely less on development** contributions (which shift the financing burden to renters and homeowners in new construction) and **more on property tax** (which is a form of wealth tax and does not sufficiently recognize windfall gains in home values). Progressive property taxes are used throughout Finland, Denmark and other countries decreasing homelessness.

Cities should continue to offer **property tax deferrals to low-income owners** who cannot pay property taxes but recoup these costs when the property is sold.



For Indigenous by Indigenous

Housing and Land Back



Because of the unique status of Indigenous people, whose land was stolen and whose rights have been ignored for multiple centuries, it is vital for them to define, develop and manage culturally adequate housing, preferably on Indigenous-owned land. Indigenous-led housing need assessment should be funded and integrated into housing supply targets for all governments.

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Acquisitions

Preserving affordability

Because of the large rates of net loss of affordable housing, all levels of government must acquire homes at risk of becoming unaffordable and also purchase land and non-residential buildings to convert to affordable housing.

Right of first refusal
over sales in a
priority area

Purchase by a
municipality or
another non-profit
entity

Direct provision of non-
profit housing by **public**
housing or conversion
to **non-profit housing**

HART is creating a Property Acquisitions Tool for governments.



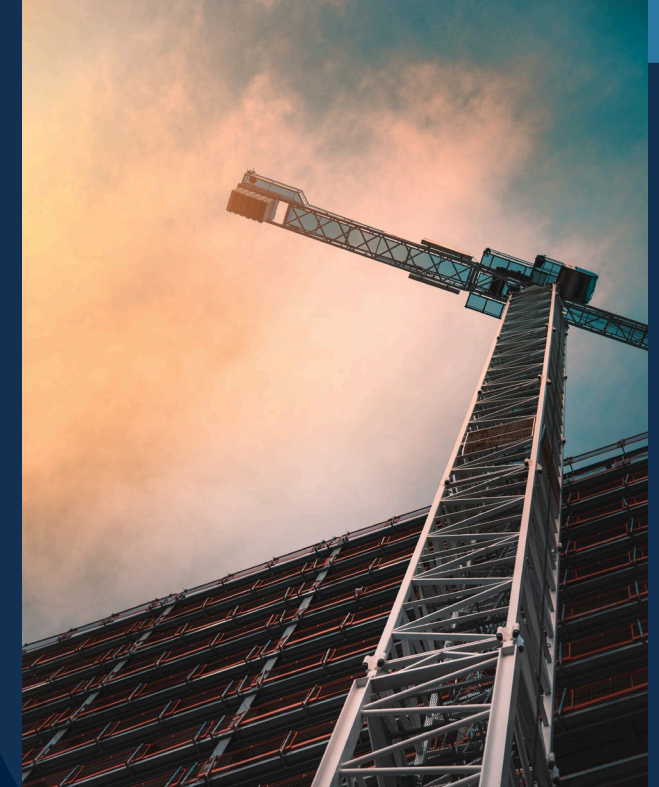
MOVING BEYOND CONSTRAINTS

Ontario

- Role of the region in ON rapidly changing eg can they apply on behalf of municipalities without delegated authority for Housing Accelerator Fund?
- ON is not are not providing enough funding for supportive housing
- They have gotten rid of tenant protections eg vacancy decontrol
- Welfare rates continue to be well below what is needed to afford even a rooming house
- Federal programs use different definitions of affordability and are not stackable

BUT

- Good evidence on need helps negotiation with senior levels of government
- Tracking the affordability of new and existing rents and house prices in relation to income categories helps steer outcomes
 - E.g. more legalized rooming houses, tiny home communities
 - Targeting of public land, property tax abatement to deepest affordability



What does 'fixed' look like?

- **Functional zero homelessness**, with sufficient and culturally adequate supportive housing.
- **Steady decreases in Core Housing Need** (even with expanded definitions) towards zero.
- **Doubling non-profit housing and then at least 20% target**, to meet the needs of very low, low, and moderate income households
- **At least 20%** family-sized 3+ bedroom homes, at a range of price points, throughout all cities and regions. 15-minute cities, with sufficient educational, recreational, employment, and retail opportunities throughout all communities. **At least half of journeys** are through **active and sustainable transport** (walking, cycling, public transport).²⁹
- **Urban land back** sufficient to meet Indigenous housing need.
- **Median home prices are 3X area median household income**

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