

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE

To the Report of the Ontario Housing Affordability Task Force

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Prepared For the Scarborough Community Renewal Organization (SCRO)



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REPORT OF THE TASK FORCE IN BRIEF

The Ontario Housing Affordability Task Force released its report dated February 8, 2022, in response to the rising housing affordability issues in the province, which noted “...*solutions emerged consistently around these themes:*”

- *More housing density across the province*
- *End exclusionary municipal rules that block or delay new housing*
- *Depoliticize the housing approvals process*
- *Prevent abuse of the housing appeals system*
- *Financial support to municipalities that build more housing”*

Executive Summary –p.3

REPORT OF THE TASK FORCE IN BRIEF

“It is now clear that we do not have enough homes to meet the needs of Ontarians today, and we are not building enough to meet the needs of our growing population. If this problem is not fixed – by creating more housing to meet the growing demand – housing prices will continue to rise. We need to build more housing in Ontario.”

Executive Summary –p.4

REPORT OF THE TASK FORCE IN BRIEF

- *"Require greater density*
- *Reduce and streamline urban design rules*
- *Depoliticize the process and cut red tape*
- *Fix the Ontario Land Tribunal*
- *Support municipalities that commit to transforming the system"*

Executive Summary –p.4

ONTARIO HOUSING AFFORDABILITY TASK FORCE RECOMMENDATIONS

- Although Ontario Housing Affordability Task Force recommendations may be a developer's wish list, they are not at fault for the planning, zoning, and economic market forces.
- None of the recommendations will necessarily produce affordable housing.

LIKEMINDED REPORTS: DIFFERING VIEW POINTS

- The observations and recommendations made in the Task Force Report echoed by other reports that came before or after.

*"There is a growing consensus that a primary reason for high and rising housing prices in the Greater Toronto and Hamilton Area ("GTHA") is **the unresponsiveness of the existing land use planning system to the region's growing housing needs.**"*

David Ambroski and Frank Clayton, [November 1, 2021](#), Centre for Urban Research & Land Development, Ryerson University

*"In Toronto, however, more houses still need to be built – **supply is not keeping up with population growth.** For rental options in particular, supply gaps are prevalent across the country and are pronounced in Toronto"*

Increasing Affordable Rental Housing Stock, February 2022, Rights to Housing in Toronto

***Emphasis: Open Policy**

LIKEMINDED REPORTS: DIFFERING VIEW POINTS

"The Province of Ontario should quickly rectify the violations of its existing maximum timelines for municipal decisions on applications for official plan amendments, zoning by-law amendments and subdivision plans..."

"All public participation should occur earlier in the planning process than when rezoning applications for particular sites are submitted..."

*"Implementation of these recommendations will expedite applications through the approvals process in the GTHA, resulting in more housing coming onto the market more quickly. **Overall, housing affordability will improve due to the increased expedited supply of housing...**"*

David Ambroski and Frank Clayton, [November 1, 2021](#), Centre for Urban Research & Land Development, Ryerson University

***Emphasis: Open Policy**

LIKEMINDED REPORTS: DIFFERING VIEW POINTS

"PRINCIPLE 1: The City must use all available revenue tools and assets to act with urgency to build affordable housing for low- to moderate-income renter households..."

"PRINCIPLE 2: The City should consider and explore all policy and zoning options to increase the supply of affordable and deeply affordable rental housing stock..."

"PRINCIPLE 3: The City must engage with impacted communities and those opposing affordable housing developments to build cohesive neighbourhoods rooted in a shared understanding of the benefits of inclusive communities..."

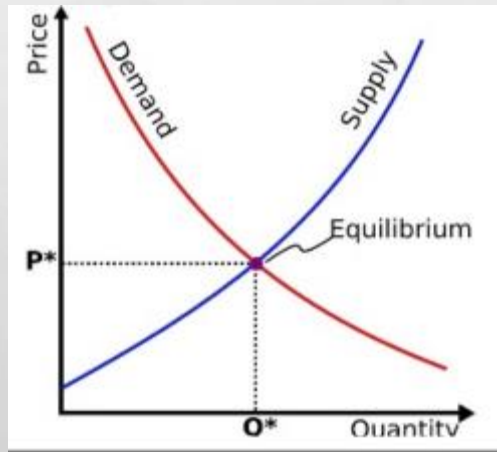
"PRINCIPLE 4: The City must leverage all available avenues to encourage cooperation with different orders of government to build affordable rental housing stock."

Increasing Affordable Rental Housing Stock, February 2022, Rights to Housing in Toronto

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE IN BRIEF

The report of the task force is based on a classical economic theory called:

'the theory of price'



- The 'theory of price' is an economic theory that states that the price for any specific good or service is based on the relationship between its supply and demand.
- It says that **the point at which the benefit gained from those who demand the entity meets the seller's marginal costs** is the most optimal market price for that good or service.

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE IN BRIEF

- The 'theory of price' as advocated by the task force report holds that if the supply of housing is increased, that the price of housing will go down.
- In theory, that works when supply and demand can reach a point of equilibrium.
- But what if demand for newly built housing is so high that all available new housing does not meet the demand?
- Then equilibrium cannot be met and prices will continue to rise.

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE IN BRIEF

- Fortunately or unfortunately, planned and projected new housing supply even as envisaged by the task force will not and cannot become a reality in the foreseeable future.
- Accordingly, the statement by the task force is **incorrect** as supply will not and cannot meet demand.

We therefore must look elsewhere for solutions.

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE IN BRIEF

In many ways, the Task Force 'declares war' on resident representation that in any way differs from the objective of intensification in suburban Ontario.

"Because local Councillors depend on the votes of residents who want to keep the status quo, the planning process has become politicized. Municipalities allow far more public consultation than is required, often using formats that make it hard for working people and families with young children to take part. Too few technical decisions are delegated to municipal staff."

Task force report – p.5

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE IN BRIEF

The reality is that all levels of governments – for both good and bad reasons – have set rules - that - without changes to them – have resulted in **no land being available for development** in Toronto in 2022 onwards.

In order to build new housing:

‘Something’s gotta give’

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE IN BRIEF

Informed Scarborough residents realize that they have to do their part along with developers, governments, and other stakeholders.

However, demonizing residents who wish to preserve our current residential standards as the primary impediment to affordable housing - **is disappointing and uninformed in its own right.**

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE IN BRIEF

The following sections 'walk us through' the real issues and the evidence.

They identify

real measured solutions and place as possible 'resident resistance' in context.

Our purpose

is to set the context and foundation for a realistic and sober assessment where Scarborough does its part to create real solutions for affordable housing in the future.

AN INFORMED SCARBOROUGH RESIDENTS VIEWPOINT

Changes to the land market

CHANGES TO THE LAND MARKET

20 years ago...

The Province put a stop to development on the Oak Ridges Moraine and, more importantly, the Greenbelt.

**This was the
right thing to do**



However, they went on to dictate growth plans, and where housing should be built - mainly through intensification (growth centres).

CHANGES TO THE LAND MARKET

Ontario's small cadre of developers came to realize that it was easier and more profitable to do exactly that (intensification).



And, about 15 years ago...

They were making more money by buying plazas, car lots and school yards for new housing than doing greenfield development.

CHANGES TO THE LAND MARKET

But if the construction of tens of thousands of new condos over the last 15 years has not influenced housing affordability...

How will the opening of Toronto's 'gold belt' (called the yellow belt in the current Official Plan) make a difference?

*"The 2021 Census reported that from 2011 to 2021, Ontario's population grew by 10.7 per cent and the number of occupied dwellings grew by 12.5 per cent. The same has been true for the past 30 years. From the late 1960s to the early 1980s, dwellings grew much faster than population, **but the fact remains that new construction is still outpacing population growth.** Many of the new units are high-rise condos, whereas many buyers want ground-oriented units. **The problem is not so much the number of units being built as the type of unit.**"*

George Fallis, [A shortage of homes isn't the main reason house prices keep rising,](#)

March 14, 2022, The Globe and Mail

***Emphasis: Open Policy**

CHANGES TO THE LAND MARKET

- We have reached the point where **ALL the land left in the City** has either been developed or is going through the development pipeline.
- Offshore developers complain that they can't find Toronto (or Ontario) development land.
- Consultants are giving up lucrative contracts to find land to develop because 'it simply no longer exists'.

FINANCIALIZATION

"Financialization, in its most basic terms, is then the process by which something or someone is managed as a fund; thus a more elaborate definition would read: the increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households"

Manuel Aalbers (2016) The financialization of housing: A political economy approach. Routledge

"For four decades, financialization has been a process of transformation in global and national economies with profound social and spatial impacts. It refers to the growing role of finance in the operations of capitalism such that profits are increasingly realized through financial means."

([Martine August: 2020](#))

- In fact, financialization can be viewed as a process to raise prices without creating new supply.
- Therefore, financialization of the housing and rental markets no longer treat people's homes as "home".

Real Estate Investment Trusts (REIT)

"A real estate investment trust (REIT) is a company that owns, operates, or finances income-generating real estate. Modeled after mutual funds, REITs pool the capital of numerous investors. This makes it possible for individual investors to earn dividends from real estate investments—without having to buy, manage, or finance any properties themselves."

(["REIT", Investopedia](#))

"Most countries' laws on REITs entitle a real estate company to pay less in corporation tax and capital gains tax. REITs have been criticized as enabling speculation on housing, and reducing housing affordability, without increasing finance for building."

([O'Sullivan: November 9, 2006](#))

REITs own 10% of Canada's apartments. This number continues to grow. This practice also influenced many landlords to emulate their practices, including small investors.

([Martine August: 2020](#))

FINANCIALIZATION OF THE HOUSING AND RENTAL MARKET

- Financialization of rental properties often involves the conversion of properties on the land (e.g. condos). This process has brought negative impacts on tenants and small businesses throughout/ the US and Canada. Tenants who fail to meet the new level of rents are often forced out of the residence where they might have been living for decades.
- In their bootcamp for investors who are interested in buying mobile home sites, Rolfe and Reynolds recommended to owners that they can remove any possible amenity that may requires maintenance or insurance, and “pawn off” any maintenance costs onto the tenants. They also suggest that landlords may regularly raise rent, keep it within an acceptable frequency so that they won’t “drive out desirable tenants”.

(Kolhatkar: March 8, 2021)

FINANCIALIZATION OF THE HOUSING AND RENTAL MARKET

*"A recent study has shown that there appears to be a sufficient number of homes to purchase across the country if one assumes the purchaser intends to live in the home. However, prices continue to escalate nonetheless because investors purchase homes at above market rates based on speculations that home prices will continue to rise dramatically. Many of these investors don't intend to live in such homes. Plus, repeat homebuyers make use of their equity from homes that they currently own to trade in for newer, more lucrative homes. **The market therefore skews towards the demands of the wealthy.**"*

Increasing Affordable Rental Housing Stock, February 2022, Rights to Housing in Toronto

***Emphasis: Open Policy**

AN INFORMED SCARBOROUGH RESIDENTS VIEWPOINT

Poverty in Ontario and Scarborough

THIRTY PER CENT OF ONTARIO'S PRIVATE MARKET TENANTS ARE RECEIVING ODSP OR OW

- From the 2016 Census, the number of renter household in Ontario in non-subsidized housing is 1,559,720 ([Statistics Canada: 2017](#)).
- As of December 2019, in Ontario, the amount of non-subsidized renters on ODSP or OW is 467,793 (MCCSS data):
 - Non-subsidized renters on ODSP: 261,179
 - Non-subsidized renters on OW: 206,614
- Therefore, the estimated proportion of non-subsidized renter households with an social assistance income is **about 30%** (467,793/1,559,720).
- In other words, close to one third of tenants in Ontario's private rental market receive ODSP or OW and have limited or no capacity to deal with rental increases.
- They are the most likely to have nowhere to live if they are 'renovicted'.
- Rental costs outside of big cities are also increasing while the inner suburbs have few low-cost rentals available.

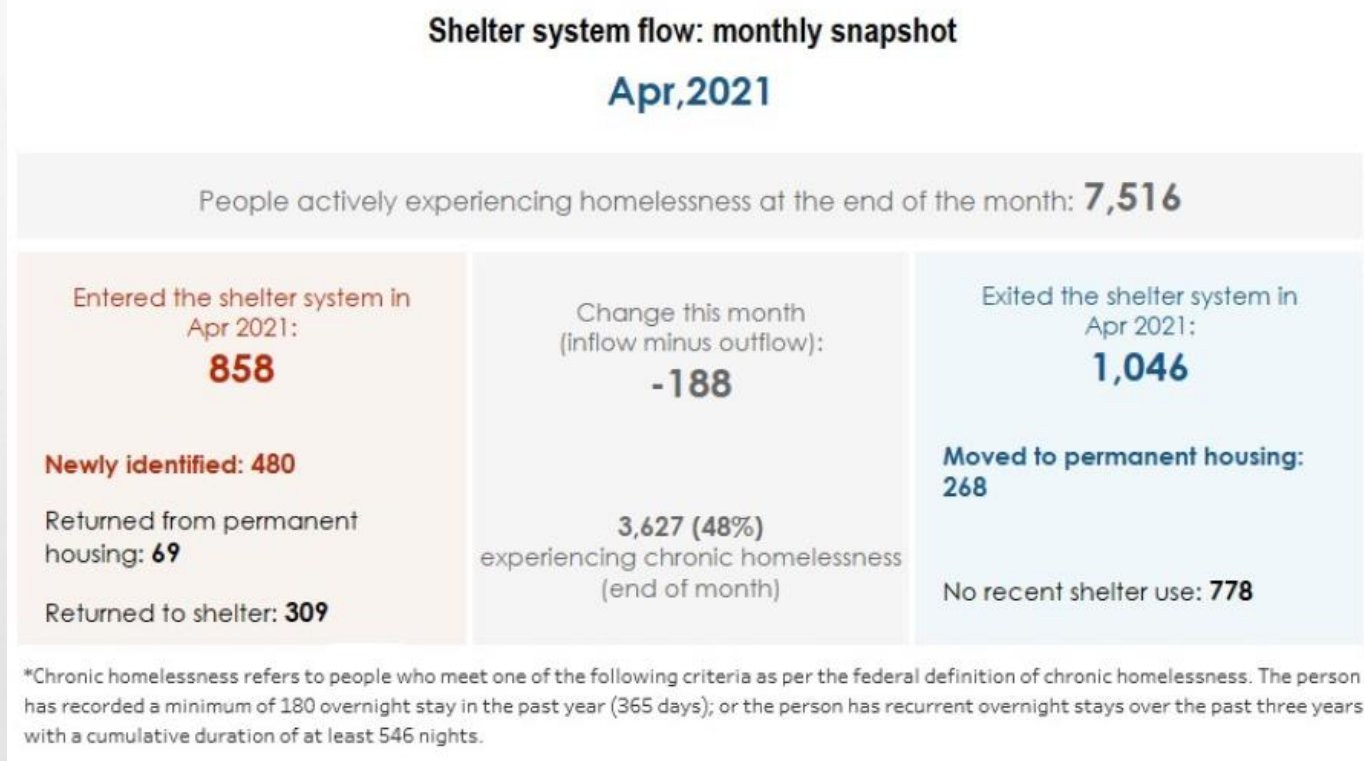
POVERTY IN SCARBOROUGH

- Working poverty in Scarborough is the highest in Canada and 9.7% of the working-age population.
- 10.6% of Scarborough's population receives either OW or ODSP.
- The vast majority of people living in poverty in Scarborough are private market renters.
- Social assistance rates has decreased in real terms by 25% over the last 25 years.
- The provincial governments has not raised rates since 2018 despite a 10% increase in inflation.
- Risk of homelessness among the very poor is higher than its ever been, and the risk of homelessness in Scarborough is very high.

HOMELESSNESS IN TORONTO

- *"At the end of April 2021, there were 7,516 people actively experiencing homelessness based on the Shelter System Flow Dashboard.*
- *"The number of people experiencing unsheltered (outdoor) homelessness in Toronto on April 21, 2021 is estimated to be 742, an increase of 39% since 2018."*

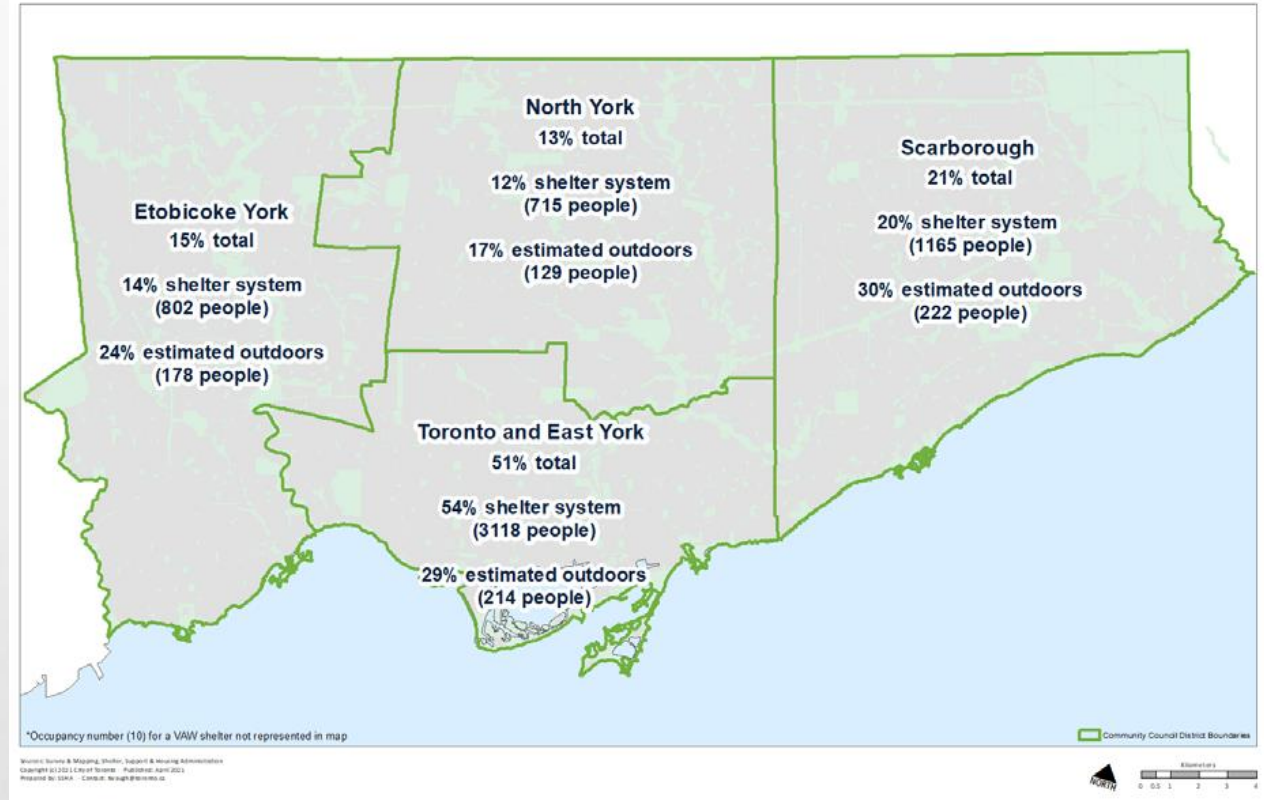
Figure 6: Shelter System Flow Dashboard, Monthly Snapshot, April 2021



Source: 2021 Street Needs Assessment Results, City of Toronto, URL: <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrd/backgroundfile-171729.pdf>

HOMELESSNESS IN SCARBOROUGH

*"Just over half of people staying in City-administered sites and outdoors were staying in the Toronto-East York Community Council District (CCD) which comprises the downtown core. **30% of people staying outdoors were estimated to be staying in the Scarborough CCD, followed by 29% staying in the Toronto-East York CCD.**"*



Source: 2021 Street Needs Assessment Results, City of Toronto, URL: <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrd/backgroundfile-171729.pdf>

***Emphasis: Open Policy**

AN INFORMED SCARBOROUGH RESPONSE

AN INFORMED SCARBOROUGH RESIDENTS VIEWPOINT

Legal and illegal offshore 'push'

LEGAL AND ILLEGAL OFFSHORE 'PUSH'

- Off shore investors from China, South Asia and Europe are looking for ways to get their money growing by buying Toronto real estate.
- The most recent Issue of Urban Land Magazine (Winter 2022) published by the Urban Land Institute (ULI) which is distributed Globally states:
"....rising prices for land [in Canada] and critical supplies are among the factors creating price pressures. Added to the challenge is increasing competition for deals and development opportunities...The ongoing rise of Canada's real estate market has helped spark what one interviewee called an "insatiable appetite" by investors for assets." (P. 66)

LEGAL AND ILLEGAL OFFSHORE 'PUSH'

- As a Globally respected magazine, here's Urban Land Magazine's list of top 10 Canadian real estate development issues (1 = no importance; 5 = great importance)
- Note that citizen opposition is **on the bottom of the list** although it tops the list for the City and Province in their Affordable housing report
- Construction material costs 4.33
- Construction labour costs 4.28
- Construction labour availability 4.28
- Land costs 3.91
- Operating costs 3.55
- Environmental/ sustainability requirements 3.55
- Provincial and local regulations 3.53
- Tenant leasing and retention costs 3.44
- NIMBYism 3.3

LEGAL AND ILLEGAL OFFSHORE 'PUSH': MONEY LAUNDERING

"Up to 2016, banks in Vancouver were giving preferential loan terms to foreign home-purchasers without full disclosure, effectively practising deregulation for non-Canadian clients" said David Ley, author of Millionaire Migrants: Trans-Pacific Life Lines.

*"**The real key to understanding the billions that have come here already is this: They never go back.** The most important thing to understand about foreign capital is it never goes back. It just sloshes around."*

Butler estimates roughly one-quarter of a trillion dollars — or \$250 billion — has poured into Canada in recent decades through offshore investors, many of whom have used proxies."

Douglas Todd, [Vancouver Sun](#), July 29, 2021

*"Conservative estimates from a report from professors Maureen Maloney, Tsur Somerville and Brigitte Unger, titled Combatting Money Laundering in BC Real Estate, **indicate there was \$5.3 billion laundered into B.C. real estate in 2018 alone, thus leading to an increase in real estate prices.***

In closing submission, the B.C. Real Estate Association, which represents the interests of real estate agents, downplayed the report as "speculative" and that "there has been a conflation in the public discourse surrounding money laundering and foreign investment in real estate."

***Emphasis: Open Policy**

Graeme Wood, [Business Intelligence for B.C.](#), October 27, 2021

LEGAL AND ILLEGAL OFFSHORE 'PUSH': MONEY LAUNDERING

- Same trend can be found in Ontario as well.

"...billions of dollars in real estate transactions in the GTA alone can be tied to money laundering, according to a 2019 joint study titled OPACITY: Why Criminals Love Canadian Real Estate (and what to do about it).

"The study also revealed that \$9.8 billion in GTA housing was acquired by companies through cash, or non-financed purchases during this period, much of it bypassing statutory Anti-Money Laundering (AML) checks on the source of funds and beneficial owners. "

Storeys: November 17, 2021

"In Ontario, authorities claim in documents filed in Superior Court that the alleged profits of the operation ended up in the control of Toronto-area money service businesses, which authorities say sent money in Canada to Chinese nationals interested in buying Toronto real estate.

*In exchange, the Chinese nationals repaid the money in China, the documents say, **pointing out that this is a way to circumvent currency controls in China that prevent money from easily being withdrawn from that country.**"*

Jon Woodward, CTV News Toronto: January 8, 2022

***Emphasis: Open Policy**

LEGAL AND ILLEGAL OFFSHORE 'PUSH': MONEY LAUNDERING

- As is reported from time to time, there's is little appetite from the Federal Government to reign in money laundering that results in massive infusions of dollars into property purchases.

"The data from the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) showed money laundering audits in real estate dropped from 146 in 2019-20 to just 53 in 2020-21 – a decrease of 64 per cent. That's down from nearly 200 audits of real-estate entities in 2018-19."

*"These are troubling figures," said Matt McGuire, a financial crime expert with the AML shop in Toronto. **"There's less scrutiny, less guidance for reporting entities ... in terms of pushing them towards the intelligence ends that (investigators) need to go after these criminals."***

Andrew Russell, [Global News](#): February 2, 2022

***Emphasis: Open Policy**

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE

High immigration in a market with minimal available housing

HIGH IMMIGRATION IN A MARKET WITH MINIMAL AVAILABLE HOUSING

- While immigration is important, there appears to be no thought at the Federal level of **where people will live.**

**We do know that
Scarborough is a desirable
destination.**

"Canada has the lowest number of housing units per 1000 residents of any G7 country, in part owing to increased immigration since 2006. Interviewees emphasized that increased immigration will be critical to Canada's economic recovery and the continued outlook for the real estate market, but they also felt strongly that supply will be key to addressing demand for housing and rising affordability pressures."

Urban Land Institute

Urban Land, Winter 2022, P. 67

HIGH IMMIGRATION AND IN-MIGRATION

"Future demographic estimates have persistently underestimated the housing supply needed to improve affordability..."

"In Ontario, the approach utilized to forecast housing needs is the demographic approach forecasting household growth and the types of dwelling units needed. The Province's land-needs assessment methodology mentions the household forecasts can be adjusted by various factors...However, municipalities are not required to make these adjustments. All the housing needs forecasts we have seen to date for municipalities in the GTHA measure housing needs by household growth alone."

David Ambroski and Frank Clayton, [November 1, 2021](#), Centre for Urban Research & Land Development, Ryerson University

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE

Large supplies of money chasing too few capital investments

LARGE SUPPLIES OF MONEY CHASING TOO FEW CAPITAL INVESTMENTS

- 'Capital investments' are 'investments in real estate' that no longer considers someone's house a 'home'.
- Through these policies, peoples' homes are now seen to be part of Toronto's real estate inventory.

The Urban Land Institute (ULI) reports:

*"This [large supply of money] was reflected in PricewaterhouseCoopers's (PwC) survey this summer, in which the percentage of respondents saying that **equity capital for investing was oversupplied** rose to 62 percent [2022] from 22 percent last year [2021].*

- For **debt capital for acquisitions** rose to 40 percent [2022] from 24 percent last year [2021].
- For **debt capital for development/redevelopment** rose to 30 percent [2022] from 16 percent last year [2021].
- For **debt capital for refinancing** rose to **44 percent** [2022] from 11 percent last year [2021].

Equity capital for investing

2022



2021



Debt capital for acquisitions

2022



2021



Source: Emerging Trends in Real Estate surveys.
Note: Based on Canadian respondents only.

Debt capital for refinancing

2022



2021



Debt capital for development/redevelopment

2022



2021



AN INFORMED SCARBOROUGH RESIDENTS RESPONSE

The IDEOLOGICAL PUSH against single family homes

THE IDEOLOGICAL PUSH AGAINST SINGLE FAMILY HOMES

There's a deep seated 'push' against single family homes that is deeply nuanced. That is:

- Negative ideas about single family homes that took root in the 1950s.
- Missing middle housing that will keep developers off agricultural land.
- Missing middle housing that will reduce climate change.
- Communities opposing missing middle housing being charged as racist.

Negative ideas about single family homes that took root in the 1950s

There is a prevalent belief that single family homes have **destructive environmental impacts which have been documented in great detail.**

"In brief, there's compelling evidence that single-family zoning has damaged the environment by encouraging suburban sprawl and car reliance, worsened affordability by restricting housing supply, and undermining inclusion by keeping low income households out of high opportunity neighbourhoods"

Eric Jaffe, "Is it time to end single-family zoning?", Sidewalk Talk, Medium, February 6 2020.

Negative ideas about single family homes that took root in the 1950s

- However, according to a well respected speaker for the Institute for New Suburbanism (INS), this belief is not backed up by available evidence.

"Arguably, environmental concerns represent the strongest case against exurban growth. It is an element of almost religious faith in the environmental and planning communities that dense housing reduces greenhouse gases and saves energy.

Yet a study by the Turner Center at the University of California–Berkeley, working under the assumption that housing development would be limited to infill (no greenfield development), found that the 1.8 million tons of greenhouses gases saved would contribute only 1 percentage point to the mandated state reduction by 2030."

Joel Kotkin, [Exurbia Rising](#), *American Affairs*, Spring 2022 / Volume VI, Number 1

Negative ideas about single family homes that took root in the 1950s

- Policies focusing on densifying urban development also have negative social impacts.

"...urban containment policy includes growth management, compact city policy, intensification and any measures that can materially impact the cost of land or housing by rationing or prohibiting greenfield land development (such as urban growth boundaries and intensification mandates)."

Urban containment policy has been strongly associated with higher house prices relative to incomes...the indirect consequences associated with urban containment, such as higher poverty rates and stunted economic growth."

Wendell Cox, [Urban Containment Policy and Housing Affordability](#) In Ottawa, Policy Series, No.234/
January 2021

*Wendell Cox is also a well-known INS Speaker.

Negative ideas about single family homes that took root in the 1950s

- Jaffe points to Minneapolis and Oregon (Portland and Seattle) which City of Toronto planners also point to as examples of 'good' planning on the Municipal Comprehensive Review (MCR) consultations.
- But shouldn't City planners travel to Markham or Vaughan instead to see good planning?

LAWN CULTURE IN THE SUBURBS

Joan Nassauer, FASLA, professor of landscape architecture, University of Michigan, talked about greening sprawl, lawn culture, and carbon storage in the suburban landscape. While the suburbs are rife with mowed turf lawns, they under-perform ecologically.

*“What we should be asking from these spaces is more ecosystem services.”
Allowing for the growth of more diverse and mature vegetation will sequester more carbon, but this requires a major shift in cultural preferences.”*

The Future of Suburbia, April 13, 2016

Will 'missing middle' housing keep developers off agricultural land?

- Definition of "missing middle housing "in the report:
"...mid-rise condo or rental housing, smaller houses on subdivided lots or in laneways and other additional units in existing houses." (P. 9)
- Now being promoted by Canada's Environmental Defense ENGO (environmental non-governmental organization).

Will 'missing middle' housing keep developers off agricultural land?

- Except for some Toronto neighbourhoods, Canada has food security and an increasing amount of food grown in and around buildings.

"In vertical farming — a common method in the rapidly changing world of closed environment agriculture — the plants are stacked one on top of another, in soil trays or in hydroponic fluid, with LED lights in between."

"You can take a 100-acre farm, compress it into a one-acre farm, and put the rest back into wilderness," Newman said.

Jake Edmiston, [Financial Post](#), July 30, 2021

**Times have changed for the better
in terms of agriculture**

=====

**Strict agricultural policies will
need to be revisited if we want
affordable housing.**

Will 'missing middle' housing reduce climate change?

- So far, no 'climate change' evidence is provided for this type of housing.
- What could be the proof that missing middle housing will reduce climate change?
 - Is it about distance traveled by commuters and carbon footprint?
 - Or, is it about intensification and living closer together
 - Or, is it about supply chains?

'CLIMATE MIGRANTS' AND 'CLIMATE REFUGEES'

- Although there hasn't been any valid 'climate change' evidence for 'missing middle' housing, there is no doubt that environmental changes have been challenging.
- The Toronto area has the good fortune (so far) of experiencing less extreme weather (e.g., drought, flood, and wildfires). This means that the Toronto area could become (or may already be) a destination for 'climate migrants' and 'climate refugees'.

"This summer, nearly 33,000 people were displaced by wildfire(s) in British Columbia, of which hundreds remain without permanent shelter...But others fleeing the fallout from climate change have travelled thousands of kilometres to seek refuge in Canada — some as refugees, others as temporary foreign workers..."

Stefan Labbé, [Canada's 'ad hoc approach' to disaster fails to deal with climate migrants: report](#), November 10, 2021, Times Columnist

*In 2020 alone, over 30 million people were internally displaced by natural disasters. By the end of the century, the homelands of 280 million people could be permanently submerged due to rising sea levels...**Some of the displaced will inevitably find their way to Canada.** The need is urgent for Canada to put forward a comprehensive law and policy framework for climate migrants.*

Aviva Basman, Warda Shazadi Meighen & Rachel Bryce, [Climate migration is already happening — Canada must lead in developing a coherent response](#), November 15, 2021, Toronto Star

***Emphasis: Open Policy**

Are communities opposing 'missing middle' housing racist ?

- Toronto's Municipal Comprehensive Review (Official Plan Review) turned to Minneapolis for advice because Minneapolis has a planning approach that reverses regulations that stifle opportunities for people of colour.
- It appears that Toronto planners and the Toronto Board of Trade (Stop Exclusionary Zoning) are unaware that Toronto's suburban communities are racially diverse and represent the majority of the population.
- It may be the case that City of Toronto planners do not actually visit the suburbs in order to have a better idea of what goes on there.

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE

**To Ontario Housing Affordability Task Force
recommendations**

SCARBOROUGH: IGNORED AGAIN

- There appears to have no understanding that Scarborough's neighbourhoods (particularly North Scarborough's) are different than those of Toronto's core.
- There appears to be no assessment of impacts on Scarborough's racialized and marginalized communities.
- Affordable housing policies as recommended will still entrench poverty in Scarborough, and jobs may still continue to be lost.

SCARBOROUGH: POLICIES BIASED AGAINST US

- Section 37 still does not assist with affordable housing and has marginal benefits for Scarborough.
- 'Neighbourhood character' should be accounted for in the Committee of Adjustment (COA) or Toronto Local Appeal Body (TLAB) assessments of developers' applications to build 4 to 6+ story apartments in single family neighbourhoods.

ONTARIO HOUSING AFFORDABILITY TASK FORCE RECOMMENDATIONS

- “Multi-residential developments should not be limited to 4 dwelling units”
 - Would this mean that we will start by building condos on Toronto’s Islands?
- “Commercial and vacant employment land can be converted to residential.”
 - This may impinge on lands that are available to employers

AN INFORMED SCARBOROUGH RESIDENTS RESPONSE

A Scarborough Resident Viewpoint

THE SUPPOSED VILLAIN: The NIMBY Scarborough family

Is this who we are?



AN INFORMED SCARBOROUGH RESPONSE

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THE SUPPOSED VILLAIN: The NIMBY Scarborough family

Is this who we are?



Little boxes on the hillside
Little boxes made of ticky tacky
Little boxes on the hillside
Little boxes all the same

There's a pink one and a green one
And a blue one and a yellow one
And they're all made out of ticky tacky
And they all look just the same

...

Little boxes by Malvina Reynolds



NIMBY: IS THIS WHO WE ARE?



AN INFORMED SCARBOROUGH RESPONSE

OR...DOES SCARBOROUGH LOOK MORE LIKE THIS?



AN INFORMED SCARBOROUGH RESPONSE


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WHAT DOES SUBURBS REALLY LOOK LIKE

*"We often assume that the suburbs are demographically homogenous. A white, upper-middle class nuclear family comes to mind as the archetypal suburb-dweller. **This notion is increasingly being challenged by the reality: suburbs are becoming more diverse.** At the conference, Jed Kolko, an economist and statistical analyst, dismantled the assumptions we may have, showing how the poor and seniors are becoming more suburban. And Ali Modarres, director of urban studies at the University of Washington, used the suburbs of Seattle and Los Angeles as case studies to show that suburbs are becoming more racially-diverse as well as home to a growing number of people born outside of the United States."*

The Future of Suburbia, April 13, 2016

THE REAL TAKEAWAY



**There is more than
one culprit
responsible for the
housing affordability
issue in Toronto**

- Our geographical limitations
- Immigration and migration
- Government rules concerning development
- Speculators
- Money launderers
- Offshore capital
- Taxation rules,
- NIMBYism, etc.

But a very significant cadre of stakeholders perceive that the NIMBY residents is the one and only culprit.

This is not true.

NIMBY residents are only one small factor responsible for affordable housing issues.

And the other issues are generally more important than 'NIMBYism'.

THANK YOU

Questions?