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.

United Way Greater Toronto

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

NEIGHBOURHOOD CHANGE Research Partnership

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

TOWER RENEWAL PARTNERSHIP

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

Toronto **1,715**

Peel **330**

York **60**

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.

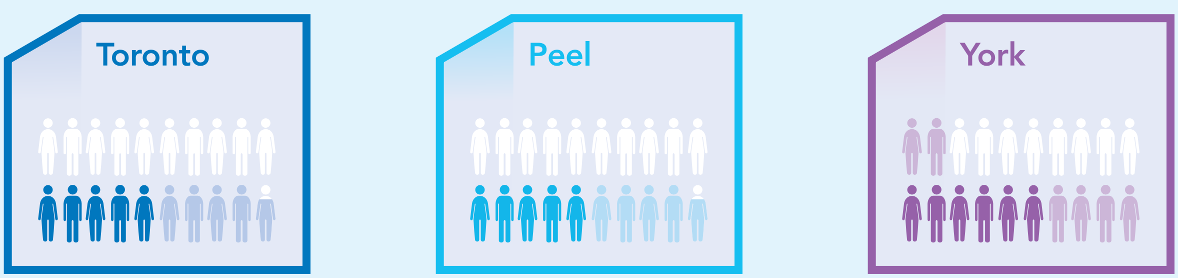
Notwithstanding these lower rents, tenants struggle to make ends meet as the gap between rental costs and incomes widens. Across the region, high-rise renters' average household incomes lag far behind incomes of other renters and homeowners, with the latter earning 2.4 times more than high-rise renters 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%

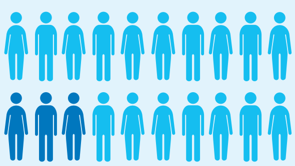
Almost half of all high-rise renter households are low income

54.1%

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

White

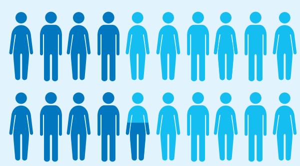
16.5%



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

Black

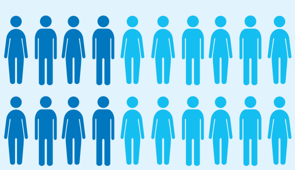
42.7%



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

Filipino

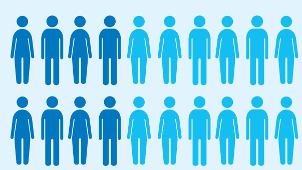
38%



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

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

Preamble

Legacy towers—mostly private purpose-built high-rise rental towers built before 1985—provide critical housing and social infrastructure to thousands of residents across the GTA. Yet they are falling into disrepair and growing increasingly unaffordable. The majority of legacy tower residents are racialized, living in low to moderate income and hampered by growing inequities reinforced by inherently discriminatory systems, policies and practices. In efforts to address the affordable housing crisis in the GTA we must renew and repair these high-rise rental units while maintaining their relative affordability. Actions to restore legacy tower communities must be centered in culturally appropriate, resident-informed, cross-sector solutions to foster an equitable and inclusive approach to our region's housing and human rights crisis.

Legacy tower communities were hit hard by the COVID-19 pandemic, evidenced by the higher-than-average prevalence of positivity, hospitalization and mortality rates in hot spot tower neighbourhoods such as Thorncliffe Park and York University Heights in Toronto and Hurontario Street/the Queensway in Peel Region.[16] The pandemic has amplified the structural challenges and health risks associated with living in unsuitable housing and provides a salient example of how various systems, including public health, education, employment and housing, are interconnected.

This report concludes with a series of 11 recommendations addressed to different orders of government, philanthropic funders, community organizations and the private sector focused on strengthening financial, physical and social infrastructure within legacy tower communities.

Vertical Legacy: The case for revitalizing the GTA's aging rental tower communities was written by United Way Greater Toronto, in partnership with the University of Toronto's Neighbourhood Change Research Partnership and the Tower Renewal Partnership.

Introduction

The COVID-19 pandemic has magnified the connection between housing and individual and public health. Those experiencing housing insecurity have been more likely to feel the impacts of the virus, including higher infection and mortality rates. Across the GTA, at the height of the pandemic, communities with the highest COVID-19 infection rates were in areas with high poverty rates, large numbers of racialized residents and inadequate housing conditions.[17]

The public health measures enacted throughout the pandemic have been clear: stay home, wash your hands and keep your distance. How well you have been able to adhere to health and safety protocols has depended in large part on your postal code and the conditions of your home: Are you in a neighbourhood with easily accessible transit, local shopping and healthy food options, health-care services and vibrant public spaces? Are you unhoused and living through the most extreme form of housing inequity? Or are you in an aging, overcrowded high-rise tower in need of major repairs within a neighbourhood with limited amenities? *Vertical Legacy: The case for revitalizing the GTA's aging rental tower communities* focuses primarily on issues pertaining to residents living in aging and inadequate high-rise rental towers to illustrate that stable housing and *where you live matters*.[18]

Housing is one of the most vital structural determinants of health and well-being. Poor housing quality, negative housing experiences and housing insecurity are associated with adverse health outcomes.[19] Decent, secure and affordable housing that meets the needs of all people across a wide socio-economic spectrum is a fundamental human right essential to the inherent dignity and well-being of individuals, families and neighbourhoods.[20] Our homes and communities anchor us by providing a sense of place and identity necessary for our mental, physical and emotional well-being: "Our identities are bound up with our homes, and challenges to the latter put the former at risk."[21]

Canada's deepening housing crisis has propelled an important shift toward understanding housing as a human right and fundamental need. In November 2017, the Government of Canada announced the implementation of the National Housing Strategy (NHS), complete with ambitious targets including the removal of 530,000 families from core housing need by 2028.[22]

In 2019, as part of the National Housing Strategy Act, the Government of Canada "recognize[d] that the right to adequate housing is a fundamental human right affirmed in international law [and...] that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities."[23] This legislation is monumental in part because it is the first time Canada has made this declaration, making Canada one of just a few countries in the world to take this position. These promising developments at the national level are critical to how we think about and approach housing at the local level.

Decent housing is not only about physical infrastructure but also **community social infrastructure—the physical places, amenities and organizations that shape the way people interact.**[24] Alongside equitable access to community resources and services, practices such as participatory placemaking legitimize resident power and enhance resident capacity to shape their neighbourhoods.[25] To fully achieve pride of place, placemaking must be hyper-local, participatory and resident-led, with deep cross-sector partnerships among resident leaders, agencies and municipal and regional governments that enable residents to reimagine the potential of their local parks, markets, parking lots and streets in a way that reflects community needs and identities. Intentional approaches to resident-led community building have the potential to advance inclusive local economic outcomes while emphasizing new narratives centered around vibrant cultural geographies.

Social infrastructure is a catalyst for **social capital—the diversity of social networks and the strength of social trust within and across those relationships.**[26] Communities where residents have strong civic connections and high levels of social trust are better positioned to navigate times of crisis than those that do not.[27]

Recent studies measuring social capital in Toronto, Peel and York Region highlight the correlation between strong social and civic networks and positive physical and mental health outcomes, healthy child development, community safety and overall well-being.[28] Yet, social capital is unequally distributed; those with lower incomes and less financial security have less access to its myriad benefits, including better employment and economic outcomes, which in turn impacts people's housing options.[29] Identifying trends within populations who live in aging legacy tower neighbourhoods is therefore critical to understanding how intersecting barriers, including structural racism and housing discrimination, cause harm and contribute to deep vulnerabilities and inequities faced by residents.[30]

United Way has long understood the value of social capital when building strong neighbourhoods. In 2011, United Way Toronto released *Vertical Poverty: Poverty by Postal Code 2*, a report drawing strong connections between concentrated poverty and poor conditions in Toronto's inner suburban high-rise apartment towers.[31] *Vertical Poverty* called for the restoration of mixed-income neighbourhoods, preservation of high-rise stock for future generations and strengthened community partnerships. While many of the recommendations from the report have been fully or partially adopted, additional investment is required to further strengthen legacy tower communities, starting with repair and maintenance of the towers themselves and extending to the social infrastructure that surrounds them. 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.

Vertical Legacy builds upon *Vertical Poverty* by layering in new housing data, demographic data, including race-based data of tower renters, and renter income data from the 2016 Canadian census. **The report shines a light on "legacy towers," defined here as mostly privately-owned high-rise rental buildings, over five storeys in height, built before 1985.**[32] Data illustrates the physical and economic conditions of legacy tower communities in Peel, Toronto and York Region have declined over the past 35 years. Chronic disinvestment has led to lower, more relatively affordable rents, making these deteriorating towers a highly sought-after option for many low-to-moderate income renters, whose incomes have not kept pace with market rents across the region.

Critically, legacy tower stock across the GTA has been dwindling and is increasingly under pressure as a confluence of factors including outsized economic growth, increased immigration and reduced homeownership rates bring new renter households to the region and add to the rental housing supply gap.[33] As housing experts have noted, erosion of existing affordable units "is the most serious threat to Canada's supply of affordable housing."[34] There is currently no capacity or contingency in place should the region experience concentrated, let alone widespread, high-rise building failure, as occurred in 2018 when 1,500 tenants at 650 Parliament St. in the City of Toronto were displaced from their homes for 18 months following a catastrophic electrical systems failure.[35]

Maintaining both livability and affordability of this supply is crucial now more than ever, particularly considering current and anticipated COVID-19 labour market insecurities. A two-pronged approach focused on protecting existing supply of affordable housing, alongside development of new affordable and deeply affordable purpose-built rentals across the GTA, is critical to addressing our national and regional housing crisis.

The affordable housing crisis intersects with broader social inequities, namely structural racism and discrimination, or the institutional biases, norms and practices that perpetuate racial and economic inequities. In 2016, at the national level, 19.8 per cent of Indigenous households and 17.8 per cent of racialized households were in core housing need, compared to 8.6 per cent of white households.[36] In the Toronto CMA, almost half (49 per cent) of all high-rise apartment renter households are low income and more than half (54.1 per cent) are racialized or Indigenous peoples. This report illustrates that racialized households are more likely to live in high-rise apartment towers than white households, with Black, Filipino and South Asian renters most highly concentrated in legacy towers.

Housing is undoubtedly a complex issue. The joint challenge of unaffordability and inadequacy requires a systems-level solution attuned to the interdependencies of public and private sectors and the need for both to advance simultaneous economic, environmental and social outcomes. Equity is a grounding principle of a human-rights based approach and core to this report. *Vertical Legacy* centers housing as a human right and housing equity as a fundamental tenet of the region's post-pandemic rebuild, with a focus on uplifting legacy tower communities and the structurally disadvantaged groups who live there.

Taking a systems-level, equity-centered approach to the housing crisis makes sense from both a social and ethical perspective as well as a financial one: The costs associated with the region's housing crisis are estimated to be between $5.88 billion and $7.98 billion per year, taking into account direct and indirect employer and employee costs and broader societal costs including worsened inequities.[37] The region risks a high price for inaction on the housing crisis. Further delay jeopardizes economic performance and compromises the GTA's reputation for both social inclusion and economic mobility.[38] Equity does not have to come at the expense of economic performance and is, rather, a complement to improved economic prosperity and well-being.[39] An equitable post-pandemic rebuild must reimagine a new world. A world that evolves cultural norms and paradigms and develops new structures and practices rooted in equitable opportunities and outcomes for all.

Structure of this report

Section one outlines the growing disparities and polarization defining the region. Data illustrates that average household incomes of high-rise renters have stagnated in the past 35 years and have not kept pace with rent increases.

Section two shows that legacy towers were not designed with 21st century needs in mind, especially given changing climate and family composition patterns. Over time these towers have become increasingly inadequate and unsuitable for residents to live in comfortably. Legacy towers require investment.

Section three examines the intersecting identities of legacy tower residents and the structural barriers to decent housing faced by apartment tower renter households. Data illustrates income and racial segregation within legacy tower communities.

The final section presents a series of 11 equity-grounded policy and program recommendations focused on improving affordability and living conditions within legacy tower communities.

Summary of Agency Engagement Sessions

Between May and July 2021, United Way Greater Toronto convened local tower-serving agencies and advocates across Peel, Toronto and York Region to share preliminary research on this report and invite feedback for further consideration. We engaged 29 participants through three virtual sessions, where we discussed both the deep challenges facing legacy tower communities as well as the wealth of existing and potentially replicable assets and solutions to maintain safety, enhance well-being and preserve affordability of tower communities across the region.

Participants described the supportive nature of relationships between and among residents leveraged and strengthened throughout the pandemic. Some residents provided food access services and led face mask-sewing projects, while others acted as vaccine ambassadors, educated fellow tenants on the benefits of vaccines and supported pop-up vaccine clinics. The following key themes emerged from the engagement sessions:

- **Resident engagement in policy and planning for tower communities is critical:** Residents know the challenges and unmet potential of their communities first-hand. It is critical that residents be brought into planning processes early and intentionally to inspire and inform collective decision-making.

- **More social infrastructure is needed in tower communities:** To fulfil the potential of the tower as a hub model, communities need modular amenities such as basketball courts that can serve as soccer fields. Dedicated community programming spaces and libraries are vital to bringing people together and to building deeper social capital connections among residents.

- **Strong partnerships with building management are crucial for successful community building:** Tenants benefit when building owners, managers and superintendents are engaged with community members and have more than a simple transactional relationship with tenants.

- **Funding for tenant organizing is crucial:** As one participant stated, “Often when no one is funded to do the work, it doesn’t happen.” Tenant organizing impacts how resident issues are communicated and addressed. Property management companies are more likely to conduct needed repairs in the face of organized advocacy.

- **The impacts of COVID-19 are disparate, far-reaching and won’t be fully understood for years to come:** Tower communities are not homogenous and solutions cannot be either. Not all tower residents and communities experienced COVID-19 in the same way. Some communities were harder hit by infections and deaths. Some residents expanded existing social capital connections and support networks while others fell into deep social isolation. Some residents were able to benefit from government supports such as the Canadian Emergency Response Benefit (CERB) while others had no choice but to risk their health in precarious employment.

The important input and insights provided by agency attendees informed the research team's equity- and place-based approach to this report and its recommendations.

We thank all participating agency members for sharing their wisdom and expertise to help inform this report.

Peel Region: Indus Community Services, Journey Neighbourhood Centre, Our Place Peel, Services and Housing In the Province (SHIP)

City of Toronto: Dixon Hall, The Neighbourhood Group, North York Harvest Food Bank, Parkdale Activity Recreation Centre (PARC), Rexdale Community Hub, Syme Woolner Neighborhood and Family Centre, West Scarborough Neighbourhood Community Centre, WoodGreen

York Region: Carefirst Seniors, Centre for Immigrant and Community Services, CHATS- Community & Home Assistance to Seniors, COSTI Immigrant Services, Family Services York Region, Housing Help Centre, LOFT Community Services, Sandgate Women's Shelter of York Region, Inc.


No Vacancy
RENTALS FROM 3000
New Luxury Condo
Tom's Coffee
ABC BANK
pet shop
DENTISTRY
OPTOMETRIST
SCHOOL
SUBWAY
MINI MART
Public Library
Pharmacy
Community Centre
DELI MARKET

SECTION ONE

Soaring costs and polarization

Affordable rental units are a scarce and shrinking asset across Peel, Toronto and York Region. Renters are challenged by rising shelter costs driven largely by a deep supply challenge.

The loss of existing affordable stock is driven by outsized demand. Trends reflect a hyper-financialized housing market fuelled by investors who leverage housing as a commodity and vehicle for wealth accumulation and investment. This section illustrates how existing market structures within the private rental market are at odds with an affordability imperative. It also points to the need for public sector interventions that regulate and reduce risks created by current financial market behaviour, which is discussed in more detail in the recommendations section of this report.

1.1 The "apartment boom"

Between the 1960s and the 1980s, Canada experienced an "apartment boom" spurred by demands of the baby boom generation and significantly aided by federal incentive programs.[40] The federal government contributed financing to approximately 40 per cent of all housing starts in Canada between 1970 and 1975, and over half of all private rental apartments built between 1975 and 1980. By the early 1980s, the development of rental housing in Canada had declined from over 100,000 new units completed annually to 40,000 units annually. This trend accelerated through to the 2000s, when the condominium sector began to out-compete the rental sector for both investment and available zoned land.[41]

Between 1990 and 2016 in the Toronto CMA, there was an average of 1,884 purpose-built rental starts per year, compared to 12,013 condominium starts per year.[42] Today, pre-1985 towers, the "legacy" of earlier policies and circumstances, provide some of the region's most affordable housing options.

The shift away from purpose-built rental development has buoyed a rise in the **secondary rental market: rental properties with only one or two self-contained residential rental units, including rented condo units and basement apartments.**[43] The secondary rental market is generally more expensive and much less secure than the primary market, as tenants can be evicted with 60 days' notice should the owner want the unit for personal use, demolition, repairs or conversion to non-residential use.[44]

1.1.1 Legacy tower distribution in Peel, Toronto and York

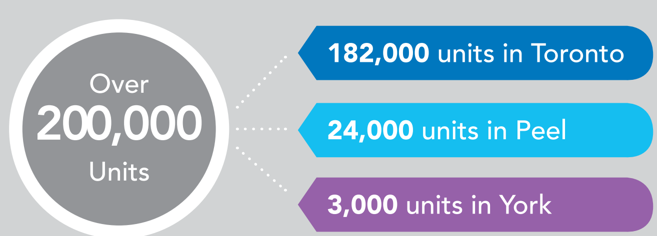
The Toronto CMA is home to approximately 2,195 legacy towers. According to 2016 census data, there are just over 304,000 households living in high-rise apartment buildings in the Toronto CMA. An estimated 71 per cent of these are legacy units.

LEGACY TOWERS & UNITS LANDSCAPE

Approximate number of legacy towers

Source: Municipal Property Assessment Data.

With an estimated



Source: 2016 census.

Of the more than 215,000 legacy tower units in our region, an estimated 182,000 units are located in the City of Toronto, 24,000 units are located in Peel Region and 3,000 rental units are located in York Region. An additional 6,000 rental units were built elsewhere in the CMA.

This report relies on data on all high-rise renter households and, when available, data specific to legacy towers and the households who occupy the units within. Given that almost three-quarters of all high-rise renter households are within legacy towers, this larger data set is instructive and supports the broad analysis herein. Throughout this report, when data is specific to purpose-built rental apartments, "apartment rentals" or "apartment tenants" is used. When data includes both purpose built "high-rise apartments"and condo units available for rent on the secondary market, "high-rise rentals" or "high-rise tenants" is used.

1.2 Rental trends

At the time of construction, legacy towers were a symbol of modernist development providing the social promise of high-rise living for an upwardly mobile middle class.[45] Today, despite their mainly for-profit mandate, legacy towers have become a primary source of relatively affordable housing across the region, providing lower than average market rents.

In the Toronto CMA, high-rise apartment tenants pay $142 or 13 per cent less rent than average market rents. The City of Toronto has the highest gap, with high-rise apartment tenants paying 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 tower renters. This gap decreases dramatically in York Region, where high-rise tower renters pay on average $11 or one per cent less for their monthly rent than other renters in the primary rental market. Though rents in high-rise apartments are lower than average market rents, tenants nonetheless struggle to make ends meet. As discussed in section 1.3, the average income of high-rise apartment tenants is significantly lower than that of other renter and homeowner households.

Figure 3: Apartment tower (non-condo) residents pay less rent than primary market rents

	Census rent	Percent high-rise apts		CMHC primary market rent	Rent difference	
		Subsidized (%)	Market (%)		Dollars	Percent (%)
Toronto CMA	**$1,098**	**17**	**83**	**$1,240**	**-$142**	**-13**
City of Toronto	**$1,092**	**17**	**83**	**$1,241**	**-$149**	**-14**
Former Toronto	$1,144	16	84	$1,314	-$170	-15
North York	$1,155	13	87	$1,235	-$80	-7
Scarborough	$927	25	75	$1,119	-$192	-21
Etobicoke	$1,133	15	85	$1,177	-$44	-4
East York	$1,070	13	87	$1,148	-$78	-7
Former York	$946	31	69	$1,140	-$194	-20
Peel Region	**$1,104**	**19**	**81**	**$1,222**	**-$118**	**-11**
York Region	**$1,151**	**16**	**84**	**$1,162**	**-$11**	**-1**
Rest of CMA	**$1,175**	**17**	**83**	**-**	**-**	**-**

Census average high-rise non-condo apartment rent vs. CMHC primary rental market rent, 2016

Census high-rise non-condo apartment rents includes both market rents and non-market rent subsidies. CMHC Primary Rental Market includes both row housing and apartment rents in privately initiated buildings of three units or more.

Source: *Census Custom Tabulation 2016, NCRP and CMHC Rental Market Survey, 2016, Housing Market Information Portal*

1.2.1 Population growth

The population of the GTA is expected to grow significantly in the years to come. Between 2006 and 2016 the City of Toronto welcomed 228,300 new residents to the already 2.5 million residents who live there.[46] Projections indicate the City of Toronto's population will reach 3.95 million by 2046.[47]

Similarly, in Peel Region, between 2006 and 2016, the population increased from 1.15 million to 1.38 million people, a growth rate of 6.5 per cent. Peel Region is expecting a population increase of 56.5 per cent by 2046.[48]

Within the same 2006 to 2016 time period, York Region's population increased from 892,712 to 1.10 million. York Region is expecting a population increase of 35.3 per cent by 2046.[49]

While slowed by border closures during the COVID-19 pandemic, immigration, an important contributor to the social diversity and economic prosperity of the GTA, is expected to recover once borders reopen and travel restrictions ease.[50] As more people move to the region, they will need places to live, further straining limited supply and challenging affordability and accessibility into the foreseeable future.

1.2.2 Vacancy rates

Over the past 30 years, limited rental supply and increasing demand have created an unhealthy housing market, with vacancy rates hovering between 3 per cent and 1 per cent across Peel, Toronto and York Region.[51] While this trend reversed in 2020, with the economic fallout of the COVID-19 pandemic increasing the average primary vacancy rate to a 22-year high of 3.4 per cent in the GTA, there are indications this downward trend could be temporary.[52] Moreover, rent decreases did not filter down to rental apartments, whose average rent increased by 1.7 per cent between July 2019 and July 2020.[53]

Low vacancy rates affect both the price and quality of available rental housing. In Toronto in 2018, for instance, when the regional vacancy rate was at 1.1 per cent,[54] average rent for a two-bedroom apartment increased 4.5 per cent, far exceeding local inflation.[55] With limited options for renters, there is less pressure on building owners to maintain their units for existing tenants, adding to the disrepair backlog. Those who do make upgrades are incentivized by the promise of even higher rent increases, further eroding affordable supply.

1.2.3 Financialization

Real Estate Investment Trusts (REITs) have been key players in the financialization of housing. Beginning in the 1990s and escalating since, REITs and other investment companies such as pension funds and private equity firms have invested heavily in the region's private tower stock.[56] To increase returns on investments, REITs tend to raise rents while simultaneously reducing expenses by downsizing staff and reducing routine maintenance, requiring tenants to pay more for lower-quality housing.[57]

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."

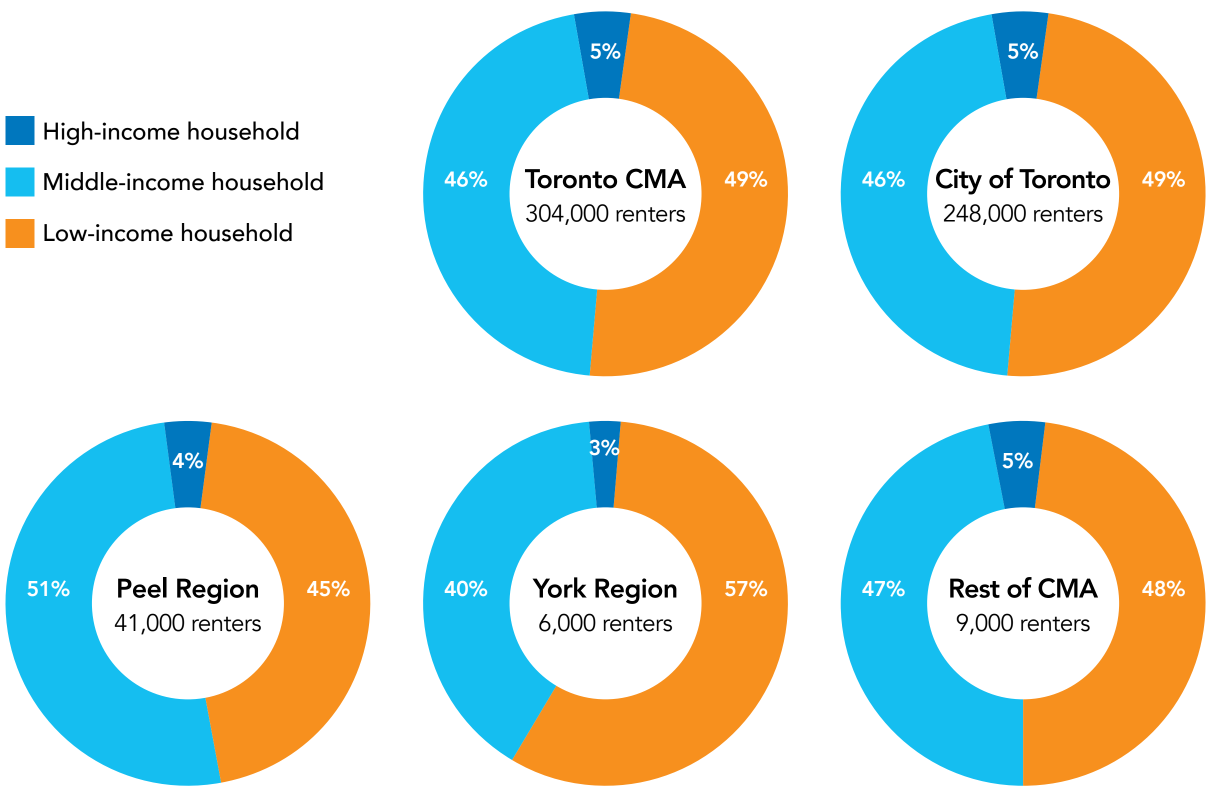
United Nations

Financialized building owners are known to dramatically increase rents as new tenants take occupancy, often following cosmetic renovations of suite interiors. **"Renovictions," or evicting tenants by claiming major renovations will be completed**,[58] followed by up-filtering to high-income tenancies is a key strategy for owners to expand building revenue. These tactics are legal and enabled by Ontario's existing policy environment. In 1997, the Government of Ontario passed the Tenant Protection Act, introducing **vacancy decontrol 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.[59]

1.3 Tower residents and increasing income polarization

Of all high-rise apartment renter households in the Toronto CMA, 49 per cent live in low income. This report uses the low-income measure (LIM), to calculate how many high-rise apartment renter households are living in low income. The LIM is set at 50 per cent of before-tax median household income, which was $78,366 in 2015 in the Toronto CMA. Almost half of all high-rise apartment renter households in the Toronto CMA are low-income households, with before-tax incomes of $39,183 or less. Across the region this breaks out as 49 per cent in the city of Toronto, 45 per cent in Peel Region and a slightly higher 57 per cent of high-rise apartment renters living in low income in York Region.

Figure 4: High-rise apartment (non-condo) renter household income distribution, 2016



Low-income is before-tax household income less than half (50%) of the overall Toronto CMA median. Middle-income is income within 50% of the CMA median. High-income is income more than 50% above the CMA median.

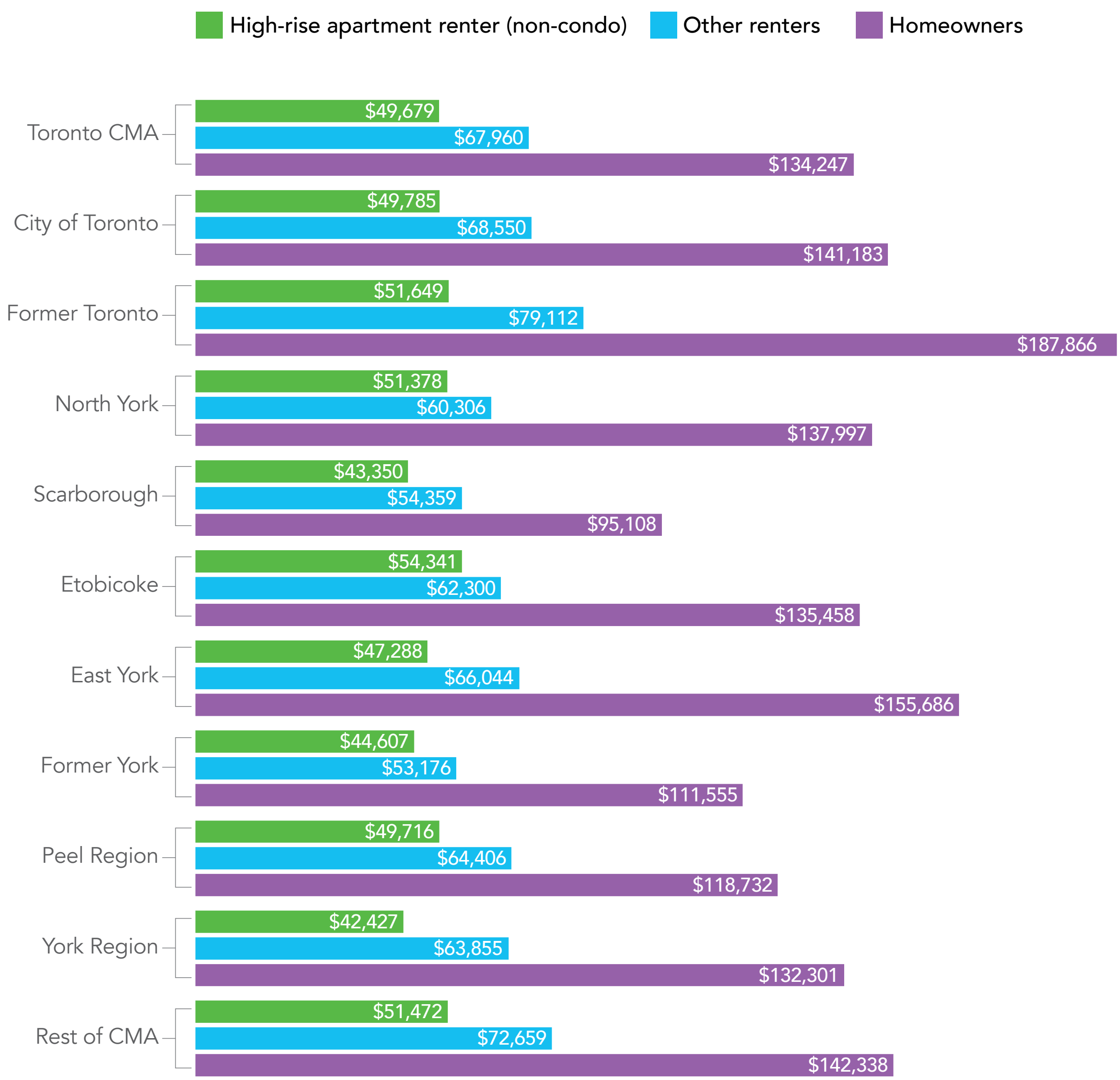
High-rise apartments in buildings five or more storeys in height built any year.

Rest of CMA includes Pickering, Ajax, Halton Hills, Milton, Oakville, Uxbridge, Orangeville, Mono, Bradford West Gwillimbury, New Tecumseth.

Source: *Census Custom Tabulation, 2016, NCRP*

High-rise apartment renters' average household incomes lag far behind incomes of other renters and homeowners: In 2015 high-rise apartment renters earned $49,679 per year on average compared to $67,960 for other renters and $134,247 for homeowners in the Toronto CMA. These figures are consistent with other research exposing growing income and wealth inequality in the region.[60]

Figure 5: Average household incomes of high-rise apartment non-condo renters lag far behind incomes of other renters and homeowners in the Toronto CMA

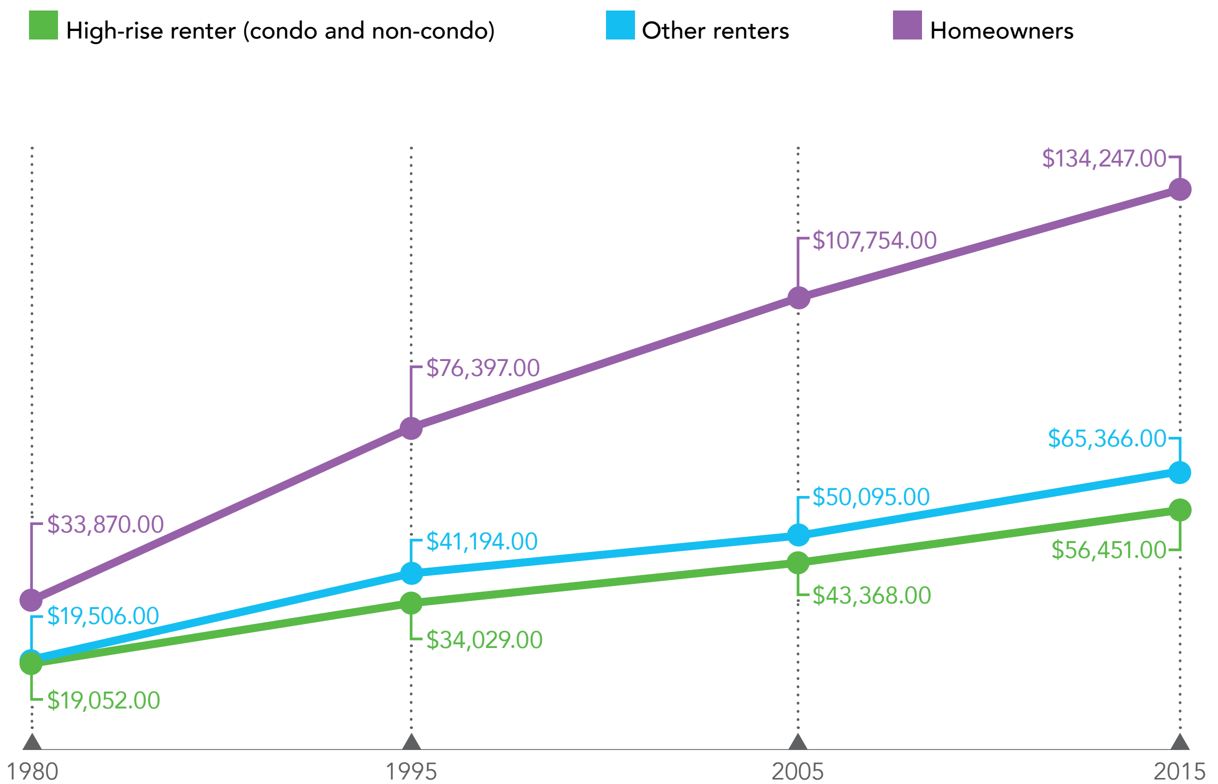


Average household income before-tax. High-rise apartment rentals includes buildings five or more storeys in height, excluding condominiums.

Source: *Census Custom Tabulation, 2016, NCRP*

This trend has worsened over time for all high-rise renters. In 1980, the average income of high-rise renters in the Toronto CMA was $19,052 compared to all other renters' average income of $19,506. This a mere 2 per cent difference. Thirty-five years later, the average income of high-rise renters was $56,415 compared to all other renters' average income of $65,366. The difference in average incomes between high-rise renters and all other renters has grown to 18.6 per cent, or a difference of almost $9,000. When comparing high-rise renters to homeowners, the difference is even more exaggerated with an almost $76,000 average income gap.

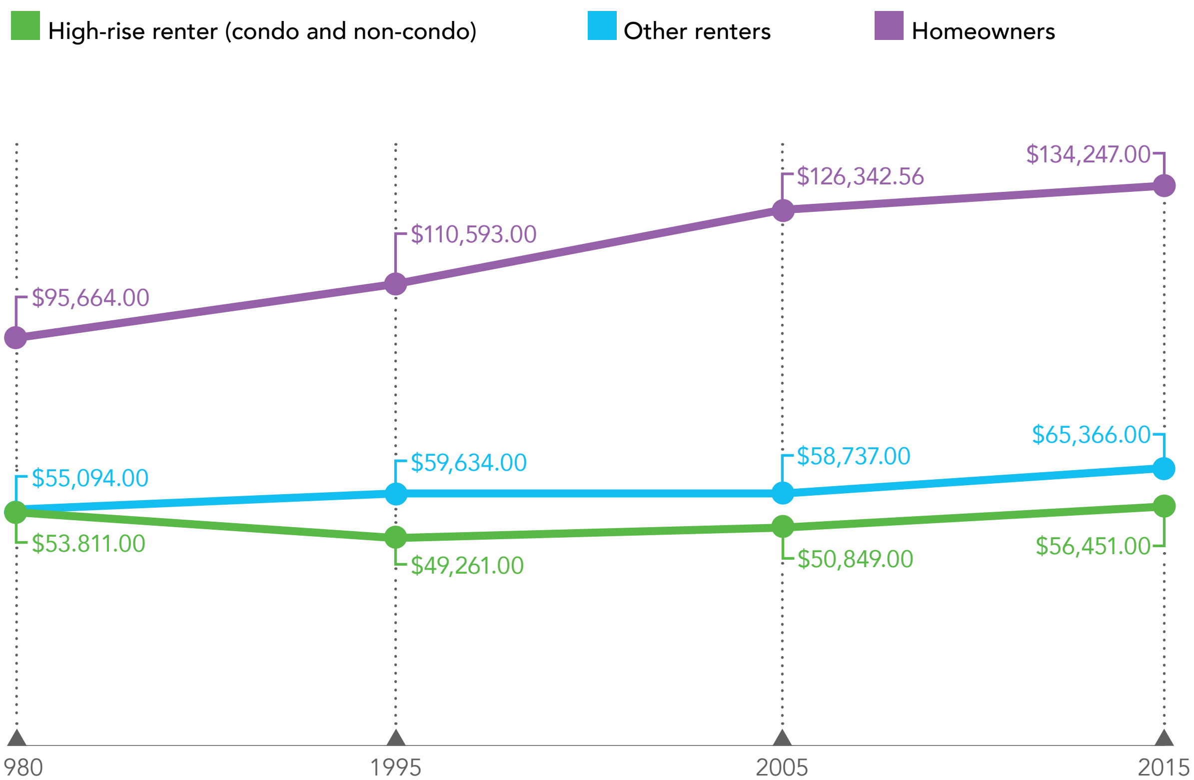
Figure 6: Average household income of high-rise renters (condo and non-condo) Toronto CMA, 1980–2015



Source: *Census Custom Tabulation, 2016, NCRP*

Correcting for inflation exposes significant disproportionalities in income growth, or lack thereof, among high-rise renters, all renters and homeowners: between 1980 and 2015, whereas the real average wage increased by only 5.1 per cent for high rise renters and by 18.6 per cent for other renters, the average income increased by 40.6 per cent for homeowners over the same time period.

Figure 7: Average household income of high-rise renters (condo and non-condo) Toronto CMA, 1980–2015 (2015 inflated numbers)



Source: *Census Custom Tabulation, 2016, NCRP*

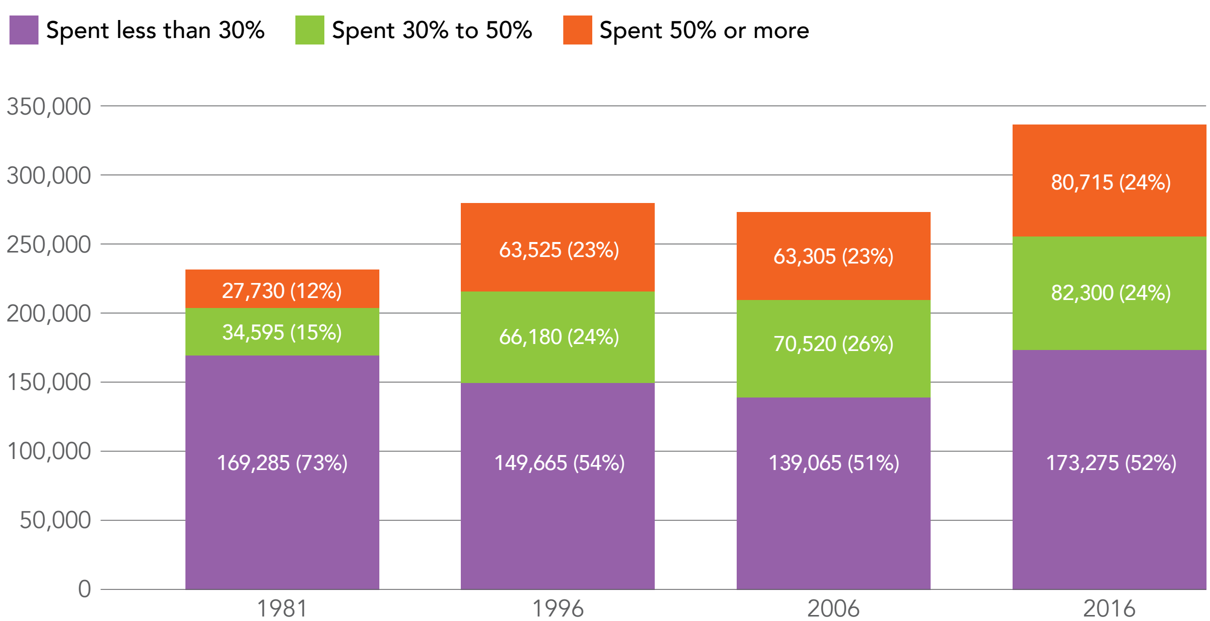
1.3.1 Affordability challenge

The purchasing power of high-rise renters has stagnated over the past 35 years despite rising living costs. This means growing numbers of high-rise renters are increasingly spending more of their incomes on housing. Having less purchasing power puts financial strains on low-income households and prohibits the purchase of high-quality food, medicine or school supplies, let alone saving for emergency situations.[61]

HOUSING AFFORDABILITY

Housing affordability is commonly measured based on the percentage of before-tax household income spent on shelter costs. The affordability benchmark is typically defined, as per CMHC, as households paying 30 per cent of more of before-tax income on shelter.

Figure 8: High-rise tenants (condo and non-condo) by percentage of income spent on rent, City of Toronto, 1981–2016



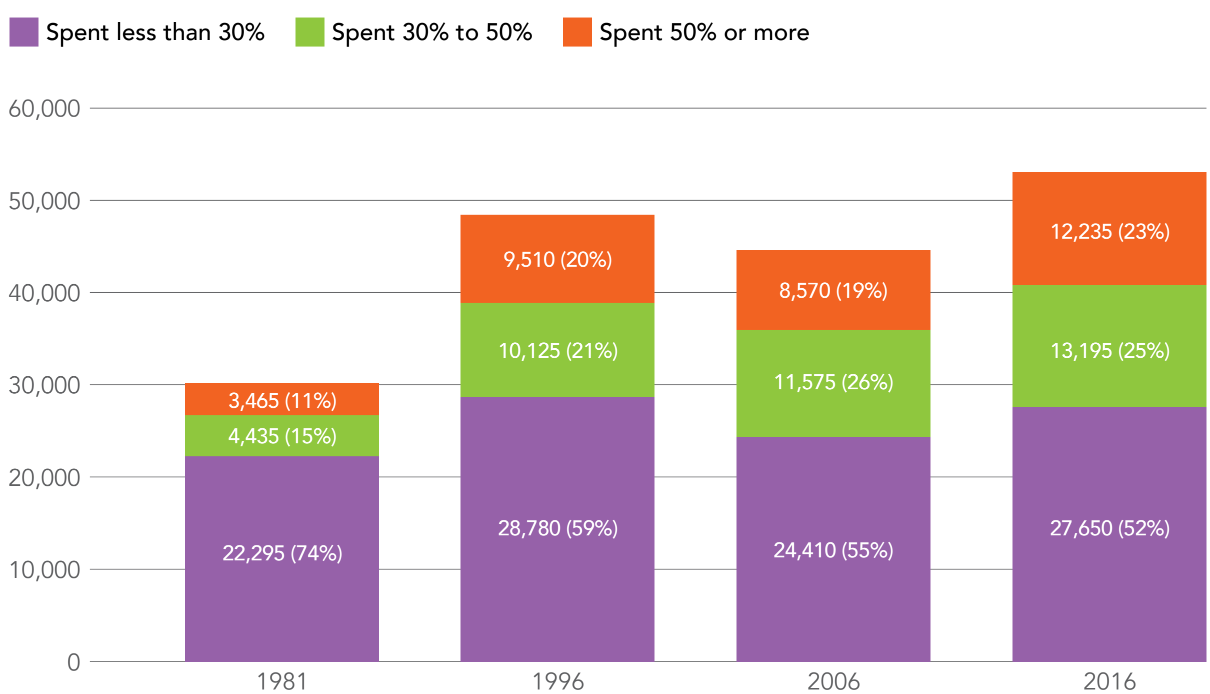
The percentage of before-tax household income spent on rent is calculated by Statistics Canada. Rent is self-reported for the census year. Income is reported for the previous calendar year. Income before 2016 is self-reported, whereas 2015 household income (in the 2016 census) is taxfiler data provided by the Canada Revenue Agency. High-rise apartments in buildings five or more storeys in height, including condominiums.

Source: *Census Custom Tabulation, 1981-2016, NCRP*

Figures 8, 9 and 10 include census data on high-rise rental costs for four points in time—1981, 1996, 2006 and 2016—for Toronto, Peel Region and York Region. Two affordability benchmarks are used to illustrate the percentage of income high-rise tenants spend on rent: those who spend 30 per cent to 50 per cent of their before-tax income on rent, and high-rise renters who spend 50 per cent or more of their before-tax income on rent. While the 30 per cent benchmark is the most common, and the one utilized by CMHC in their core housing need calculation, the 50 per cent or more benchmark helps reflect the depth of the unaffordability challenge. Those operating at or above the 50 per cent benchmark experience deep unaffordability— forcing difficult budget trade-offs by leaving little room for other important expenses such as groceries, medical costs or transportation.[62]

In 1981, across Peel, Toronto and York Region, about three-quarters of high-rise renters paid less than 30 per cent of their income on rent (74 per cent Peel, 73 per cent Toronto and 72 per cent York). By 2016, the number of renters below the affordability benchmark decreased by a quarter, with only 52 per cent of Toronto and Peel high-rise renters and 40 per cent of York high-rise renters paying affordable rents.

Figure 9: High-rise tenants (condo and non-condo) by percentage of income spent on rent, Peel Region, 1981–2016

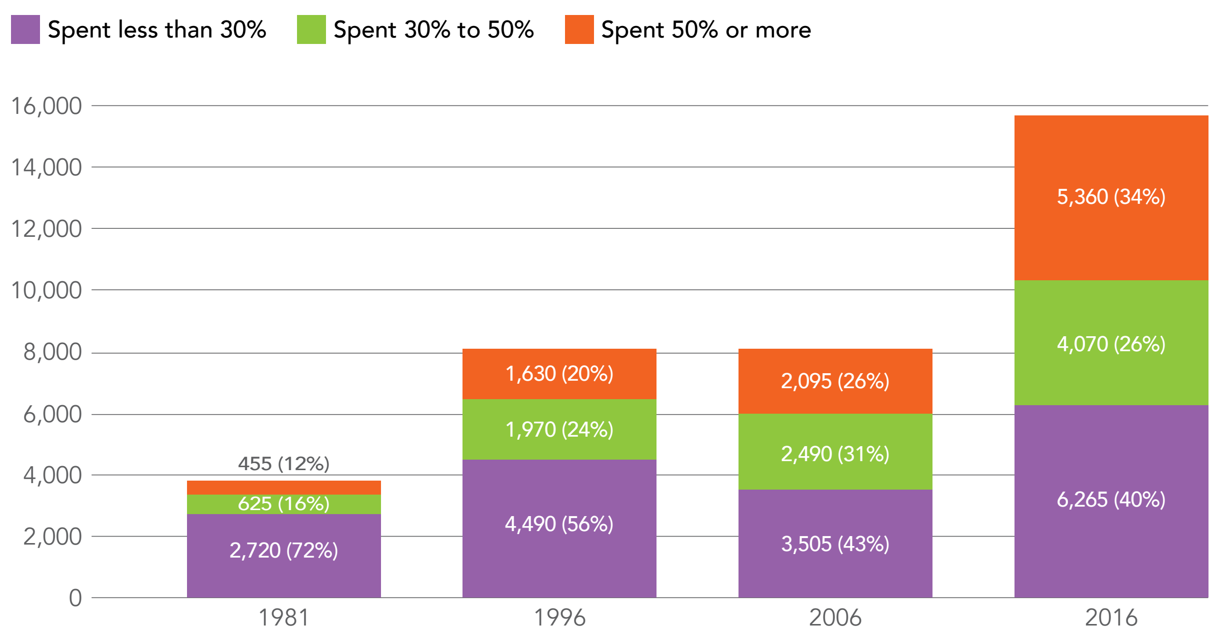


The percentage of before-tax household income spent on rent is calculated by Statistics Canada. Rent is self-reported for the census year. Income is reported for the previous calendar year. Income before 2016 is self-reported, whereas 2015 household income (in the 2016 census) is taxfiler data provided by the Canada Revenue Agency. High-rise apartments in buildings five or more storeys in height, including condominiums.

Source: *Census Custom Tabulation, 1981-2016, NCRP*

Over time, the number of high-rise renters across the region spending below the affordability benchmark of 30 per cent has been declining. Simultaneously, the number of high-rise renters spending above the affordability benchmark has been increasing, with dramatic increases of those spending above 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. Deep unaffordability increases housing insecurity and has profound long-lasting impacts on individuals and families, increasing risks for lifelong physical and mental health challenges.[63]

Figure 10: High-rise tenants (condo and non-condo) by percentage of income spent on rent, York Region, 1981–2016



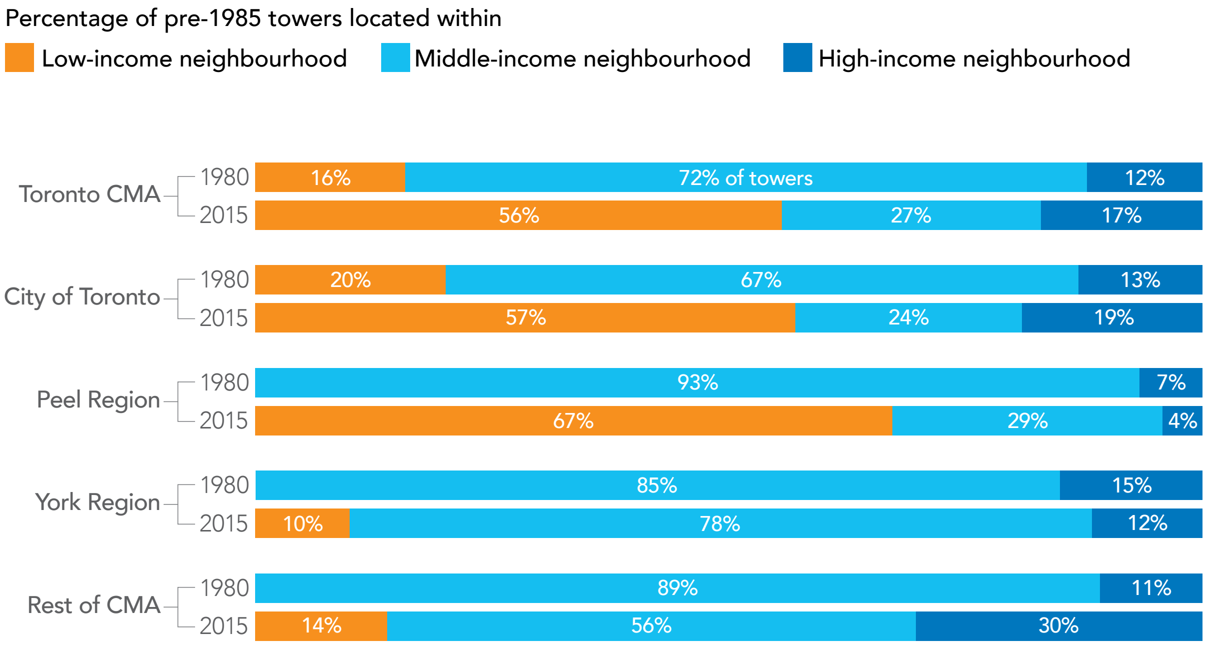
The percentage of before-tax household income spent on rent is calculated by Statistics Canada. Rent is self-reported for the census year. Income is reported for the previous calendar year. Income before 2016 is self-reported, whereas 2015 household income (in the 2016 census) is taxfiler data provided by the Canada Revenue Agency. High-rise apartments in buildings five or more storeys in height, including condominiums.

Source: *Census Custom Tabulation, 1981-2016, NCRP*

1.4 Tower residents and increasing neighbourhood polarization

While analysis of individual households offers important insight into the financial realities of high-rise renters, layering in neighbourhood-based data allows for a deeper place-based analysis. In 1980, 72 per cent of legacy towers in the Toronto CMA were located in middle-income neighbourhoods. Fast forward 35 years to 2015 and 56 per cent of legacy towers are now found in low-income neighbourhoods.

Figure 11: Income distribution of neighbourhoods with pre-1985 towers
Toronto Census Metropolitan Area, 1980 and 2015

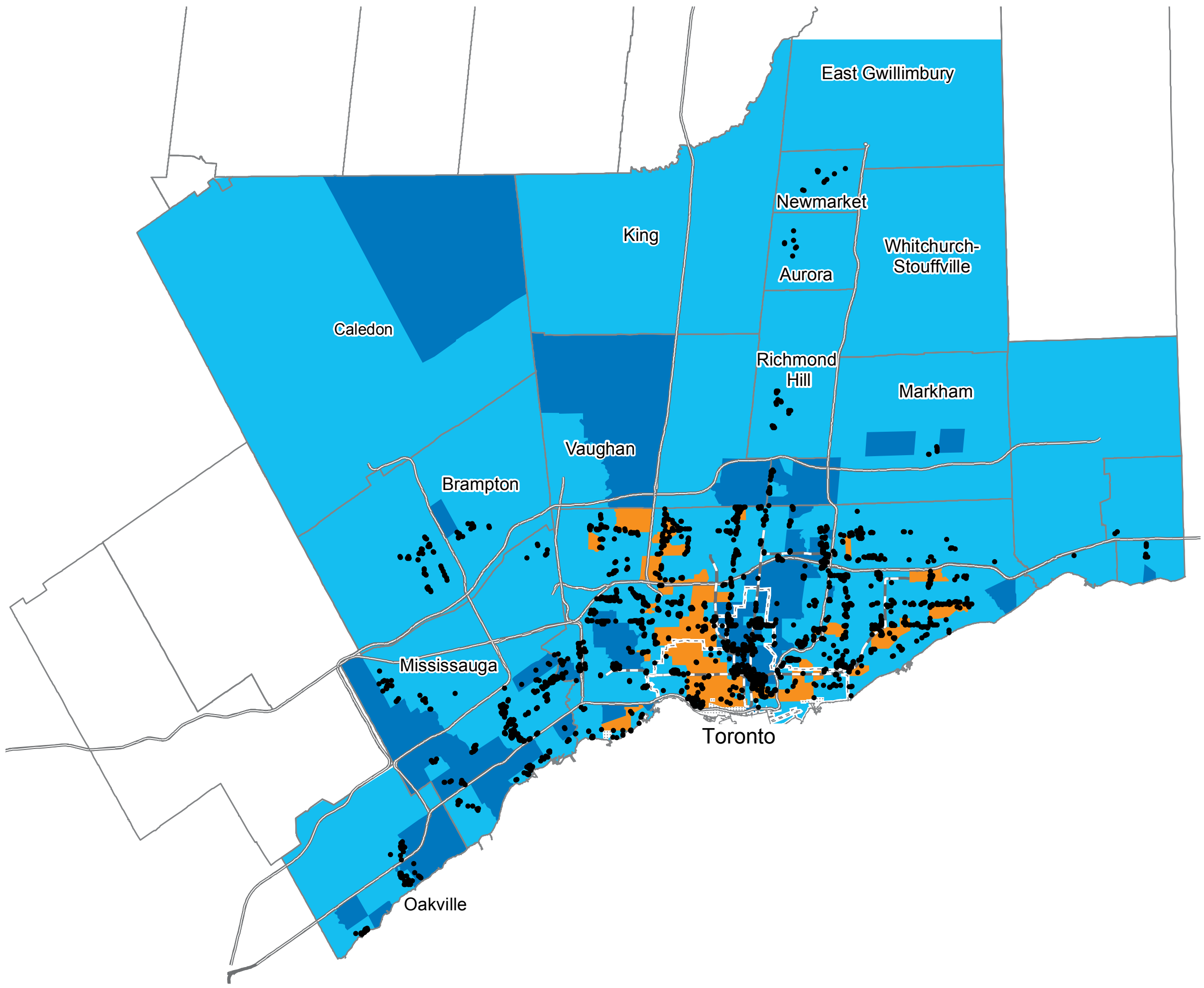


Figures only refer to census tracts that have at least one pre-1985 highrise rental apartment building. Low-income census tracts are those that have average individual income from all sources, before-tax below 80% of CMA average income. Middle-income CTs have income 80% to 119.9% of CMA average; High-income 120% or higher.

Source: *Census Custom Tabulation, 1981 and 2016, NCRP ERA Architects, Tower Renewal Partnership*

In 1980, neither Peel nor York Region had legacy towers in low-income neighbourhoods as there were no low-income census tracts (LICT) in either region. A significant shift has since occurred in Peel, where there are now 127 LICTs.[64] By 2016, 67 per cent of legacy towers were surrounded by low-income neighbourhoods. In York Region, there are now 32 LICTs.[65] A more modest 10 per cent increase in legacy towers in low-income neighbourhoods in York Region may be a signal of things to come. These trends are concerning as they point to increasing neighbourhood income inequality and spatial polarization of largely low-income and largely racialized peoples (as detailed in section three of this report) in legacy tower communities.

Figure 12: Legacy towers, Toronto CMA and census tract average individual income, 1980



Census tract average individual income compared to the Toronto CMA average of $14,384 in 1980

High-income
120% to 401% (97 CTs; 16% of the region)

Middle-income
80% to 120% (391 CTs; 65% of the region)

Low-income
41% to 80% (111 CTs; 19% of the region)

Income not available

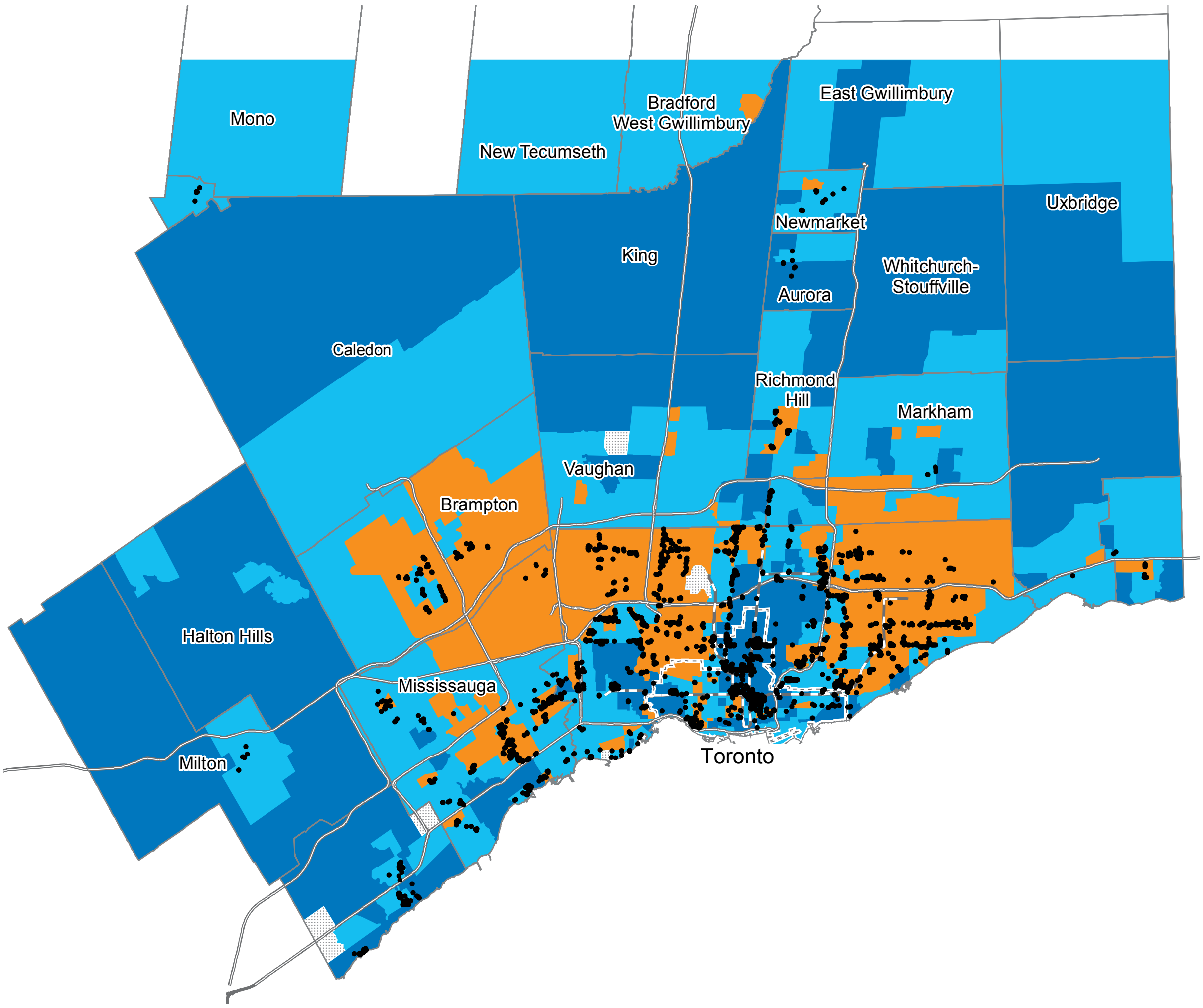
Individual income from all sources, before-tax.
CMA is the Census Metropolitan Area.

Pre-1985 rental tower locations
Rental apartment building, five or more storeys in height built before 1985. Excludes some collective buildings such as student and senior residences. Excludes condominiums.

Toronto CMA: 2,179 towers
High-income CTs: 266, 12%
Middle-income CTs: 1,568, 72%
Low-income CTs: 345, 16%

Source: *Census Profile Series, 2016, NCRP and ERA Architects, Tower Renewal Partnership*

Figure 13: Legacy towers, Toronto CMA and census tract average individual income, 2015



Census tract average individual income compared to the Toronto CMA average of $50,479 in 2015

High-income
120% to 831% (220 CTs; 19% of the region)

Middle-income
80% to 120% (483 CTs; 42% of the region)

Low-income
37% to 80% (442 CTs; 38% of the region)

Income not available

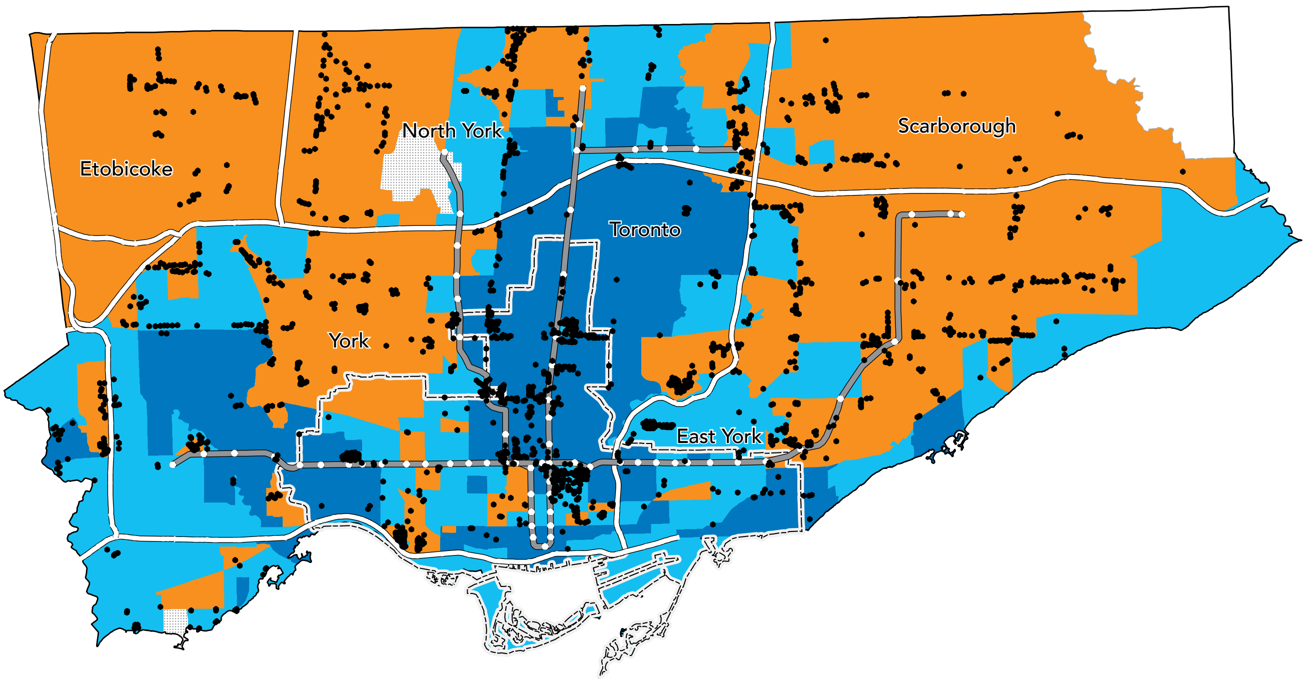
Individual income from all sources, before-tax.
CMA is the Census Metropolitan Area.

Pre-1985 rental tower locations
Rental apartment building, five or more storeys in height built before 1985. Excludes some collective buildings such as student and senior residences. Excludes condominiums.

Toronto CMA: 2,195 towers
High-income CTs: 374, 17%
Middle-income CTs: 600, 27%
Low-income CTs: 1,221, 56%

Source: *Census Profile Series, 2016, NCRP and ERA Architects, Tower Renewal Partnership*

Figure 14: Legacy towers, City of Toronto and census tract average individual income, 2015



Census tract average individual income compared to the Toronto CMA average of $50,479 in 2015

High income
120% to 831% (126 CTs; 23% of the city)

Middle income
80% to 120% (165 CTs; 29% of the city)

Low income
37% to 80% (278 CTs; 48% of the city)

Income not available

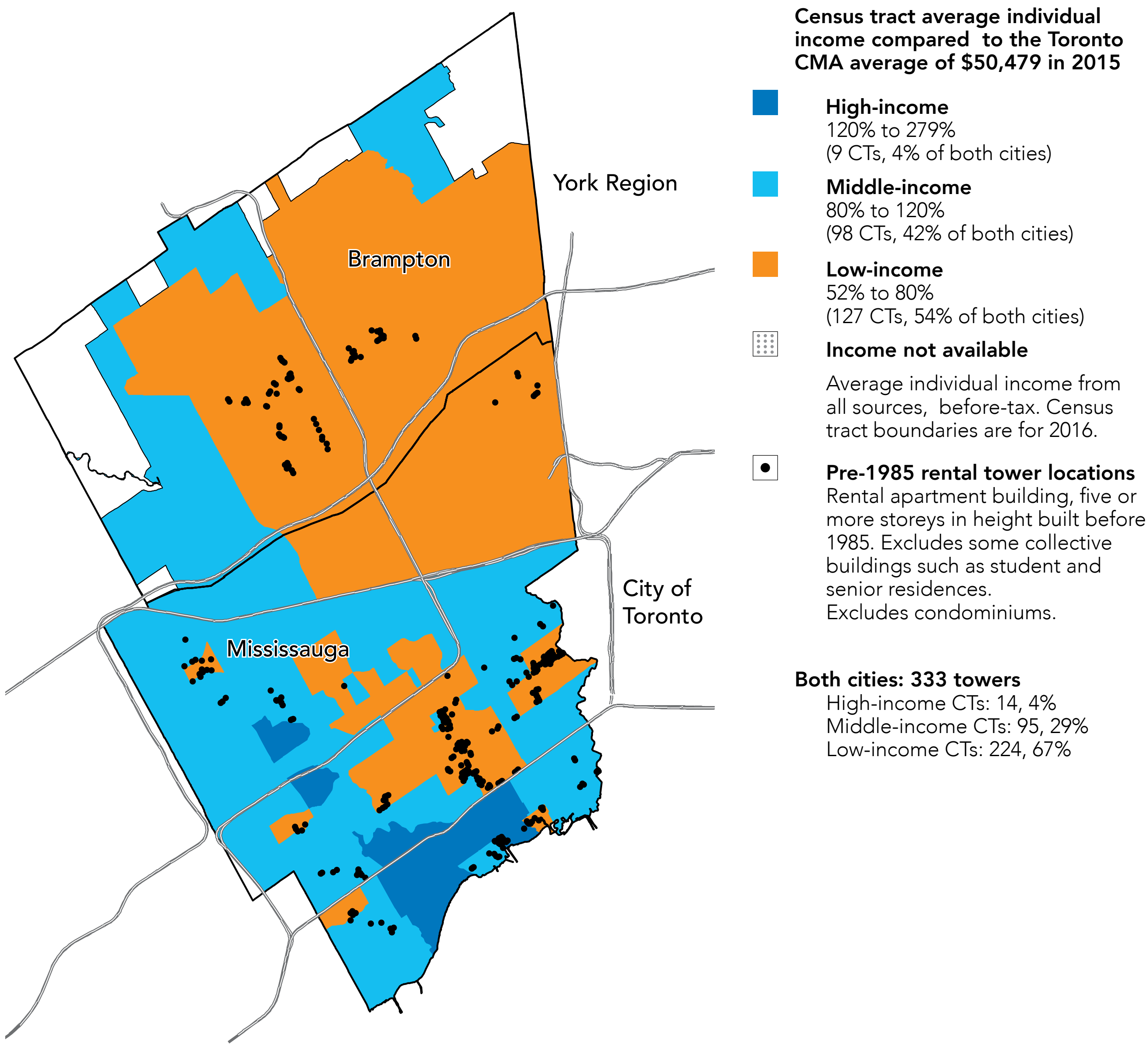
Individual income from all sources, before-tax.
CMA is the Census Metropolitan Area.

Pre-1985 rental tower locations
Rental apartment building, five or more storeys in height built before 1985. Excludes some collective buildings such as student and senior residences. Excludes condominiums.

Toronto: 1,716 towers
High income CTs: 327, 19%
Middle income CTs: 410, 24%
Low income CTs: 979, 57%

Source: *Census Profile Series, 2016, NCRP and ERA Architects, Tower Renewal Partnership*

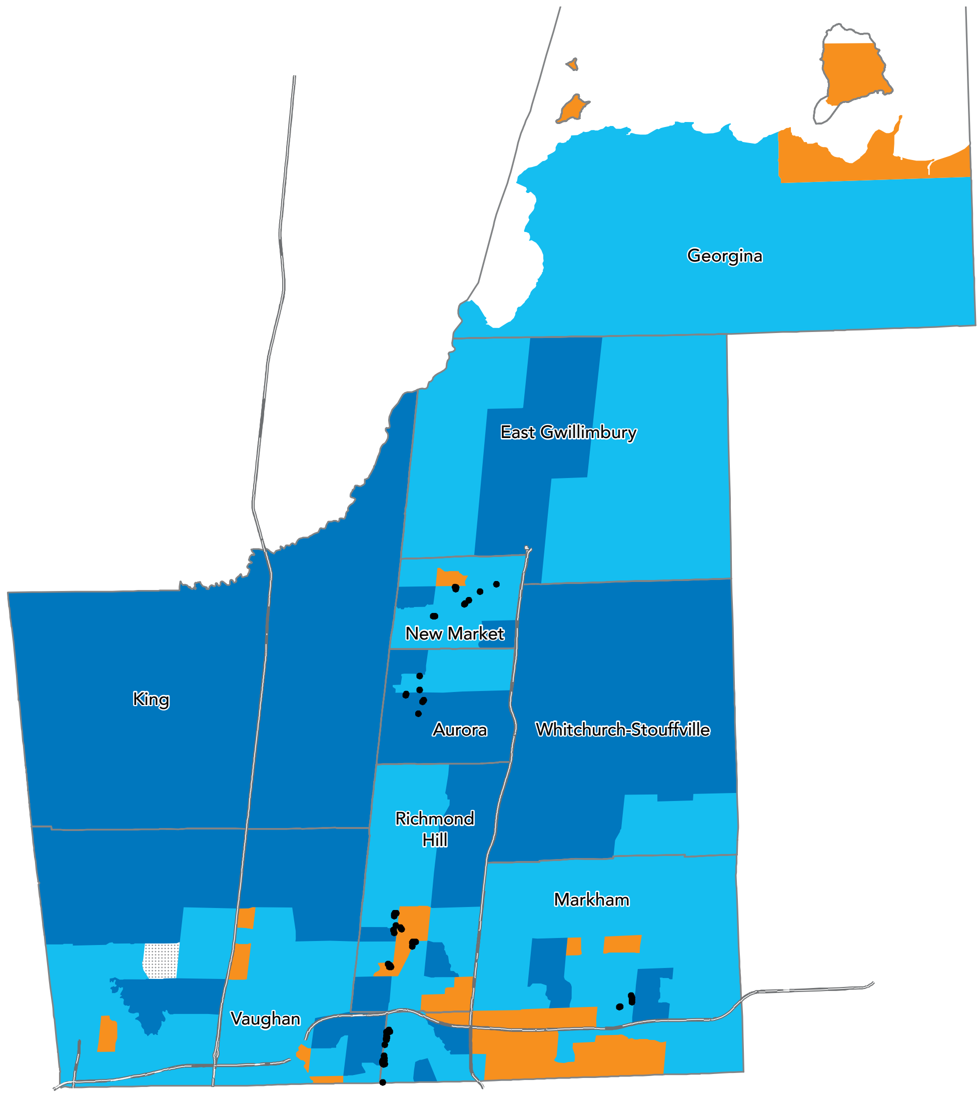
Figure 15: Legacy towers, Peel and census tract average individual income, 2015



Source: *Census Profile Series, 2016, NCRP and ERA Architects, Tower Renewal Partnership*

As stated in the introduction to this report, where you live matters. Concentrated poverty correlates to neighbourhood disinvestment, spatial segregation, weak social capital and limited economic mobility.[66] The characteristics of the communities and neighbourhoods we live in, both their social and physical environment, shape resident behaviour and have causal impacts on life outcomes. Mindful, community informed and culturally appropriate investment in physical and social infrastructure within tower communities, building on existing strengths and assets, as detailed in the recommendations section of this report, is critical to building stronger, healthier and more connected communities.

Figure 16: Legacy towers, York and census tract average individual income, 2015



Census tract average individual income compared to the Toronto CMA average of $50,479

High-income
120% to 186% (26 CTs, 14% of York region)

Middle-income
80% to 120% (129 CTs, 65% of York Region)

Low-income
53% to 80% (32 CTs, 17% of York Region)

Income not available

Average individual income from all sources, before-tax. Census tract boundaries are for 2016.

Pre-1985 rental tower locations
Rental apartment building, five or more storeys in height built before 1985. Excludes some collective buildings such as student and senior residences. Excludes condominiums.

York Region: 60 towers
High-income CTs: 7, 12%
Middle-income CTs: 47, 78%
Low-income CTs: 6, 10%

Source: *Census Profile Series, 2016, NCRP and ERA Architects, Tower Renewal Partnership*

1.5 Conclusion

Low-income households were struggling to make ends meet long before COVID-19. Between 2008 and 2020, housing prices in the GTA increased five times faster than incomes. During the pandemic, job losses, child care demands, social isolation and high rates of infection and death have made life harder for low-income families, especially those in low-income COVID-19 hot spot neighbourhoods, adding further constraints to existing barriers. While government supports such as the CERB and the Canada Recovery Benefit have been instrumental in supporting low-income households during the pandemic, pandemic-related income support programs are in flux. The longer-term impacts of COVID-19 on financial, mental, physical and community health will be felt for years to come. Maintaining affordability and security of legacy towers and surrounding communities, where many low-income residents are housed, must be part of an inclusive and equitable recovery strategy for the region, especially considering the clear connections among housing, geography and health inequities accelerated throughout the pandemic.

SECTION TWO

Overcrowding and disrepair of legacy towers

Market forces are jeopardizing legacy towers: low supply and high demand place upward pressure on these assets, leading to price increases despite poor conditions. With many towers close to 50 years old, they need major and costly repairs out of reach for most building owners. Capital costs required for a full tower renewal project are estimated to be $4 million for each building.[67] Legacy towers were not built for the environmental conditions and ambitions of the 21st century, with many lacking adequate air-cooling, heating and ventilation systems. As climate change continues to alter the way we live, there is growing pressure for legacy towers to improve performance not only from an individual comfort and community safety perspective but also from an efficiency and environmental perspective.[68]

Deteriorating high-rise towers pose dangers to residents and surrounding communities. The partial collapse of the 40-year-old deteriorating 12-storey beachfront condominium in Surfside, Florida, in June 2021 was a tragic event that killed 98 people. While the conditions leading to this event are still under investigation and the governance structure and speculative nature of the U.S. condo market are not comparable to the legacy rental tower context in the GTA, the Surfside condo collapse acts as a cautionary example of what can happen when building safety is not prioritized.[69]

Closer to home, in August 2018, a 22-storey legacy tower at 650 Parliament St. in the City of Toronto suffered a catastrophic failure of the electrical system that triggered multiple explosions and led to a life-threatening fire through the building. The fire caused significant structural damage to the building and electrical system. Thankfully, no lives were lost, but water, heat and power were shut off and about 1,500 residents from 568 apartment units were displaced while the building went through repairs. Residents were shuffled through temporary lodgings, between hotels, the homes of their friends or family, temporary rentals and other apartments for 18 months. The management company said about $60 million was spent on reconstruction efforts and another $15 million on tenant assistance and relocation efforts.[70] The financial and social cost of inaction is high. The disruption to the lives of families and the stress caused by this event is almost immeasurable.

The 650 Parliament St. fire has been called a "canary in the coal mine" moment for the GTA's aging tower stock.[71] The simultaneous temporary or permanent loss of more than one legacy tower could create an unmanageable level of tenant displacement and homelessness given the region's low vacancy rate and limited supply of affordable rentals. This section of the report draws attention to the increasing unsuitability and inadequacy of legacy towers across the region, with growing numbers in need of major repairs.

2.1 Core housing need in Peel, Toronto and York

In 2018, across Canada, 1.6 million or approximately one in 10 households were in **core housing need, defined by CMHC as households living in unsuitable, inadequate or unaffordable housing and not able to afford alternative suitable and adequate housing in their community**. At 23 per cent, renter households are three times more likely to experience core housing need than homeowners, who experience core housing need nationally at a rate of 6.5 per cent.[72]

In 2016, a troubling 33.6 per cent of renter households in Peel, 19 per cent of renter households in Toronto and 32 per cent of renter households in York Region were in core housing need.[73]

This report examines all three aspects of core housing need in the GTA rental context. Section one outlined tower rental unaffordability trends across the region. This section explores unsuitability and inadequacy data specific to high-rise apartment towers in Peel, Toronto and York Region. Rental housing is considered inadequate when in need of major repairs such as upgrades to defective plumbing or electrical wiring and/or structural repairs to walls or floors. It is unsuitable when there are not enough bedrooms to safely accommodate the household's residents.

Unaffordable housing

Refers to shelter costs that are equal or above the 30 per cent threshold of a household's before-tax income

Inadequate housing

Requires major repairs, such as upgrades to defective plumbing, heating or electrical wiring

Unsuitable housing

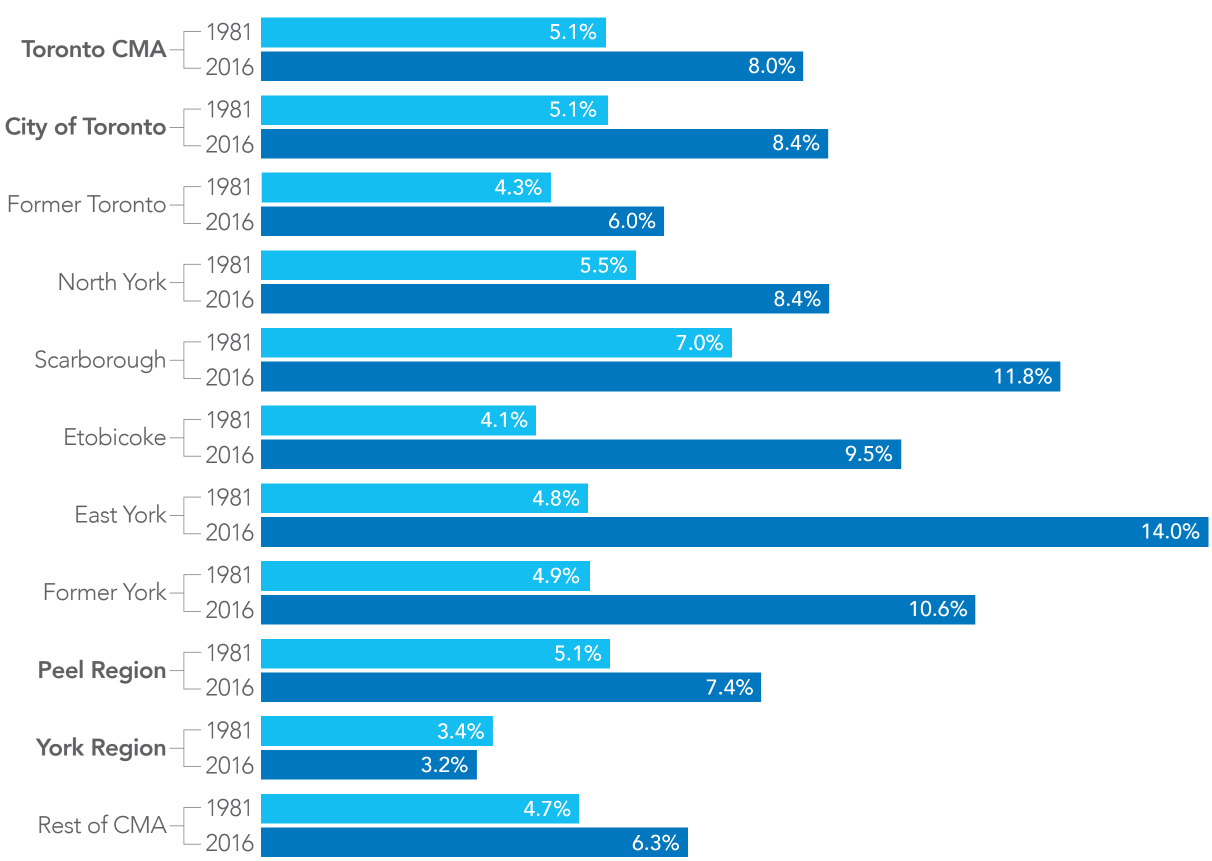
Does not have enough bedrooms for the size and composition of the household to safely accommodate its residents

2.2 Inadequacy of high-rise rental apartments

Poor quality housing is linked to a wide range of physical and emotional health conditions including asthma, respiratory infections, emotional and behavioural challenges and poor educational outcomes for children and youth.[74]

Census data from for two points in time—1980 and 2016—is used to examine the extent to which the adequacy of high-rise towers in the region has changed over time. Between 1981 and 2016 in the Toronto CMA, high-rise rental units in need of major repairs increased from an average of 5.1 per cent to an average of 8.0 per cent. While the percentage growth of inadequate units is seemingly modest at 2.9 per cent over this time, this data is inclusive of newer rentals and condominium units available in the secondary rental market. The actual number of inadequate units has in fact more than doubled, from 13,885 units in 1980 to over 33,255 units in 2016. The bulk of these inadequate units are in legacy towers.

Figure 17: High-rise rentals (condo and non-condo) in need of major repairs



Major repairs needed, an indicator of inadequate housing condition, is defined as dwellings with, for example, defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings. It excludes the need for minor repairs such as dwellings with missing or loose floor tiles, bricks, or shingles, or defective steps, railing or siding. High-rise apartments in buildings five or more storeys in height, including condominiums.

Source: *Census Custom Tabulation, 1981-2016, NCRP*

When looking at purpose-built high-rise rental appartment units only, self-reported 2016 census data indicates that 10 per cent or 31,300 households living in high-rise apartments live in inadequate housing conditions. Toronto high-rise apartments have the highest rate of inadequacy at 11 per cent or 26,700 units followed by Peel at 9 per cent or 3,700 units and York Region at 6 per cent or 400 units.

Access to adequate housing is not simply a market or economic issue but, more fundamentally, a health equity issue. As will be illustrated in section three of this report, racialized populations who are structurally disadvantaged are more likely to live in unhealthy and deteriorating legacy towers in low-income neighbourhoods. Addressing chronic inadequacy of tower rentals can reduce harmful exposure to health risks and, when addressing issues of affordability and suitability, reorient housing as a pathway toward health equity.

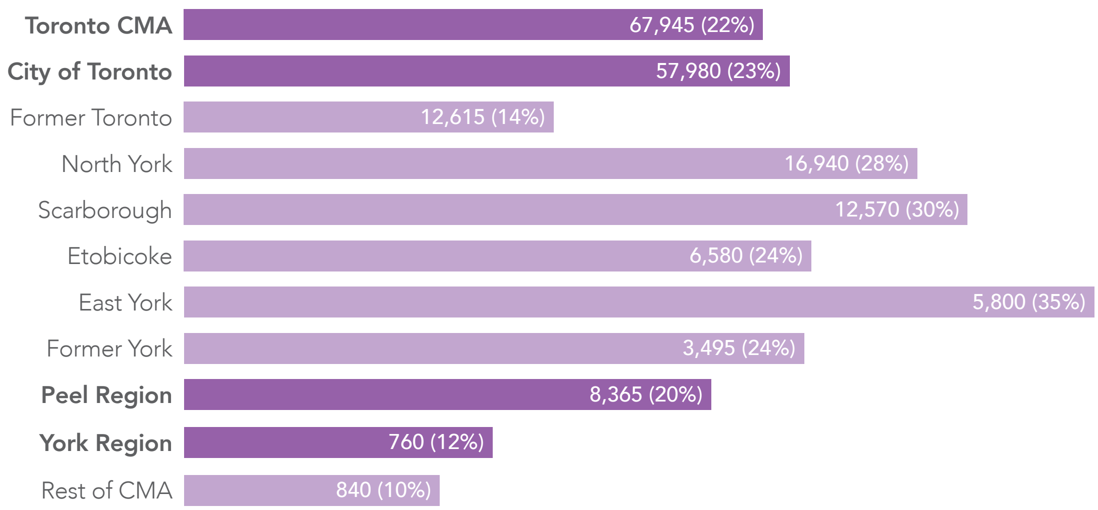
2.3 Unsuitability of high-rise rental apartments

When families cannot afford units large enough to accommodate their household makeup, they have little choice but to compromise space by renting a smaller unit or "doubling up" with other households to offset rental costs. Recent research positively correlates increased overcrowding with rising rents: national census data "suggests that every $100 increase in average rent results in another 2% of one-bedroom rental units becoming overcrowded."[75] While overcrowding enables people to remain housed by extending resources, living in overcrowded conditions increases stress and conflict, limits privacy and makes it difficult for adults and children alike to find a quiet place for work and study.[76]

Overcrowding is connected to a range of negative health outcomes in children and adults, including psychological distress, general physical health and respiratory infections.[77] Living in overcrowded homes increases 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.[78]

Census data indicates overcrowding is widespread in high-rise apartment towers in the Toronto CMA, where about one in five or 22 per cent of high-rise apartment tower households are overcrowded. The phenomenon is highest in the City of Toronto, where 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.

Figure 18: About one in five high-rise apartment (non-condo) units in the Toronto CMA is overcrowded

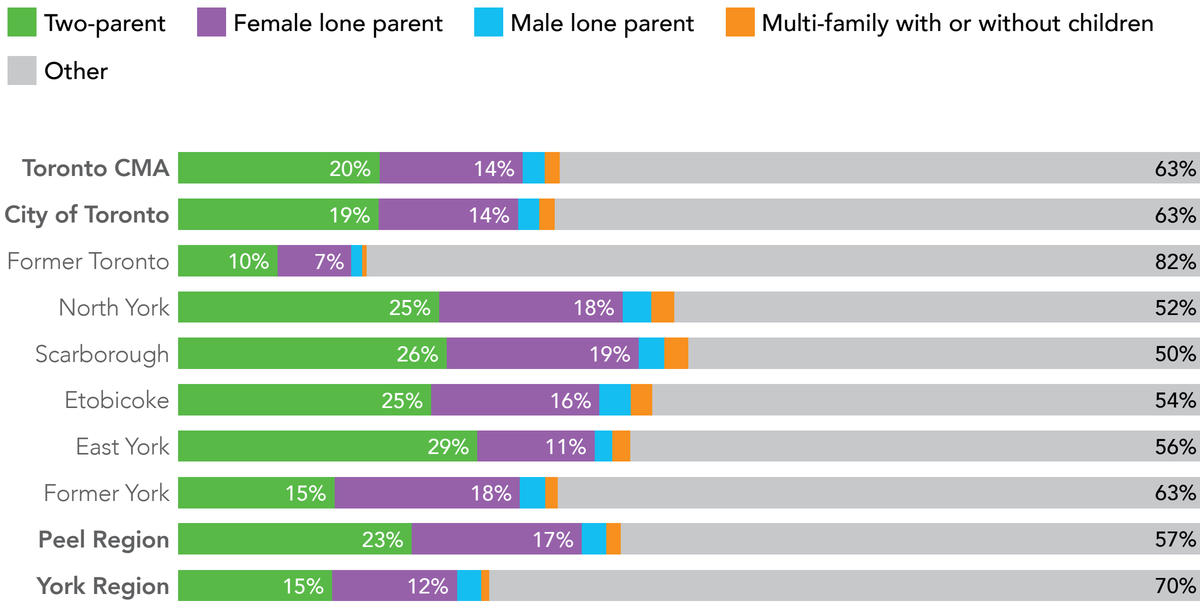


Overcrowded high-rise rental apartments do not have enough bedrooms for the size and composition of the household. Rest of CMA includes: Ajax, Halton Hills, Milton, Oakville, Pickering, Uxbridge, Orangeville, Mono, Bradford West Gwillimbury, New Tecumseth.

Source: *Census Custom Tabulation, 2016, NCRP*

That rates of overcrowding are high in high-rise apartment towers is not entirely surprising given the changing family composition patterns of high-rise residents. Legacy towers were built for singles and couples, with 1.5 bedrooms as the average size, yet today, more than 35 per cent of high-rise apartment renter households are families with children.

Figure 19: Families with children in high-rise rental apartments (non-condo)



Multi-family households are any combination of two parents, couple without children, and/or lone parents. Other type include couples without children and non-family households with one or more persons.

Source: *Census Custom Tabulation, 2016, NCRP*

2.4 Conclusion

The way we are housed directly affects every stage of our lives. The link between housing conditions, affordability and mental and physical health outcomes is clear: housing in better conditions reduces exposure to health hazards while affordable rent improves financial and social stability.[79] The intersecting dimensions of affordability, quality and stability are critical both for health and health equity and for building economically vibrant and inclusive communities.[80]

Protecting living conditions within legacy towers through investment and regulation requires no further debate. Creative solutions can benefit various environmental, social and economic measures as part of planned investments. If we can repair and retrofit towers in need of major repairs while addressing suitable conditions and affordability, we will create value and better outcomes not only for the people who live in legacy tower communities but for community and regional prosperity more broadly.

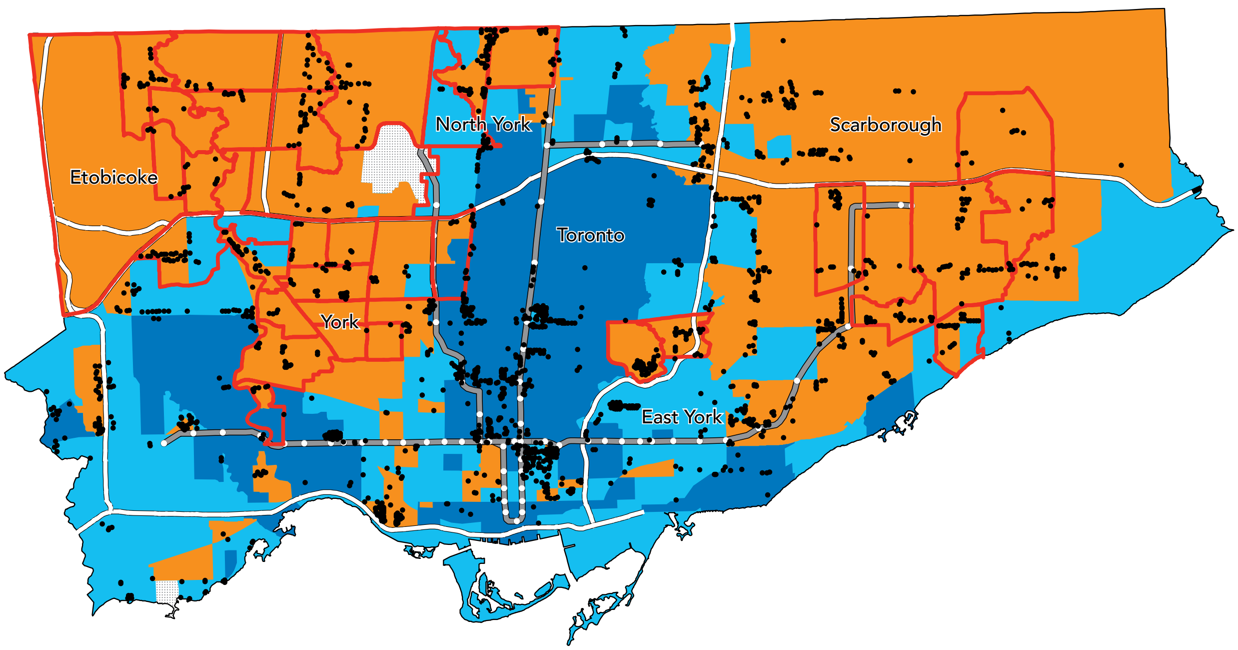
SECTION THREE

Housing discrimination and legacy towers

The intersections among income inequality, structural racism and housing insecurity are profound: racialized peoples are more likely than white people to live on low incomes, be part of the working poor and precariously employed and experience housing insecurity.[81] Low-income racialized and immigrant workers have been among the hardest hit by the pandemic, impacted not only by job losses, reduced hours and decreased earnings but also higher rates of COVID-19 infections, hospitalizations and death.[82]

When mapped geographically, COVID-19 cases in the City of Toronto in particular delineate a correlation between case counts and inner suburban legacy tower communities.

Figure 20: City of Toronto neighbourhoods with highest COVID-19 rates (2020)



Census tract average individual income compared to the Toronto CMA average of $50,479 in 2015

High-income
120% to 831% (126 CTs; 23% of the city)

Middle-income
80% to 120% (165 CTs; 29% of the city)

Low-income
37% to 80% (278 CTs; 48% of the city)

Income not available

Individual income from all sources, before-tax.
CMA is the Census Metropolitan Area.

Covid-19 highest rates
Per 100,000 residents (2020–2021)
These 35 neighbourhoods have 26% of the City's population and 45% of total Covid-19 cases.

Pre-1985 rental tower locations
Rental apartment building, five or more storeys in height built before 1985. Excludes some collective buildings such as student and senior residences. Excludes condominiums.

Toronto: 1,716 towers
High-income CTs: 327, 19%
Middle-income CTs: 410, 24%
Low-income CTs: 979, 57%

Source: *Census Profile Series, 2016, NCRP and ERA Architects, Tower Renewal Partnership*

Across the GTA, deep structural barriers such as the rise of precarious employment, discriminatory academic streaming practices and the spatial segregation of racialized peoples into lower-income neighbourhoods with weak social infrastructure impede immigrants and racialized peoples from fully accessing the educational, employment, income and social capital opportunities that provide pathways to economic stability and mobility.

"Housing discrimination consists of any behaviour, practice or policy within the public or market realm that directly, indirectly or systemically causes harm through inequitable access to, or use and enjoyment of, housing for members of social groups that have been historically disadvantaged."

Source: *Housing Discrimination in Canada: Urban Centres, Rental Markets and Black Communities*

The Ontario Human Rights Commission notes, "Stereotypes and biases based on race and race-related grounds create significant barriers in housing."[83] Housing discrimination, like all discrimination, can be overt or covert, intentional or inadvertent, direct or indirect. Examples include racist attitudes influencing building owners' decisions on who to rent to, discriminatory policies that do not adequately protect tenants from unlawful evictions and the financial and legal systems contributing to the rise of core housing need, homelessness and the financialization of housing.[84] These inequities are manifested in the systemic segregation of racialized peoples and immigrant households in legacy tower communities across the region.

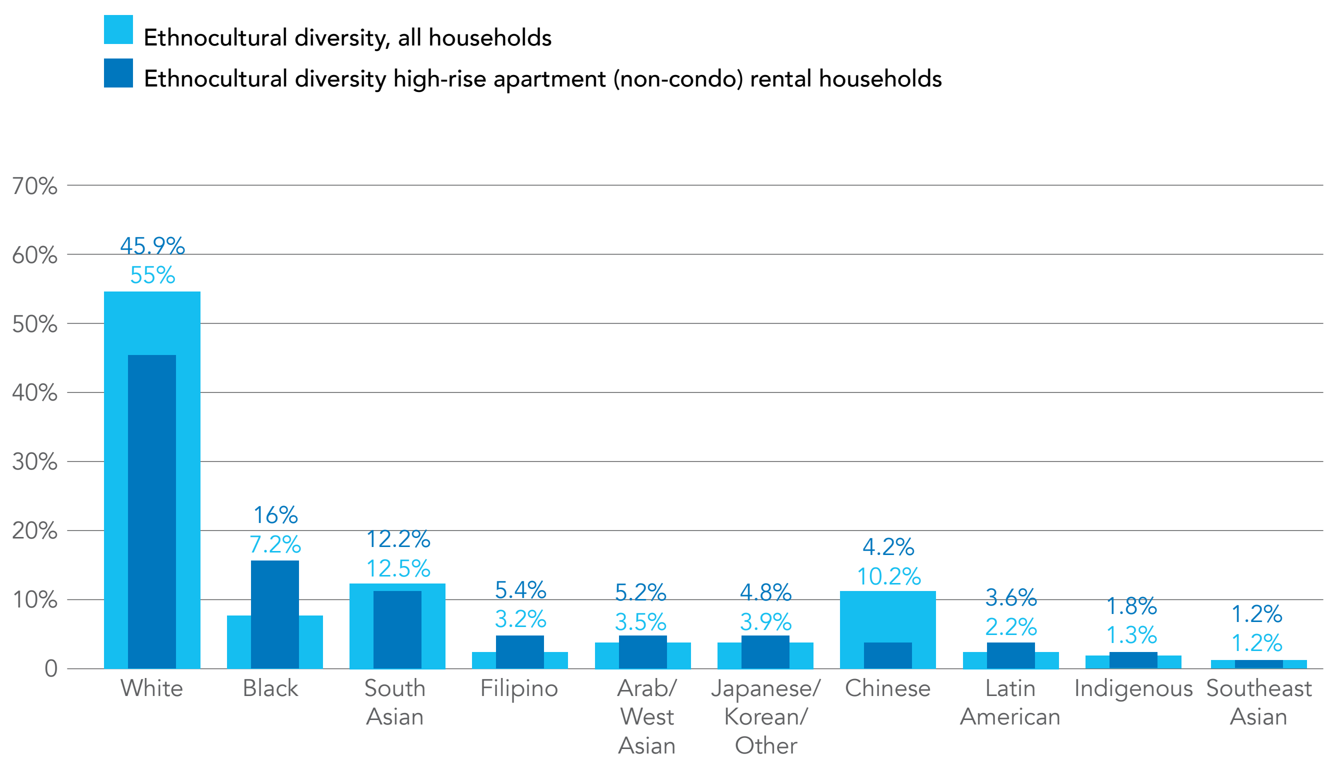
The use of disaggregated and race-based data is increasingly understood as a valuable tool to uncover and mitigate inequities.[85] Disaggregated data analysis enables identification of underlying patterns in aggregate data such as geographic, racial and economic concentrations to understand where greater uptake or burdens are being felt. Understanding who lives in tower neighbourhoods is critical to developing an appropriate place-based and culturally relevant strategy to solve for inequities.

This section analyzes disaggregated ethnocultural data of intersecting renter groups most likely to call legacy towers home: racialized peoples—in particular Black, Filipino and South Asian communities—and immigrant communities. These groups are amongst those experiencing the deepest physical, social and economic vulnerabilities and barriers to achieving an adequate and dignified standard of living.

3.1 Concentration of racialized renter households in high-rise apartment towers

Legacy towers in the GTA have high concentrations of racialized renters.[v] Census data disaggregated by ethnocultural group reveals disproportionalities in concentrations of ethnocultural groups living in high-rise apartment rentals when compared against the ethnocultural makeup of all households in the region. White households make up more than half (55 per cent) of all households in the region and slightly less than half (45.9 percent) of the high-rise apartment population. Black households, on the other hand, comprise only 7.2 per cent of all households in the region yet represent 16 per cent of high-rise apartment households. The percentage of Black households living in high-rise apartments is more than double that of the total Black households population in the region.

Figure 21: Ethnocultural diversity of all households and high-rise apartment (non-condo) rental households, Toronto CMA



Source: *Census Custom Tabulation, 2016, NCRP*

[v] When categorizing households by ethnocultural group, census data assigns grouping based on the status of the "primary household maintainer," which is determined by the first person listed on the questionnaire in the case of a household where two or more people are listed as household maintainers. The order does not necessarily correspond to the proportion of household payments made by the person." In other words, the primary household maintainer is not defined by the household member with the greatest income but by whose name appears first on the questionnaire. It should be noted the primary maintainer may or may not reflect the same racial or ethnic identity of all members of the household. For ease, the ethnocultural analysis in the following sections refers to households instead of primary maintainer.

Probability data complements this disaggregated data analysis to illustrate who is most likely to live in legacy towers. In this report, probability is calculated by dividing the number of high-rise apartment renters of an ethnocultural renter household group by the number of total renter households of that same group. This method reveals Black (54.5 per cent), Filipino (53.1 per cent) and South Asian (48.2 per cent) households have the highest probability of living in high-rise apartment towers. In comparison, the likelihood is significantly lower for white (38.4 per cent) and Indigenous (33.5 per cent) renters.[vi]

Table 1: Probability of renter households living in high-rise apartment (non-condo) rentals, Toronto CMA, 2016

	Total renter households	High-rise apartment renter households	Probability of ethnocultural group in high-rise apartment
Renter households by ethnocultural group	**715,540**	**304,000**	**42.5**
Racialized households	**336,260**	**159,130**	**47.3**
Black	88,990	48,500	54.5
Filipino	30,790	16,350	53.1
South Asian	77,025	37,140	48.2
Arab/West Asian	34,270	15,830	46.2
Latin American	24,550	11,075	45.1
Japanese/Korean/Other	32,195	14,450	44.9
Southeast Asian	8,225	3,595	43.7
Chinese	40,215	12,195	30.3
White	**363,195**	**139,475**	**38.4**
Indigenous	**16,085**	**5,390**	**33.5**

Source: *Census Custom Tabulation, 2016, NCRP*

[vi] Given the critical data gaps on urban Indigenous peoples and challenges around trust and data governance, non-Indigenous data on Indigenous peoples should be interpreted with caution.

3.2 Ethnocultural and spatial segregation in low-income tower neighbourhoods

Racialized households are more likely than white households not only to live in low income but also to live in low-income neighbourhoods in the GTA.[86] This is reflected in the region's low-income legacy tower neighbourhoods, where racialized renters are disproportionately concentrated. In the Toronto CMA, more than one-third of racialized renter households in high-rise apartments live in low-income neighbourhoods compared to less than one in six white renter households in the same housing type.

Table 2: Racialized renter households, percent living in high-rise apartments (non-condo) in low-income census tracts, 2016

	Total racialized renters households	Racialized renters in high-rise apartments in low-income census tracts	Probability of racialized renters living in high-rise apartments in low-income census tracts (%)
Toronto CMA	**336,260**	**116,015**	**34.5**
City of Toronto	251,395	97,330	38.7
Peel Region	56,855	17,330	30.5
York Region	19,840	980	4.9
Rest of CMA	**8,170**	**375**	**4.6**

Source: *Census Custom Tabulation, 2016, NCRP*

Table 3: White renter households, percent living in high-rise apartments (non-condo) in low-income census tracts, 2016

	Total white renters	White renters in high-rise apartments in low-income census tracts	Probability of White high-rise apartment renters living in low-income census tracts (%)
Toronto CMA	**363,195**	**60,045**	**16.5**
City of Toronto	262,810	45,115	17.2
Peel Region	43,465	12,550	28.9
York Region	29,575	1,360	4.6
Rest of CMA	**27,345**	**1,020**	**3.7**

Source: *Census Custom Tabulation, 2016, NCRP*

3.2.1 Black, Filipino and South Asian renter households

When data on racialized renters is disaggregated, the disproportionate representation of some racialized communities becomes even starker. Approximately half of all Black, Filipino and South Asian renters in the Toronto CMA live in high-rise apartment towers. For Black, Filipino and South Asian renters, the probability of living in a high-rise apartment in a low-income neighbourhood is high, with rates of 42.7 per cent, 38.0 per cent and 38.8 per cent respectively. Moreover, more than three-quarters (78.3 per cent) of Black high-rise apartment renters in the CMA live in low-income neighbourhoods, a trend that is consistent for both Filipino and South Asian renters as well, with 71.6 per cent of Filipino renters and 80.5 per cent of South Asian renters in high-rise apartments living in low-income neighbourhoods.

Table 4: Black, Filipino and South Asian renter households, percent living in high-rise apartments (non-condo), 2016

	Total Black renters	Black renters in high-rise apartments in low-income census tracts	Probability of Black renters living in high-rise apartments in low-income census tracts (%)	Probability of Black high-rise apartment renters living in low-income census tracts (%)
Toronto CMA	**88,990**	**37,965**	**42.7**	**78.3**
City of Toronto	68,955	32,450	47.1	78.9
Peel Region	15,485	5,240	33.8	78.9
York Region	1,995	145	7.3	64.4
Rest of CMA	**2,555**	**130**	**5.1**	**25.2**
	Total Filipino renters	Filipino renters in high-rise apartments in low-income census tracts	Probability of Filipino renters living in high-rise apartments in low-income census tracts (%)	Probability of Filipino high-rise apartment renters living in low-income census tracts (%)
Toronto CMA	**30,790**	**11,710**	**38.0**	**71.6**
City of Toronto	24,920	10,010	40.2	72.4
Peel Region	4,035	1,605	39.8	80.9
York Region	1,105	70	6.3	27.5
Rest of CMA	**730**	**25**	**3.4**	**8.8**
	Total South Asian renters	South Asian renters in high-rise apartments in low-income census tracts	Probability of South Asian renters living in high-rise apartments in low-income census tracts (%)	Probability of South Asian high-rise apartments renters living in low-income census tracts (%)
Toronto CMA	**77,025**	**29,915**	**38.8**	**80.5**
City of Toronto	51,175	24,575	48.0	81.2
Peel Region	20,440	5,195	25.4	83.1
York Region	3,645	85	2.3	39.5
Rest of CMA	**1,765**	**60**	**3.4**	**17.6**

Source: *Census Custom Tabulation, 2016, NCRP*

3.2.2 Indigenous households

Census data shows a much lower probability of Indigenous renters in high-rise apartment towers in the Toronto CMA, at a rate of 17.6 per cent. However, given the critical data gaps on urban Indigenous peoples and challenges around trust and data governance, this data should be interpreted with caution.[87] 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.[88]

Table 5: Indigenous renter households (Aboriginal Origins), percent living in high-rise apartments (non-condo) in low-income census tracts, 2016

	Total Indigenous renters	Indigenous renters in high-rise apartments in low-income census tracts	Probability of Indigenous renters in apartments living in low-income census tracts
Toronto CMA	**16,085**	**2,830**	**17.6**
City of Toronto	11,650	2,315	19.9
Peel Region	2,025	435	21.5
York Region	1,110	50	4.5
Rest of CMA	**1,300**	**30**	**2.3**

Source: *Census Custom Tabulation, 2016, NCRP*

[vi] Aboriginal refers to the ethnic or cultural origin or origins of a person's ancestors. A person can respond to one or more origins. However, they may or may not also choose to identify themselves as having an Aboriginal identity. Therefore, the Aboriginal origins population is always larger than the Aboriginal identity population. Aboriginal Origins is applicable only in the use of census 2016 custom data from the NCRP.

3.3 Intersecting identities

Intersecting identities, social contexts and life events can create compounding disadvantages that can worsen impacts on individual health.[vii] Intersecting with the race-based statistics on previous pages are other socio-demographic characteristics, such as income level, immigration status, disability, age and education level, all of which influence access to decent, secure and affordable housing. These intersecting social identity characteristics can reinforce existing barriers and create additional ones that further impact people's housing options.

3.3.1 Immigration status

For many immigrants, challenges are magnified as race-based discrimination intersects with discrimination based on immigration status. In 2016, immigrants made up 62 per cent of the total renter population. Of all immigrant renters in the Toronto CMA, 49.1 per cent, live in high-rise apartment towers. Of these, more than two out of three (70.6 per cent) live in a low-income neighbourhood.

Table 6: Immigrant renter population, percent living in high-rise apartments (non-condo), Toronto CMA

	Total immigrant renters	Immigrant renters in high-rise apartments	% immigrant renters who live in high-rise apartments	Immigrant apartment renters in a low-income neighbourhood	% of immigrant apartment renters in a low-income neighbourhood
Toronto CMA	**738,910**	**363,085**	**49.1**	**256,595**	**70.6**
City of Toronto	524,560	299,265	57.1	212,595	71.0
Peel Region	135,400	51,165	37.8	40,305	78.8
York Region	54,845	6,870	12.5	2,780	40.4
Rest of CMA	**24,105**	**5,785**	**24.0**	**915**	**15.8**

Source: *Census Custom Tabulation, 2016, NCRP*

While the proportion of immigrant renters living in high-rise rental towers in the region over the past 35 years has not changed dramatically, the number of immigrant renters living in high-rise towers today has almost doubled from 35 years ago, from 370,870 in 1981 to 738,910 in 2016.

[vii] Intersectionality recognizes the interconnected nature of social identities and forms of exclusion and discrimination. The concept was coined by legal scholar Kimberlé Crenshaw to explain the intersecting oppressions against Black women. Crenshaw defines the terms as "... a lens, a prism, for seeing the way in which various forms of inequality often operate together and exacerbate each other."[89]

3.3.2 Seniors

Nearly one in seven seniors aged 65 or older across the region live in a high-rise apartment tower. The average income for racialized seniors in Canada in 2016 was $29,200, 32 per cent lower than white seniors' average income of $42,800.[90] While these income figures are not specific to high-rise renters or the Toronto CMA, they provide a directional example of the economic challenges and structural inequities experienced by racialized seniors. For those with less retirement security, legacy towers provide a relatively affordable housing option. Yet, as this report identifies, rents continue to rise and conditions in towers are increasingly inadequate and may jeopardize the health of an aging population.

3.4 Conclusion

As detailed throughout this section of the report, racialized apartment renter households across the GTA—particularly Black, Filipino and South Asian renters—are the most highly concentrated groups living in legacy towers, and more specifically, legacy towers in low-income neighbourhoods. The spatial segregation of racialized peoples into lower-income legacy tower communities with weak social and economic infrastructure impedes realization of the educational, employment, income and social capital opportunities that can provide pathways to economic stability and mobility.[91]

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.

Neighbourhoods are where lives are shaped and opportunities are defined. Addressing the historical and structural inequities that collectively contribute to the overrepresentation of racialized peoples in inadequate and unsuitable legacy towers in low-income neighbourhoods is necessary to reversing existing gaps in access to opportunity and stemming the tide of further social and economic deterioration in our region.


Pharmacy
Mini Mart
Our community garden

Recommendations

The GTA's road to recovery will be longer for some than others given both the disproportionate impacts of the pandemic on racialized populations as well as pre-pandemic realities of growing income and wealth inequality, structural racism, precarious employment and housing precarity.[92] An unprecedented "wild-card event," the pandemic has the potential to spur innovation and inspire the kind of transformational change that will make our cities more equitable and livable for all.[93] A recovery and rebuild strategy for the region must be centered in equity and an anti-racist approach that seeks to rebalance the opportunity equation by uplifting racialized and structurally disadvantaged groups. Equity and economy are complementary forces: an equitable rebuild can both address gaps in individual health and social outcomes and strengthen local and regional economic performance and prosperity.[94]

The 11 policy and program recommendations below are addressed to government, private sector, philanthropic sector and community service organizations and build on actions advanced individually and collectively by public and private sectors over the past decade. All require deep engagement and consultation with community leaders and people with lived experience of housing discrimination and insecurity early in the policy development process.

Recommendations are organized into three thematic goals:

1. **Strengthening financial and structural supports for low-income legacy tower residents:** removing social and economic barriers for residents through pandemic recovery, rebuild and beyond.
2. **Strengthening physical infrastructure of legacy tower buildings:** improving safety, livability and comfort while maintaining affordability.
3. **Strengthening social infrastructure within legacy tower communities:** enhancing social well-being, economic growth and flourishing tower communities.

These recommendations focus on the maintenance and revitalization of existing tower infrastructure and complement strategies for development of new affordable and deeply affordable purpose-built rental units.

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.

These measures will support income security and housing stability for self-employed, low-wage and part-time workers affected by the "precarity penalty"—the negative impact of precarious employment on health, well-being and income—through the uncertainty of the recovery phase of the COVID-19 pandemic and beyond.

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

The current level of financial support provided to residents through Ontario Works (OW) and the Ontario Disability Support Program (ODSP) leaves people far below the poverty line. Increasing payments will more effectively support residents by enhancing income security and providing pathways out of poverty.

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

The recently implemented COHB is a portable rent supplement program under the NHS designed to remove vulnerable populations from core housing need. The COHB provides recipients a subsidy equal to the difference between 80 per cent of the CMHC average market rent in the household's area and 30 per cent of a household's adjusted net income. By adjusting to local housing and economic contexts, the COHB intends to be responsive to the growing gap between household income and rent.

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.

With growing imbalances between housing costs and low-to-moderate income earnings, legacy tower tenants are financially insecure and vulnerable to evictions, even more so when layering in the tactics utilized by financialized building owners. Yet, the existing patchwork of municipal and community provided tenant support and eviction-prevention programs is under-resourced and under-accessed by tenants in need.[95] A more systematic and place-based approach to investment in eviction prevention education and services has proven effective to keeping people housed.[96]

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.

Vacancy decontrol, which enables property owners to increase rent by any amount once an existing unit becomes vacant, has adverse effects on affordability and incentivizes tenant displacement and evictions.[97] Attaching rent control to rental units would preserve the existing affordability of currently occupied units for future tenants.

To remove the risk of de-incentivizing building owners to upgrade and maintain their assets in good repair, this recommendation is strongest when paired with government funding programs that assist building owners with upgrades.
(See section 4.2)

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.[98]

Traditional market mechanisms such as raising rents to finance the repair and renewal of buildings cannot be employed if maintaining affordability is a goal. Maintenance and capital investments have been deferred by many legacy tower owners due to low return on investment and hefty upfront capital cost requirements.[99] Without the offset of new revenue from higher rents, rental property owners and managers have financial limitations and a disincentive to invest in retrofits or building repairs, suggesting needed intervention from governments and other actors.[100]

While some repair and renewal programs have been established to accelerate retrofits, such as the NHS's Repair and Renewal program, the Federation of Canadian Municipalities' (FCM) Sustainable Affordable Housing Fund and the Canadian Infrastructure Bank's Building Retrofits Initiative, private sector uptake has been limited.[101] Capital contribution requirements are often beyond the capacity of what most private apartment owners can provide.[102] Low private market participation indicates existing incentives are inadequate in meeting market-driven financial performance goals.

Recalibrating existing programs, pairing long-term finance products with performance-based granting tools and targeted tax treatments such as a retrofit tax credits can in concert drive capital toward renewal while ensuring affordability is maintained.

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.

Demand for the acquisition of Canadian apartment buildings intensified during the pandemic, with REITs and institutional investors engaging in bidding wars over Canada's legacy towers, particularly those with recent vacancies.[103] In the past decade, CMHC has paradoxically financed several purchases of existing rental housing buildings without enforcing affordability as a long-term principle even as it pursues the NHS's objectives to reduce core housing need.[104]

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

The acquisition of existing legacy units in the private sector by community land trusts and non-profit organizations is emerging as a promising practice in some urban centres including Toronto's Parkdale neighbourhood and San Francisco's Richmond District, to address the loss of existing affordable housing. This recommendation aligns with those made by the Canadian Housing Policy Roundtable and others.[105] Enabling qualified non-profits to compete for acquisition of select buildings by providing them access to existing NHS funding could save up to 7,500 units per year from becoming unaffordable, build long-term capacity in the not-for-profit sector and deliver an additional measure of progress on the NHS.[106]

Recommendation 6:

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

All levels of governments: Form intergovernmental tower renewal secretariat consisting of all levels of government and private and non-for-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.

Despite the availability of supportive government funding programs, the scale of tower renewal projects undertaken in the region has been piecemeal and insufficient to alter the trajectory of decline for the region's legacy towers. The limited number of prominent examples demonstrating the viability of deep retrofit projects may be contributing to low uptake by the private sector.

This recommendation aligns with and extends the scope of the Urban Land Institute's Advisory Services Panel recommendation that the City of Toronto create a grant program to provide 10 private sector tower owners with the financial support required to incent deep retrofits of their buildings while achieving high-performance objectives in environmental sustainability, affordability and future resilience.

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.

In Ontario, municipalities are empowered to enact by-laws regulating property standards under the Building Code Act, 1992. However, the state and enforcement of municipal by-laws to regulate apartment building standards currently varies among the lower-tier municipalities of Peel and York Region and the City of Toronto. In 2017, the City of Toronto implemented a new enforcement program for its apartment buildings by-law known as RentSafeTO. RentSafeTO is a registration, audit and enforcement program aimed at ensuring building owners comply with building maintenance standards. A key characteristic of the program includes its proactive evaluation of all registered buildings, rather than employing a complaint-based evaluation system, the status quo in many jurisdictions. Early evaluations of RentSafeTO have shown that on average buildings scored 12 per cent higher on their second evaluations.[107] This is a welcome development and an appropriate model for other municipalities to build on.

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.

Municipal demolition and conversion by-laws for rental housing have become increasingly significant as municipal policy tools to mitigate the loss of existing affordable housing, particularly in major urban centers including within the GTA.[108] Affordable units are being lost to demolition for the purposes of redevelopment.[109] The City of Toronto has secured the replacement and creation of 1,781 rental housing units through its use of rental replacement by-laws since 2007.[110] However, the emergence of development proposals to redevelop existing legacy towers warrants a review of existing rental replacement by-laws.[111]

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."[112] 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.

Provincial, regional and municipal government and philanthropic organizations: Identify existing service gaps and provide funding to support deeper penetration and wider coverage of culturally appropriate community services in legacy tower communities. Strengthen place-based partnerships to develop new community services and networks in legacy tower communities. Startup and operating funding must be flexible and adequate enough to support service delivery partnerships and encourage joint applications from organizations seeking to share assets and space.

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.

Creative resident-led placemaking, "the act of creating an urban landscape that fosters pride and ownership,"can improve the qualitative human experience of a place, balancing opportunities for commercial transaction with individual and communal reflection and engagement with one's geography.[113] When thoughtfully planned, placemaking has the potential to resituate power within communities, disrupting status quo urbanism and improving neighbourhoods and neighbourhood socio-economic and health outcomes. Examples of this can be seen in East Scarborough, where a coalition of partners and youth from the Kingston Galloway-Orton Park neighbourhood revitalized a former police station into a new Community Hub.[114]

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.

United Way Greater Toronto has established precedent for such neighbourhood-based initiatives. Through the Inclusive Local Economic Opportunities (ILEO) initiative in the Golden Greater Mile area of Scarborough, a community-owned infrastructure company was developed to support a local demand-driven workforce that leverages residents' talents in construction. A joint venture between the community and Aecon, the Centre of Inclusive Economic Opportunity (CIEO) is a community-owned entity that can bid on local contracts that promote access to construction employment opportunities for residents in the neighbourhood.

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.

Toronto's Regent Park SDP and Refreshed SDP stand as an exemplary community-led strategy to ensure social inclusion and social cohesion of residents throughout the duration of the Regent Park revitalization. The SDP provides a blueprint for revitalization by addressing barriers and identifying the social improvements needed to build a safe and healthy neighbourhood. The SDP sits alongside the physical Development Plan to ensure alignment and attention to both physical and social changes.

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.

CBAs are a legally binding tool used to achieve community wealth building through development projects by providing decent work and training opportunities, neighbourhood assets, local business incubation and capacity building opportunities. In Peel, with joint leadership by the Region of Peel and United Way Greater Toronto, the Peel Community Benefits Network successfully advocated for development of a CBA for the Hurontario Light Rail Transit project to build community wealth by creating jobs and economic opportunities for structurally disadvantaged residents. CBAs can be a powerful lever in a wider pandemic rebuild and recovery strategy, ensuring inclusive economic opportunities are available to residents, particularly youth, experiencing economic vulnerabilities.

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

Data sources and methods

This report uses data from two main sources: 1) custom census tabulations obtained by the Neighbourhood Change Research Partnership, University of Toronto from Statistics Canada on renter and high-rise renter households, 1981-2016 and 2) pre-1985 tower building location data obtained from municipal property assessment data and provided by ERA Architects, Tower Renewal Partnership.

When data references 2016 only, high-rise apartment renter households is used. This data does not include condo rentals on the secondary market. When making historical comparisons to previous census year(s), high-rise renters is used, as the census before 2016 cannot separate condo rental from non-condo rental housing. Most high-rise rentals were non-condo. In Toronto CMA, 73 per cent of high-rise rentals were non-condo and 27 per cent condominiums. In Peel Region 77 per cent were non-condo and 23 per cent condo. York region is the exception, where only 41 per cent of high-rise rentals were non-condo and 59 per cent were condominiums. Historical census data therefore better reflects legacy non-condo tower apartments and tenants in the City of Toronto and Peel Region than York Region.

The census cannot precisely identify high-rise apartments built before 1985 as tenants guess the year built. Therefore, it is preferable to use all high-rise rentals in the data analysis instead of excluding and undercounting pre-1985 apartments and tenants. Pre-1985 tower buildings data is from ERA Architects, who obtained property assessment data (not from the census) from the Municipal Property Assessment Corporation. This source cannot be accurately linked to census data on number of apartment units. The census does not count or report the number of apartment buildings, only the number of units occupied by usual residents.

High-rise apartment renters in this report includes both subsidized high-rise rental apartments (where renters pay below-market rents) and non-subsidized high-rise rental apartments where tenants pay market rents. Additional custom census 2016 data is required to separate subsidized high-rise from non-subsidized high-rise and could not be obtained for earlier census years.

List of Abbreviations

CBA: Community Benefits Agreement

CERB: Canadian Emergency Response Benefit

CMA: Census Metropolitan Area

CMHC: Canada Mortgage and Housing Corporation

COHB: Canada-Ontario Housing Benefit

EI: Employment Insurance

GTA: Greater Toronto Area

LICT: Low-income census tract

LIM: Low-income measure

NHS: National Housing Strategy

REIT: Real Estate Investment Trust

SDP: Social Development Plan

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