

Real estate 'lie' killing affordable housing



Written by Michael Swan, *The Catholic Register* Friday, 21 May 2010 08:03



More affordable housing is always a good thing, but red tape often gets in the way. It wasn't until 2009 that the religious sisters of Toronto were able to complete a housing project in Scarborough as local opposition and other forces conspired to slow the process for 10 years. (Photo by Michael Swan)

TORONTO - People are homeless because we've chosen to believe a lie, or perhaps chosen to believe more in the real estate market than the Gospel, says Dion Oxford.

The first lie that rules out affordable housing is "the real estate lie," said Oxford, who runs the Salvation Army Gateway shelter on Jarvis Street in Toronto.

The Toronto obsession with real estate values and the idea that middle class families can make a killing selling their homes every four or five years is killing our sense of home, neighbourhood and community, said Oxford.

"We don't even get a chance to know our neighbours, let alone love them as ourselves," he said.

The second lie that keeps us from housing everybody decently is the idea that we earn our right to a home, said Parkdale MPP Cheri Di Novo.

"People think that housing is a privilege that you earn," said the NDP housing critic and United Church minister.

"As a Christian, I have to tell you that (the right to housing) is all through Scripture. However you treat your neighbour, that's how you will be judged and that's how you treat Jesus whom we call our Lord and saviour."

Di Novo believes it's not just public policy but also the culture of real estate speculation that has to change.

"Unless we truly believe we are our brothers' and sisters' keepers, unless we see this as a sacred duty, unless we see this as a ministerial call to provide housing, unless we agree with the United Nations that it is a right we will never have affordable housing," she said.

"The solution isn't government," said Oxford. "The solution is love your neighbour and love God. It's all about learning what it means to love our neighbours as we love ourselves."

Christians who have tried to provide affordable housing have found city government and its sensitivity to neighbourhood groups panicking over property values less than helpful. In 1999 Toronto's Catholic religious sisters banded together to purchase some land in Scarborough and build about 90 units of affordable housing. Fighting through resistance from a local homeowners' association, it took until 2009 for the Women's Religious Project to actually move in just 38 families.

The city claims it has cured the endless red tape and weak-kneed political cowering before every NIMBY group that produced that 10-year timeline.

The cure is the Toronto Housing Charter and the Housing Opportunities Toronto (HOT) action plan, says Giorgio Mammoliti, Toronto mayoral candidate and chair of city council's affordable housing committee. Toronto currently has 3,049 affordable



rental or ownership homes in development or under construction. The waiting list for subsidized housing tops 70,000.

The city waves its development fees and property taxes on these projects. The federal stimulus program has put some money into 1,243 units. The rest are backed by the federal and provincial Affordable Housing Program.

The city recognizes churches have been a source of the organizing drive, volunteer hours, land and money it takes to get affordable housing projects going, said Gil Hardy of the city's Affordable Housing Office.

"The faith community in Toronto has a fantastic legacy of works they've done in this area — affordable housing, supporting homelessness services, etc.," Hardy told The Catholic Register.

Last fall the city met with faith groups to talk through their concerns about housing, and out of the meeting produced a pamphlet ("Affordable Housing and the Faith Community") to guide faith groups interested in housing.

The archdiocese of Toronto has stood pat with its nine affordable housing projects geared toward seniors, all built before the provincial government shut down funding for affordable housing in 1995. The archdiocese has no land available to facilitate more housing projects, said director of planning, properties and housing David Finnegan.

"Because we've committed as much as we have in this area in terms of land and oversight and management, we feel we've done quite a bit," he said.

Di Novo believes it's going to take more than parish volunteers and the limited resources of churches to dig Toronto out of its affordable housing hole. It's just too hard for churches to fight through the politics and red tape, she said.

"It's Orwellian. It's insane. This is why no housing gets built," she said.

Di Novo has tabled a private member's bill that would allow cities to impose inclusionary zoning without constant appeals to the Ontario Municipal Board. Inclusionary zoning would require large housing developments and condo builders to set aside a percentage of units for affordable housing — usually in a rent-to-own plan.

Di Novo claims a modest inclusionary zoning rule would produce more than 4,000 affordable housing units per year in Toronto.

"It doesn't cost a tax dollar, not one," she said.

Stephen Dupuis, president and CEO of the Building Industry and Land Development Association, is adamant that inclusionary zoning won't work and that it shifts responsibility for affordable housing from taxpayers and society at large to developers and home buyers.

"Who should pay for the solution? Should it be home buyers or home builders, or should it be a higher-level solution?" Dupuis asked.

For Di Novo, inclusionary zoning isn't just about who pays. It's also about the stigma associated with the projects — vast government-financed housing where everybody is poor. If builders of \$500,000 one-bedroom apartments have to provide a few subsidized units in the same building, then the poor won't be pigeonholed according to where they live, she said.

Trying to build integrated communities is "the Christian thing to do," said Di Novo.

[Michael Swan, The Catholic Register](#)



Michael Swan is Associate Editor of The Catholic Register. He is an award-winning writer and photographer and holds a Master of Arts degree from [New York University](#).

Comments

#1 Jack Panozzo 2010-06-09 08:44

Michael Swan has written an excellent piece that highlights the grim conditions many face with regard to affordable housing. An inability to find affordable housing is still one of the primary reasons why people remain poor. Catholic Charities has been among those organizations and Churches who have pushed for more affordable housing. Inclusionary zoning has worked in most of the major U.S. cities and it could work here.

Quote

Housing facts

- Last year in Toronto there were 27,000 homeless people using the shelter system, an increase of 9.3 per cent over 2008.
- Nationally, the average monthly rent for a two-bedroom apartment increased 2.3 per cent between October 2008 and October 2009, compared to a 0.1 per cent inflation rate.
- Between 2006 and 2009 rents across Canada have gone up an average of 10 per cent while incomes among low-income Canadians have remained stagnant.
- The highest average rent for a two-bedroom apartment is in Vancouver at \$1,169. Toronto is number two at \$1,099 and Calgary third at \$1,096.
- In Ontario 261,225 households were spending more than 50 per cent of their income on rent, according to the 2006 census.
- The archdiocese of Toronto operates nine affordable housing projects with 720 units geared primarily to seniors.