

Topic selected: *Much like most of the province, Halton continues to face an affordable housing crisis. What steps need to be taken to help correct the current crisis, and help make housing more affordable to individuals and families in Ontario*

The Ontario province is facing significant adversity in the real estate market where home prices and rents have increased drastically to a crisis level. A striking number of Ontario families and new immigrants are facing unaffordable housing cost as they fight to keep the fundamental necessity of a roof over their heads. This is can be attributed to the limited housing supply and low vacancy rate compared to the existing demand. In order to combat the devastating housing supply crisis, a combination of measures such as zoning changes, financial incentives, partnerships with developers, rent subsidies and education campaigns should be implemented by the province.

One of the affordable housing strategies that Halton municipalities can utilize is to modify zoning regulations to allow for the construction of affordable housing. This can involve increasing density allowances, reducing minimum lot sizes, and requiring developers to provide a mix of housing options such as low and mid-rise apartments or multigenerational housing. Municipalities can also consider implementing zoning policies that require developers to allocate a percentage of units in new residential development to houses that are affordable to the local population. These zoning policies would help provide affordable homes without endless government subsidies, promote integration among income groups and reduce the concentration of poverty pockets that intensify the difficulties of low-income families.

Financial incentives can also serve as an important tool to encourage developers to build affordable housing units. Impactful financial incentives can include waiving or reducing development charges and permit fees under certain conditions, providing start-up grants, low-

interest loans and revolving funds. Other incentives that can be provided by municipalities may include property tax breaks, direct subsidies and land transfer tax exemptions on affordable housing projects.

Reducing the regulatory burden can also provide significant benefit to the house building process. Cutting red tape by removing outdated regulations and streamlining the approval process can reduce the time and cost for the construction of affordable housing units. Digital solutions such as online systems and centralized databases can make it easier for applicants seeking to build homes, manage their applications and get timely updates on the status of those applications.

The Ontario government can consider various strategies to identify more land to be made available for housing. This can include building affordable housing units on government-owned land, selling or leasing surplus municipal lands for nominal amounts, and working with developers to identify suitable sites for affordable housing projects. Sustainability efforts should be brought to the forefront of homebuilding, in order to render it easy and accessible to build affordable types of homes such as tiny homes, and expand existing residential properties to include basement apartments and laneway homes.

Another important step is to provide rent subsidies to assist low-income individuals and families who are struggling to make ends meet. This can help ensure that those who need affordable housing the most can access it, regardless of the availability of affordable housing units in the region. In addition to rent geared-to-income subsidies, municipalities can encourage landlords and developers to make units available to people on affordable housing waiting list, by covering the gap between what the landlord charges for rent and what the tenant can afford to pay.

Addressing housing needs in rural Ontario can be considered as one of the strategies to increase housing supply in the region. The Ontario government can accomplish this by working with rural municipal partners to build housing, extending infrastructure and encouraging economic growth by promoting rural municipalities as great places to live, work and do business. Currently, in rural Ontario, the lack of proper housing data presents a barrier to the planning and construction of affordable housing development in the region. A centralized data tool to fill the information gap is vital to helping overcome information barriers regarding housing in rural communities which would be used to appropriately strategize affordable housing development plans allowing residents to stay in their communities of choice.

Finally, education and awareness campaigns can be an effective way for municipalities to help residents understand the current state of affordable housing, as well as potential solutions and strategies for addressing the crisis. This can help build support and generate public pressure for affordable housing initiatives and encourage communities to get involved in efforts to create affordable housing options. One approach is to use various media outlets, such as social media, local newspapers, and community newsletters, to promote information about the need for affordable housing and highlight the economic benefits of affordable housing, such as job creation and increased consumer spending, as well as the social benefits, such as reducing poverty and homelessness. Education and awareness campaigns can also be targeted at specific groups, such as local business owners and developers, to provide information on financial incentives and support available for developing affordable housing units. In addition, municipalities can work with local schools and community organizations to incorporate education on affordable housing into the curriculum and community programming. This can help ensure that future generations are aware of the importance of affordable housing and the impact it has on the local economy.

Overall, these measures can be particularly effective when used in combination. A municipality could modify its zoning regulations to allow for the construction of more affordable housing units, offer tax incentives to developers who build affordable housing, and partner with a developer to identify a suitable site and assist with the approval process. Addressing the affordable housing crisis in Halton will require a combination of strategies that increase the supply of affordable housing, provide funding for affordable housing initiatives, reduce regulatory burdens, and provide direct assistance to low-income individuals and families. By taking these steps, Halton can help make housing more affordable for its residents and improve the quality of life for all those who call the region home. By engaging residents, promoting information, and building partnerships, municipalities can help create a community that values and supports affordable housing for all.

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