Vertical Legacy

The case for revitalizing the GTA's aging rental tower communities

United Way Greater Toronto
WORKING WITH COMMUNITIES IN PEEL, TORONTO & YORK REGION

NEIGHBOURHOOD CHANGE Research Partnership

TOWER RENEWAL PARTNERSHIP

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Land Acknowledgment

United Way Greater Toronto acknowledges that we are located on the traditional land of many nations including the Anishnaabeg, the Haudenosaunee, the Wendat peoples, and it is now home to many diverse Inuit, Métis, and First Nations peoples.

We also recognize the rights of Indigenous communities and that the Greater Toronto Area is covered by several treaties including Treaty 13 signed with the Mississaugas of the Credit First Nation; and the Williams Treaties signed by seven First Nations including the Chippewas of Beausoleil, Georgina Island, and Rama and the Mississaugas of Alderville, Curve Lake, Hiawatha, Scugog Island.

Respecting these Treaties, we honour the teachings of Indigenous peoples about the land we each call home, our responsibilities to the land and one another. We are committed to improving our relations and walking in solidarity with Indigenous peoples. From coast to coast, we acknowledge the ancestral and unceded territory of the Inuit, Métis, and First Nations peoples.

WORKING WITH COMMUNITIES IN PEEL, TORONTO & YORK REGION

As the largest non-government funder of community services in the GTA, United Way Greater Toronto reinforces a crucial community safety net. United Way's network of agencies and initiatives in neighbourhoods across Peel, Toronto and York Region works to ensure that everyone has access to the programs and services they need to thrive today. Mobilizing the network and other community support, United Way tackles #UNIGNORABLE issues linked to poverty. United Way's work is rooted in groundbreaking research, strategic leadership, local advocacy and cross-sectoral partnerships committed to building lasting solutions to the GTA's greatest challenges.

unitedwaygt.org

With funding from the Social Science and Humanities Research Council of Canada, the Neighbourhood Change Research Partnership, based at the University of Toronto's Factor-Inwentash Faculty of Social Work, studies the policy implications of trends in inequality, diversity and socio-spatial change at the neighbourhood level in Canada's metropolitan areas.

neighbourhoodchange.ca

The Tower Renewal Partnership (TRP) is a not-for-profit initiative working to advance the preservation and modernization of legacy tower housing and its neighbourhoods through research, advocacy and demonstration. The TRP has worked with municipal, provincial and federal governments to establish the Tower Renewal approach as a key public policy priority, with preservation of this housing stock now central to the National Housing Strategy and Toronto's Hi-RIS Program, among others. The TRP has been supported by CMHC, FCM, The Atmospheric Fund, the Government of Ontario and Maytree Foundation.

towerrenewal.com

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Foreword

That our region is in an affordable housing crisis is not new. But that we can no longer ignore it and must take decisive course-changing action now is. A life-altering pandemic that has disproportionately impacted those already affected by poverty, and a long overdue reckoning with structural racism and inequality have forced all of us to look at our community and not only question what is, but also turn to the future with a renewed commitment to creating what can be—a better and more inclusive region.

It must start with housing. Decent, secure and affordable housing is a fundamental human right. But here in the GTA, that right is under threat. Supply is unable to keep up with demand. Housing is increasingly marketed and traded as a commodity, rather than a necessity. And with "affordable" housing options ever more out of reach for low-income families, broader social and systemic inequities—including poverty and discrimination—are re-enforced and magnified.

Launching on the 10th anniversary of our seminal publication, *Vertical Poverty: Poverty by Postal Code 2*, and building on the progress and momentum since, this report, *Vertical Legacy: The case for revitalizing the GTA's aging rental tower communities*, developed in collaboration with David Hulchanski from the University of Toronto's Neighbourhood Change Research Partnership and Graeme Stewart of the Tower Renewal Partnership, once again focuses on the tower neighbourhoods that thousands in our region call home. It investigates the housing affordability assets and challenges facing these communities—and the impact they have on the people who live there. And it urges us to act now in the interest of future prosperity that we can all share in, diving deep on one solution: revitalization of aging, purpose-built "legacy" apartment tower communities.

These towers are existing and affordable housing stock—already home to over 200,000 low-to-moderate income households across the region—and we simply cannot afford to lose them. The key to unlocking their potential is in addressing issues of viability and affordability, and ultimately, improving their livability—from a place-based approach, grounded in community and focused on equity. This means broad cross-sectoral initiatives: maintaining and preserving bricks and mortar; enhancing income supports and investment incentives; and strengthening the social infrastructure—culturally appropriate services, resident engagement and local community development and partnership opportunities—so vital to thriving neighbourhoods.

Because nothing says more about the society we endeavour to be than how each of us live. And that starts with housing affordability—for all.

Daniele Zanotti
President & CEO
United Way Greater Toronto

Executive Summary

Where we live matters. This report explores the intersections of poverty, equity and geography in the context of aging, mostly privately owned, purpose-built high-rise rental apartment tower communities in Peel, Toronto and York Region.

Where we live within the country, province, region and, most influentially, local neighbourhood, determines how we live. Social and physical environments shape resident behaviours, either by creating barriers to opportunities and social mobility or by nurturing potential, hope and ambition.

Income inequality and wealth disparity are concentrated at the neighbourhood level and generally associated with adverse health outcomes for financially insecure residents. Low-income neighbourhoods frequently lack the type of social infrastructure that enables healthy lifestyles, including accessible commerce, neighbourhood services, public spaces and amenities.[1] The opposite is true in higher-income neighbourhoods, where residents have ready access to the financial resources, social networks, programs and spaces that foster healthy life outcomes.

Legacy Towers:
Mostly privately owned purpose-built rental apartment towers over five storeys in height built before 1985.

The COVID-19 pandemic has accelerated geographic health and financial disparities. COVID-19 hot spot neighbourhoods in the region have been resoundingly racialized and low income. Overcrowded living conditions and employment in underpaid precarious and essential services has meant residents of hot spot neighbourhoods have been unable to follow pandemic guidelines to stay home and maintain physical distance.[2] COVID-19 has accentuated the interconnections among multiple sectors and systems—public health, housing, education, employment and regional and local economies—and exposed underlying structural barriers within, including racism.

Vertical Legacy: The case for revitalizing the GTA's aging rental tower communities builds on two decades of research by United Way and partners examining these interconnected issues—housing and homelessness, the rise of precarious employment, income inequality and growing spatial concentrations of poverty in the Greater Toronto Area's (GTA) inner suburban high-rise tower neighbourhoods. This report draws primarily on available and customized 2016 Canadian census data on rental costs, household and neighbourhood income distribution, state of repair and overcrowding in high-rise rentals, and ethnocultural diversity of high-rise renters in the Toronto Census Metropolitan Area (CMA), with a focus on Peel, Toronto and York Region.[i] The purpose of this work is to better understand how the region's affordable housing crisis converges with broader social and structural inequities, including structural discrimination and racism. Framed within an equity and human rights lens, *Vertical Legacy* is centered on the premise that housing is a human right, and all people deserve to live in dignity—in decent, secure and affordable housing that meets their needs.

[i] A census metropolitan area is formed by one or more adjacent municipalities around an urban centre (known as the core). The Toronto CMA is inclusive of Toronto, York, Peel and parts of Durham, Halton, Dufferin and Simcoe County. This report uses Toronto CMA data to make inferences about the GTA.

Legacy apartment tower communities across the region are a microcosm of interconnected structural gaps and barriers that lead to disadvantage. These communities underline the need to reorient our systems, structures and cultural norms toward equitable, place-based planning and investments that foster opportunities and better outcomes for all.

These aging tower communities serve a critical function as both physical and social infrastructure. They are and can be sites of relatively affordable rents, deep community bonds and financial and social capital networks. Strong community leadership and multi-sector partnerships in tower neighbourhoods like Bramalea in Brampton, Cooksville in Mississauga and Kingston-Galloway-Orton Park and Thorncliffe Park in Toronto have propelled renewed investments in community social infrastructure. Initiatives to revitalize recreation and park spaces or establish culturally relevant community hubs and micro-enterprise opportunities enhance community and economic development and well-being.[3]

Bold vision and ongoing investments that build on existing assets coupled with leadership and direction from residents who best understand community strengths, aspirations, challenges and obstacles have the potential to transform deteriorating tower communities into truly desirable places.

Vertical Legacy documents the growing precarity experienced by mostly racialized, low- and moderate-income legacy tower renter households, and concludes with a series of equity-centered policy and program solutions aimed at rebalancing the opportunity equation by strengthening the social, financial and physical infrastructure within tower communities. Substantive change requires cross-sector systems-level solutions attuned to the interdependencies of public and private sectors and the need for both to advance simultaneous and complementary economic, environmental and social outcomes that uplift legacy tower communities and the residents who call them home. The tower solutions advanced individually and collectively by public and private sectors over the past decade create a strong foundation for deeper, more holistic systemic solutions.

A Regional Approach

Vertical Legacy takes a regional approach to understanding the challenges and opportunities of legacy towers in the GTA, with a focus on Peel, Toronto and York Region. While the order of magnitude is significantly higher in Toronto, with approximately 1,715 legacy towers and over 182,000 units, findings are equally relevant for Peel, with approximately 330 legacy towers and more than 24,000 units, and York Region, home to approximately 60 legacy towers and 3,000 units. While Toronto and Peel developers leveraged federal incentive programs through the 1970s and 1980s to build significant private apartment rental stock, York Region was a largely suburban area with vast swaths of agricultural land and relatively low demand for rental construction until the late 1980s. York Region’s tower stock is comparatively younger than that in Toronto and Peel. Based on the data and trends presented in this report, York Region can and should expect to face more acute challenges with their legacy towers in the years to come.

Numbers at a Glance

LEGACY TOWERS & UNITS LANDSCAPE

Approximate number of legacy towers

Source: Municipal Property Assessment Data.

With an estimated

Over **200,000** Units

- **182,000** units in Toronto
- **24,000** units in Peel
- **3,000** units in York

Source: 2016 census.

CORE HOUSING NEED

Defined by Canada Mortgage and Housing Corporation (CMHC) as a household whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.

UNAFFORDABLE HOUSING

When shelter costs are equal or more than 30% of a household's income.

- **48%** of Toronto high-rise tenants pay more
- **48%** of Peel high-rise tenants pay more
- **60%** of York high-rise tenants pay more

INADEQUATE HOUSING

Housing that requires major repairs.

- **26,700** high-rise apartment units in Toronto
- **3,700** high-rise apartment units in Peel
- **400** high-rise apartment units in York

UNSUITABLE HOUSING

Housing units that do not safely accommodate its residents.

- **23%** high-rise apartment units in Toronto
- **20%** high-rise apartment units in Peel
- **12%** high-rise apartment units in York

Source: *Census Custom Tabulation, 2016, NCRP*

Key Findings

Despite their deteriorating and unsuitable conditions, legacy towers in the region are coveted for their relatively affordable rents.

Legacy high-rise apartment buildings constructed before 1985, during Canada's federally incentivized "apartment boom," are an enduring symbol of modernist development. Once representing the social promise of high-rise living for upwardly mobile young singles and couples, and still an asset to our region, legacy towers have since fallen into disrepair and are now more emblematic of chronic social and economic disinvestment.[4]

One of three indicators of core housing need, inadequate housing is defined as housing in need of major structural repairs such as upgrades to defective plumbing, heating or electrical wiring. In 2016, based on self-reported estimates by tenants, 11 per cent of high-rise apartment rental units in the City of Toronto, 9 per cent of high-rise apartment rental units in Peel Region and 6 per cent of high-rise apartment rental units in York Region were considered inadequate.[ii] Together, this affects 30,800 rental units: 26,700 in the City of Toronto, 3,700 in Peel Region and 400 in York Region.

Unsuitability or overcrowding, another indicator of core housing need, is widespread in the region's high-rise apartment towers. When families cannot afford units large enough to accommodate their households, they have little choice but to compromise space by renting a smaller unit or "doubling up" with other households to offset rental costs. Overcrowding is connected to a range of negative health outcomes in children and adults, including psychological distress, general physical health and respiratory infections. Overcrowded spaces can increase the risk of transmission and outbreaks of communicable diseases, as witnessed during the COVID-19 pandemic, where infection rates in Toronto were four times higher among people living in neighbourhoods with high levels of overcrowding.[5]

In the City of Toronto, almost a quarter or 23 per cent of high-rise apartment rental households are overcrowded. Peel Region has a slightly lower incidence at 20 per cent. York Region has the lowest percentage of overcrowded high-rise apartment rental households in the region, but still a significant number at 12 per cent.

Despite their mainly for-profit mandate, given their inadequate and unsuitable state, legacy towers provide lower than average market rents, making them a highly sought-after commodity for low-to-moderate income renter households. The highest savings gaps are found in the City of Toronto, where high-rise apartment tenants pay on average $149 or 14 per cent less for their monthly rent than other renters in the primary rental market. In Peel Region, the difference decreases to $118 or 11 per cent less in monthly rent in favour of high-rise apartment tower renters. This gap decreases dramatically in York Region, where high-rise apartment tower renters pay on average $11 or one per cent less for their monthly rent than other renters in the primary rental market.

[ii] Throughout this report, when data is specific to purpose-built rental apartments (non-condo), "high-rise apartments," "apartment rentals" or "apartment tenants" is used. When data includes both purpose built apartments and condo units available for rent on the secondary market. "high-rise rentals" or "high-rise tenants" is used.

High-rise households face rising costs amidst stagnating incomes.

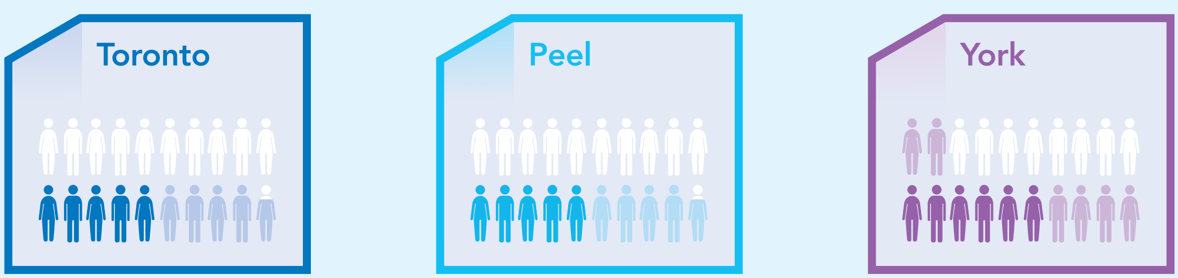
Notwithstanding these lower rents, tenants struggle to make ends meet as the gap between rental costs and incomes widens. Across the region, high-rise renters' average household incomes lag far behind incomes of other renters and homeowners, with the latter earning 2.4 times more than high-rise renters in 2015. Between 1980 and 2015, the real average wage of high-rise renters increased by a mere 5.1 per cent compared to 40.6 per cent growth for homeowners over the same period.

Almost half of all high-rise apartment renter households in the Toronto CMA are low-income households, with before-tax earnings of $39,183 or less. In Toronto, Peel and York, 49 per cent, 45 per cent and 57 per cent respectively of high-rise apartment renters live in low income.

Stagnant purchasing power coupled with rising rents means more tower residents are living in unaffordable housing. The final indicator of core housing need is unaffordability. Housing is considered unaffordable when it is equal or above the 30 per cent threshold of a household's before-tax income. Between 1981 and 2016, across the region, the number of high-rise tenants paying more than 30 per cent of their income on rent increased 22 per cent, from 26.9 per cent in 1981 to 48.9 per cent in 2016.

While 30 per cent is the accepted affordability benchmark, a 50 per cent benchmark helps reflect the depth of the unaffordability challenge. Those spending 50 per cent or more of their household's before-tax income on housing experience deep unaffordability—forcing difficult budget trade-offs by leaving little room for other important expenses such as groceries, medical costs and transportation.[6] Housing insecurity and the risk and fear of becoming unhoused has profound long-lasting impacts on individuals and families, increasing risks for lifelong physical and mental health challenges.[7]

UNAFFORADABILITY SNAPSHOT: HIGH-RISE TENANTS



Toronto
48% Pay over the 30% benchmark
24% Pay over the 50% benchmark

Peel
48% Pay over the 30% benchmark
23% Pay over the 50% benchmark

York
60% Pay over the 30% benchmark
34% Pay over the 50% benchmark

Source: *Census Custom Tabulation, 2016, NCRP*

In the City of Toronto in 2016, 48 per cent of high-rise tenants paid over the 30 per cent benchmark, with half paying over the 50 per cent benchmark. The numbers are similar in Peel Region, where 48 per cent pay over the 30 per cent benchmark and 23 per cent pay over the 50 per cent benchmark. York Region has the highest rates of unaffordability, with 60 per cent of high-rise renters paying over the 30 per cent benchmark and 34 per cent over the 50 per cent benchmark.

While legacy towers provide relatively affordable options when compared against average market rents, for many renters, even these relatively lower rents remain unaffordable, and for a growing percentage, deeply unaffordable.

The region's financialized housing market is at odds with an affordability imperative.

The relatively affordable rents offered by legacy towers are quickly disappearing as population growth via migration and immigration, unhealthily low rental vacancy rates, reduced homeownership rates and growing financialization widen the rental supply gap. Low supply and high demand place upward pressure on legacy units, increasing rents despite chronically poor conditions.[8] Moreover, when upgrades and retrofits are advanced, building owners have few options but to raise rents to offset costs of repair.

Beginning in the 1990s and escalating since, Real Estate Investment Trusts (REITs) and other investment companies such as pension funds and private equity firms have invested heavily in the region's private tower stock.[9] To increase returns on investments, financialized building owners raise rents through "renovictions" and up-filtering to higher-income tenancies while simultaneously reducing expenses, requiring tenants to pay more for lower-quality housing.[10] These practices are enabled by vacancy decontrol policy allowing property owners to increase rent by any amount once an existing unit becomes vacant. Vacancy decontrol has long been cited as having adverse effects on the affordability of housing in Ontario and incentivizing tenant displacement and evictions.[11]

Existing market structures within the private rental market are at odds with an affordability imperative. As per the recommendations outlined on page 19, solutions must be cross-sectoral and include public sector interventions that regulate and reduce negative impacts created by current financial market behaviour.

Financialization of Housing

According to a report by Leilani Farha in her then-capacity as the United Nations Special Rapporteur on the Right to Adequate Housing, financialization "refers to the way housing and financial markets are oblivious to people and communities, and the role housing plays in their well-being.[12]

Housing inequities are symptomatic of broader structural inequalities, including racism and discrimination.

In the Toronto CMA, almost half or 49 per cent of all high-rise apartment renter households are low income, and more than half or 54.1 per cent are racialized or Indigenous peoples. As an aggregate group, nearly half (47.3 per cent) of all racialized renters in the Toronto CMA live in a high-rise rental apartment tower. Black, Filipino and South Asian households are the most likely to live in high-rise rental apartment towers, at rates of 54.5 per cent, 53.1 per cent and 48.2 per cent respectively. The likelihood is significantly lower for white (38.4 per cent) and Indigenous renters (33.5 per cent).[iii]

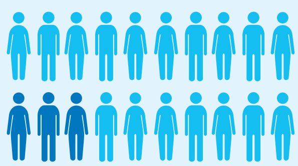
HOUSING INEQUITY IN THE TORONTO CMA

49% Almost half of all high-rise renter households are low income

54.1% More than half of all high-rise renter households are racialized or Indigenous peoples

White

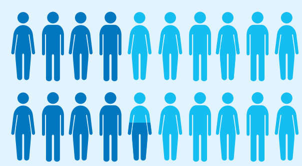
16.5%



16.5% of all renters who are white live in high-rise apartments in low-income neighbourhoods*

Black

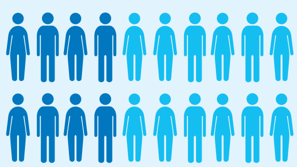
42.7%



42.7% of all renters who are Black live in high-rise apartments in low-income neighbourhoods*

Filipino

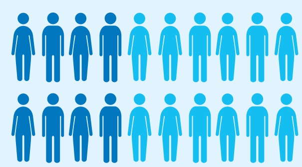
38%



38% of all renters who are Filipino live in high-rise apartments in low-income neighbourhoods*

South Asian

38.8%



38.8% of all renters who are South Asian live in high-rise apartments in low-income neighbourhoods*

Source: *Census Custom Tabulation, 2016, NCRP*

* Neighbourhood refers to low income census tract

[iii] Given the critical data gaps on urban Indigenous peoples and challenges around trust and data governance, this data should be interpreted with caution. The lower probability represented in the census data should not be utilized to suggest Indigenous peoples do not experience deep-seated housing challenges in the region. To the contrary, lack of affordable housing has been cited as the top cause of Indigenous poverty in the region, leading many Indigenous renters to live in unsuitable and inadequate conditions.

While analysis of individual households offers important insight into the financial realities of who rents in high-rise towers, layering in neighbourhood-based data allows for a deeper place-based analysis. In 2015, 56 per cent of all legacy towers in the Toronto CMA were located within low-income neighbourhoods, an increase of 40 per cent over 35 years. Not only are racialized renters more likely to live in a tower, they are more likely than white renters to live in a tower in a low-income neighbourhood. In other words, the likelihood of living in a legacy tower in a low-income neighbourhood in the Toronto CMA increases for racialized renters, who are increasingly segregated not only by housing type but also by neighbourhood.

One-third (34.5 per cent) of racialized renter households live in high-rise apartments in low-income neighbourhoods in the Toronto CMA compared to less than one in six (16.5 per cent) white renter households. The highest concentrations of renters living in high-rise apartments in low-income neighbourhoods are Black (42.7 per cent), Filipino (38 per cent) and South Asian (38.8 per cent) renters. Only 21.7 per cent of Black apartment tower renters, 28.4 per cent of Filipino apartment tower renters and 19.5 per cent of South Asian apartment tower renters in the region do not live in a low-income neighbourhood.

By region, the data surfaces additional noteworthy trends: In Peel and Toronto, South Asian apartment tower renters have the highest likelihood of living in low-income neighbourhoods, at 83.1 and 81.2 per cent respectively, with Black and Filipino renters not far behind. In York Region, Black apartment tower households are significantly more likely than other renters to live in low-income neighbourhoods: whereas 64.4 per cent of Black apartment tower renters in York Region live in low-income neighbourhoods, the number decreases significantly for Filipino (27.5 per cent) and South Asian apartment tower renters (39.5 per cent).

Structural barriers and policies including unfair evictions and displacement, the rise of the gig economy, persistent gaps in educational attainment for Black students in particular, growing gaps between rental costs and financial earnings for low-to-moderate income residents, and growing income and economic inequality enable growing spatial segregation. Racialized peoples are more likely than white people to live on low incomes, be part of the working poor and precariously employed, experience housing discrimination and insecurity and, as laid bare during the pandemic, experience higher rates of COVID-19 infections, hospitalizations and death. With limited options available, racialized peoples are overrepresented in lower-income legacy tower communities with deteriorating physical, social and economic infrastructure. This reality facing racialized peoples sanctions deep vulnerabilities and inequities and impedes realization of the educational, employment, income and social capital opportunities that can provide pathways to economic stability and mobility.[13]

Spatial sorting by income and race accentuates the interconnected disadvantages of individual poverty, geographic poverty and racial poverty and highlights the need for a place-based or neighbourhood-level response to growing income and racial segregation in tower communities.


Pharmacy
Mini Mart
Our community garden

Recommendations

While much of the dialogue around affordable housing is focused on development of new, deeply subsidized, below-market and private market purpose-built rental units across the region, the maintenance and protection of existing affordable stock is an equally important prong of a more comprehensive strategy. Addressing affordability and deteriorating conditions of legacy towers is not only a financial and market imperative but an equity imperative as well given this report's key finding that structurally disadvantaged groups are overrepresented in deteriorating and unsuitable legacy tower units in low-income neighbourhoods.

A COVID-19 recovery and rebuild strategy for the region must be centered in equity and an anti-racist approach that seeks to "rewrite the rules" by developing and strengthening policies and practices that rebalance the opportunity equation for the hundreds of thousands of GTA residents who live in and adjacent to the region's legacy tower communities. The private sector alone cannot respond to the dual challenge of affordability and repair. This is a public sector challenge that requires cross-sector systems solutions. As such, this report concludes with the following series of 11 policy and program recommendations targeting government, private sector, philanthropic sector and community service organizations.

4.1 Strengthening financial and structural supports for low-income legacy tower residents

As detailed throughout this report, racialized and low-to-moderate income renters across the region are facing the dual challenge of rising housing costs and stagnating incomes. An equitable and inclusive response to this challenge must consider several interconnected elements, including increasing income supports to help alleviate economic burdens, bridging the gap between earnings and living costs, enhancing education around renter rights and regulating costs through rent stabilization policies.

Recommendation 1:

Enhance the Social Safety Net by Modernizing Employment Insurance (EI) and Social Assistance, Monitoring the Need for a COVID-19 Support Program with Broader Eligibility than the Canada Worker Lockdown Benefit, and Increasing Funding to the Canada-Ontario Housing Benefit

Federal government: Reinstate the temporary changes made to the EI program during the pandemic and expand access for self-employed workers. Until the EI program is modernized to reflect current labour force trends and conditions, monitor the need for a COVID-19 support program with broader eligibility than the Canada Worker Lockdown Benefit as a bridge.

Provincial government: Increase Ontario's social assistance rates to account for increased costs of living.

Federal and provincial governments: Jointly increase funding to the Canada-Ontario Housing Benefit (COHB) to extend coverage to more households.

Recommendation 2:

Expand and Improve Access to Eviction Prevention Services in the Region

Provincial, municipal and regional governments: Design, promote and evaluate tenant education campaigns about tenant rights, the evictions process and services available to assist households facing eviction, and join philanthropic organizations in providing grants for eviction-prevention services to local community agencies delivering landlord and tenant education and engagement activities, rent banks and community legal clinics. Further support disaggregated data collection and analysis of participants in eviction prevention programs to understand and strategically address gaps in access to services.

Recommendation 3:

Amend the Residential Tenancies Act to Regulate Rents on Vacant Units for Existing Rental Housing

Provincial government: Amend the Residential Tenancies Act to end vacancy decontrol for existing rental housing and attach rent control regulations to individual rental units rather than individual tenancies.

4.2 Strengthening physical infrastructure of legacy tower buildings

With growing demand and decreasing supply of affordable units in the region, the need to maintain and protect existing affordable stock is paramount. Much of the public debate and dialogue on affordable housing focuses on the need to build new affordable supply, and programs such as the Rapid Housing Initiative have received significant and well-deserved attention. Maintaining and protecting existing affordable stock is equally important.

Legacy towers are affordable not by design but by a market anomaly now undergoing rapid transition with increased financialization and supply pressures. Solving this affordability challenge will require concerted public and private sector partnership and cooperation. The challenges and opportunities presented by the revitalization of legacy towers must be shared by all levels of government and among the public and private sectors, particularly in the context of an equitable and anti-racist approach to pandemic recovery and rebuild.

Recommendation 4:

Maintain Legacy Towers in Good Condition and Support Their Transition toward Decarbonization and Environmental Resilience

All levels of governments: Modify existing tower repair and renewal programs and, where necessary, create new programs to include provisions mandating the preservation of existing affordable stock, while providing stronger incentives to encourage uptake, including: i) making funding for tower renewal projects and deep retrofits available alongside funding for capital repairs and ii) creating or increasing equity contributions in the form of grants for tower renewal projects that meet objectives related to affordability, supply and environmental sustainability.[14]

Recommendation 5:

Mandate CMHC's Financing for Acquisitions of Rental Housing Be Conditional on Maintaining Affordability

Federal government: Direct CMHC to make financing for the acquisition of private rental housing contingent on maintaining existing levels of affordability for a set period of years.

Federal government: Include non-profit acquisition as an eligible program activity for funding under the National Housing Strategy.

Recommendation 6:

Expand Tower Renewal Demonstration Projects across Peel, Toronto and York Region

All levels of governments: Form an intergovernmental tower renewal secretariat consisting of all levels of government and private and non-profit sector actors including the Greater Toronto Apartment Association, The Atmospheric Fund and the Tower Renewal Partnership and provide funding for a series of demonstration projects in privately owned legacy towers across the region.

Recommendation 7:

Develop Apartment Building Standards By-Laws and Proactive Enforcement Programs

Municipal governments: Develop and enforce apartment building maintenance and standards by-laws and proactive enforcement programs, including the mandated development of a capital repair plan, electrical management plan and vital service disruption response plan, and support tenant awareness through comprehensive public communications campaigns.

Recommendation 8:

Develop New and/or Strengthen Existing Rental Replacement, Demolition and Conversion By-Laws

Municipal governments: Develop new and/or strengthen demolition and conversion by-laws for rental buildings, including requirements for a replacement rate of greater than one for existing affordable units, to mitigate disruptive effects of demolitions and conversions for tenants and simultaneously spur a net gain of affordable rental units.

4.3 Strengthening social infrastructure within legacy tower communities

Through changing public health guidelines and increased demand for services, the not-for-profit sector has worked tirelessly throughout the pandemic to connect residents experiencing physical, social and economic vulnerabilities to needed services, including mobile and pop-up vaccine clinics, transportation to COVID-19 testing sites, meal and grocery delivery, eviction prevention support and counselling and mental health resources. And while short-term government and philanthropic funds like the Canada Emergency Wage Subsidy (CEWS), Emergency Community Support Fund (ECSF), Resilient Communities Fund and United Way's own Local Love Emergency Fund have provided agencies with welcome support, "the sector is facing a financial crunch like never before."[15] More stable and sustainable investment in critical community service infrastructure is needed to enable ongoing emergency response and recovery as well as longer-term strategic and systems-level planning needed to strengthen the sector and enhance preparedness for the next emergency event. Furthermore, to truly put equity at the center of its pandemic recovery and rebuild work, the sector needs to strengthen its capacity around social identity data collection and analysis to help identify and address service inequities.

Culturally responsive and relevant social infrastructure is critical to building a strong sense of place, belonging, social capital connections, and individual and community capacity. An intentional commitment to resident-driven approaches to community building must be instilled from design through to implementation to ensure that neighbourhood spaces and social and community services are inclusive, culturally relevant and reflective of community visions and aspirations.

Strengthening resident engagement in design and access to public spaces and social and community services in legacy tower communities—as part of COVID-19 recovery and rebuild efforts—has the potential to enhance community capacity while signalling a renewed and intentional commitment to resident-driven approaches to community building.

Recommendation 9:

Expand Access to Culturally Relevant Community Services in Legacy Tower Communities

Federal government: Implement the Community Services Recovery Fund (CSRF) committed to in the 2021 federal budget and invest an additional $400 million to help community and human service charities and non-profits adapt and modernize over a period of 12-18 months.

Recommendation 10:

Support Culturally Relevant Placemaking Initiatives in Legacy Tower Communities

Provincial, regional and municipal governments and philanthropic organizations: Support equity-centered community development initiatives, including funding for tenant organizing in legacy tower communities geographically removed from community services and hyper-localized placemaking activations such as festivals and public events, street parties, public art projects and pop-up initiatives in public and privately owned public spaces.

Municipal and regional governments and philanthropic organizations: Explore and pilot a neighbourhood-based Community Development Corporation that can facilitate community building and placemaking through the creation of place-based organizations mandated to enhance the livability of tower communities.

Recommendation 11:

Support Neighbourhood Social Development Plans Focused on Enhancing Social, Health and Economic Benefits to Legacy Tower Communities

Municipal and regional governments, philanthropic and community organizations and private sector: Collectively develop Social Development Plans (SDPs) or other inclusive community-centered neighbourhood improvement plans and public-private-community partnerships that leverage the economic opportunities created by large-scale developments within and/or proximate to tower communities. This includes provision of funding for development of community-based coalitions to advocate for and develop Community Benefits Agreements (CBAs) and public-private-community partnerships.

Municipal governments: Support the formation of community coalitions by proactively circulating information about development applications with potential for CBAs or public-private-community partnerships to proximate community organizations and resident associations and providing approval incentives such as fast-tracking for development proposals with negotiated CBAs attached.

Eleven recommendations in summary

Strengthening financial and structural supports for low-income legacy tower residents	**1.** Enhance the Social Safety Net by Modernizing Employment Insurance and Social Assistance, Monitoring the Need for a COVID-19 Support Program with Broader Eligibility than the Canada Worker Lockdown Benefit, and Increasing Funding to the Canada-Ontario Housing Benefit
	2. Expand and Improve Access to Eviction Prevention Services in the Region
	3. Amend the Residential Tenancies Act to Regulate Rents on Vacant Units for Existing Rental Housing
Strengthening physical infrastructure of legacy tower buildings	**4.** Maintain Legacy Towers in Good Condition and Support Their Transition toward Decarbonization and Environmental Resilience
	5. Mandate CMHC's Financing for Acquisitions of Rental Housing Be Conditional on Maintaining Affordability
	6. Expand Tower Renewal Demonstration Projects across Peel, Toronto and York Region
	7. Develop Apartment Building Standards By-Laws and Proactive Enforcement Programs
	8. Develop New and/or Strengthen Existing Rental Replacement, Demolition and Conversion By-Laws
Strengthening social infrastructure within legacy tower communities	**9.** Expand Access to Culturally Relevant Community Services in Legacy Tower Communities
	10. Support Culturally Relevant Placemaking Initiatives in Legacy Tower Communities
	11. Support Neighbourhood Social Development Plans Focused on Enhancing Social, Health and Economic Benefits to Legacy Tower Communities

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