

**Courage My Friends Podcast Series III – Episode 3**  
**Home is Where the Community Is:**  
**Homelessness, Housing Insecurity and Housing as a Human Right**

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**ANNOUNCER:** You're listening to *Needs No Introduction*.

*Needs No Introduction* is a rabble podcast network show that serves up a series of speeches, interviews and lectures from the finest minds of our time

[music transition]

**COURAGE MY FRIENDS ANNOUNCER:** COVID. Capitalism. Climate. Three storms have converged and we're all caught in the vortex.

**STREET VOICE 1:** I was already worried about my job, food and housing. So now I have to worry about healthcare as well?

**STREET VOICE 2:** Seems like we wanna jump back to normalcy so bad that we're not even trying to be careful at this point.

**STREET VOICE 3:** This is a 911 kind of situation for global climate crisis. This planet is our only home and billionaires space-race is not a solution. The earth is crying for survival. It is time for action.

[music]

**COURAGE MY FRIENDS ANNOUNCER:** What brought us to this point? Can we go back to normal? Do we even want to?

Welcome back to this special podcast series by rabble.ca and the Tommy Douglas Institute (at George Brown College) and with the support of the Douglas-Coldwell-Layton Foundation. In the words of the great Tommy Douglas...

**VOICE 4:** Courage my friends; 'tis not too late to build a better world.

**COURAGE MY FRIENDS ANNOUNCER:** This is the *Courage My Friends* podcast.

**RESH:** Overpriced, under-supplied and precarious, Toronto's housing crisis is going through the roof and hitting our most vulnerable communities the hardest. How is the housing crisis impacting diverse communities? What's behind it? And what does housing with dignity look like?

In this episode of *The Courage My Friends* podcast *Home is Where the Community Is: Homelessness, Housing Insecurity and Housing as a Human Right*, we are very pleased to welcome Director of the Tenant Duty Council Program at the Advocacy Center for Tenants Ontario or ACTO, Dania Majid; Director of Research and Evaluation at the Canadian Observatory on Homelessness, John Ecker and Senior Manager of Shelters and Shelter Programs with Dixon Hall in Toronto, Haydar Shouly.

Haydar, Dania and John, welcome.

**DANIA:** Thank you.

**HAYDAR:** Thank you.

**JOHN:** Thank you.

**RESH:** Dania, start us off. What does ACTO do and what are some current areas of focus?

**DANIA:** ACTO is Legal Aid Clinic. We have a province-wide mandate that focuses specifically on housing and housing rights for low-income tenants. So we are advocates for affordable housing in Ontario to make sure that tenants have security of tenure in their units and that they can afford their units. And we do this through a variety of ways, including: precedent-setting litigation, law reform initiatives, we run the Tenant Duty Council Program, education, and other types of campaign work with tenants directly.

So currently what we're busy with is the upcoming municipal elections. We've been also doing a lot of work around the Landlord and Tenant Board and the impact on low-income tenants, in particular with the Board moving completely digital to digital hearings.

We've been doing a lot of work around law reform, pushing for affordable housing and rent control. And we are now in the process of putting together a conference and some work around the financialization of housing, and we really are keen on tackling some of the root causes of the affordable housing crisis.

**RESH:** And Haydar, as Senior Manager of Shelters and Shelter Programs at Dixon Hall, describe your work and what are the priority populations or issues that you are working with right now.

**HAYDAR:** I'll start with Dixon Hall. Dixon Hall is a multi-service agency located in Toronto downtown east. We have been around for many years. We began providing food and support services to our communities in 1929 and we have continuously worked to build a city where everyone thrives. Obviously we have evolved as an organization to meet the needs of our community.

And we have a number of, services and departments where we, offer services to different groups such as, at-risk youth, seniors, adults with physical and health disabilities, people who need housing, individuals searching for employment those with mental health issues and newly immigrated individuals and their families.

Dixon Hall's mission is to create lasting solutions to end poverty, social injustices and isolation.

But let me tell you about my role as a senior manager with the housing Service Department at Dixon Hall. My role is mainly to implement the right processes and practices across the shelter system at Dixon Hall.

We have seven actually different programs within the housing services department at Dixon Hall. The emergency programs, we have two traditional shelters, two respites and three hotel shelter programs. I also try to build diverse partnerships to assure ongoing and continued support to the populations we serve.

**RESH:** And you know, between those populations who are trying to access shelter and or housing and those who may be housed but are still insecure, this is a really multifaceted issue.

And John, could you tell us about the mandate of the Canadian Observatory and what you're actually observing?

**JOHN:** Yeah, absolutely. The Canadian Observatory on Homelessness, we're a nonpartisan research and policy partnership between academics, policy and decision makers, service providers and people with lived experience of homelessness.

We're based out of York University and we're led by our president and CEO, Dr. Steven Gates, who's a professor in the Faculty of Education. And yeah, we really try to work collaboratively with partners to conduct and mobilize research designed to have an impact on solutions to homelessness. And we support service providers, policy makers, and governments to improve their capacity to end homelessness through collaborative approaches across research, evaluation and design.

Really looking to develop and mobilize evidence-based solutions and together prevent and end homelessness in Canada. And folks may be familiar with us through the Homeless Hub website, which is a huge repository of research articles and other research products related to homelessness. So I do hope people can check that out.

And yeah, I think the research is demonstrating the impact of failed policies, structural and systemic oppression on the increase in homelessness.

I think we got here for several reasons. In the nineties, there was a substantial decrease in social housing development. The federal government at the time reduced investment in social housing, which dramatically reduced the number of affordable units being made available.

We've seen income rates not keeping up with the cost of living. People on social assistance had seen little increases to their incomes despite the increase in the cost of living. Similarly, the minimum wage is not keeping up as well.

However, we are seeing some positive developments including the acquisition of shelter hotels in Toronto for affordable and supportive housing. Some important measures being developed at that federal level, including the National Housing

Strategy and increased investment in Reaching Home, Canada's National Homes Strategy. But much more really needs to be done.

**RESH:** So This is a shared responsibility by all levels of government. And Dania, could you give us a quick overview of the housing system in Canada in terms of who's responsible for what?

**DANIA:** I think it's important to remember that each level of government has a responsibility in this. But what we have seen, particularly through the nineties and onwards, is that governments are downloading those responsibilities on lower levels of government, which is partly responsible for the chaos we are seeing in the housing market.

So essentially the federal government is responsible for a lot of the taxation that happens around investments in housing. They can be and should be responsible for a lot of the funding of projects and partnerships with projects with different levels of government.

They oversee the National Housing Strategy and within that strategy there are different vehicles and programs for housing. We've seen some aid come out during the pandemic.

So they're at the higher level and really should be driving the, vision and the strategy for ensuring that all high priority groups are housed.

Constitutionally housing does fall primarily on the province. So what they are responsible for are urban planning, the legislation that governs housing. So in Ontario, that would primarily be the Residential Tenancies Act, which controls rent control and the rent regulation.

A lot of people live in condos, and condos have become a very large source of rental units. So they are also responsible for property rights and condominium laws, the building code and ensuring building standards and the repair standards for housing. They are responsible for the legislation that governs social housing policy and funding, homelessness programs and the housing supply action plan.

Municipalities are creatures of the province. So their powers in many instances are controlled by what the province allows them. Many municipalities have property standards, public health bodies to ensure that housing in their city are safe and in a good state of repair. In many cities you can call a number and have an inspector come to look at the building if you feel like it is lacking.

The municipalities also have some responsibility under planning and they create bylaws that will either help or hinder in the building of social housing, shelters or housing that is geared towards low-income people. Again, there's a huge need for funding in this area to not only create new stock, but maintain this stock that we

currently have. And this again, was a piece that was downloaded to the municipalities.

In many instances they own and operate the social housing stock directly. So an example would be the Toronto Community Housing Corporation, one of the biggest landlords in Ontario. And they will also oversee their own homelessness programs. So you might see programs that provide rent subsidies or rent banks or eviction prevention programming and whatnot.

So it's pretty complicated. But I hope I've given you an overview of the three levels of government

**RESH:** You have and a very comprehensive one actually. So thank you for that.

I want to talk about what was happening during COVID and Haydar, you work with especially vulnerable populations within the shelters. So how were they impacted by the pandemic?

**HAYDAR:** Health emergencies like Covid, a pandemic certainly have a significant impact on people experiencing homelessness.

Although people experiencing homelessness or housing instability, those who are marginally housed may receive social housing and, health supports through programs like Housing First - which is an approach to ending homelessness that centers on quickly moving people who are experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed.

Although all these things may be in place, they continue to face barriers which make them more vulnerable to the negative effects of health emergencies, like what we have been experiencing in the past two, two and a half years.

So I remember early 2020, probably February, March 2020 when we started to feel the heat of this pandemic.

We had 91 people at, Heyworth House a hundred people at, 351 Lake Shore. And we were talking about, two to three feet apart. And that was just not feasible anymore. It was a disaster to keep people in that kind of environment. So collectively as a sector, and the city obviously led that, we moved clients from the traditional shelters and respites to hotels. The city secured a number of hotels to create that kind of social distancing that we were talking about early 2020.

It was really difficult. It was complicated to try to make that move. To transport people to a hotel. And trying to use the city's transport vehicles or taxis.

Imagine you're midst of that, pandemic and you wanna move people to suitable kind of programs, buildings. It was a, really challenging kind of, reality. But with that

action, I think we managed to keep the numbers of positive cases low and we managed to create social distancing in those programs.

But I think moving people from where they were in congregate settings into more isolated rooms in hotel programs, we actually created new sets of challenges. Things like isolation, mental health, the opioid crisis and addiction, and all those social determinants of health, such as access to community, access to family and friends.

**RESH:** And Dania, what were you seeing among low income tenants and communities during the pandemic?

**DANIA:** What we see within the tenant community is probably what we see across the board when we study social determinants of health. And it's the same population that is always hardest hit, whether it be through housing or through the pandemic.

And I think it really does all come back down to housing and the quality of housing these people are experiencing or having challenges to experience. So generally speaking, low income tenants tend to be overrepresented by groups who are racialized, groups with disabilities, groups who are young, single-parent households.

These tenants also tend to be precariously employed, or underemployed or minimum-waged employees. So they were the ones who were most disproportionately impacted by COVID and the health impacts that came from COVID.

When their income was affected, they did not have enough savings to pay the rent. And then became highly at risk of losing their housing.

Neighborhoods that house a high density population of renters who represent these group were also the COVID hotspots. Because we didn't have the proper social measures in place to protect their housing, to give them proper workers rights;, these tenants had the choice of either staying home while sick and taking care of themselves, or going to work and paying their rent.

And really at the end of the day, there's no choice. If you have a family to house you went to work regardless. And that's because many of these employees lost their paid sick days after the provincial election. So we see the same population being impacted over and over and over again.

**RESH:** And John, what are some of the ingredients of the housing crisis at this present moment?

**JOHN:** In Toronto we're seeing an emergency shelter system that's stretched to the limit, which is turning people away because there aren't enough beds available. We're also seeing a system that not everyone feels safe in, so we see an increase in the number of people sleeping outside.

We're seeing a significant increase in the number of people experiencing chronic homelessness or homelessness lasting six months or longer in Toronto. - And that's based upon the Shelter Flow Data that's provided by the city of Toronto. About half of people accessing emergency shelters can be defined as chronically homeless.

We're also seeing a burnt out workforce that is leaving the homeless system for other opportunities.

We're seeing a social housing wait-list that continues to grow due to the lack of housing stock that is being created. Rising rental costs, which is even pushing people out of not just the housing market, but the rental market as well. There's a lack of rental control measures put in place by the provincial government, allowing landlords to increase rent without that typical government oversight on units that were built after 2018.

**RESH:** And Dania ACTO is also focusing on Bill 184. What some are deeming the "evictions bill".

**DANIA:** Yeah, so Bill 184 has passed. The government, shockingly brought this Bill at the beginning of the pandemic when we were in major crisis mode. That would make it much more difficult for tenants to enforce their rights and make it much more easier for landlords to evict tenants. And we are now seeing some of the impacts of that play out at the Landlord and Tenant Board.

So if a unit is vacant, the landlord can now charge the new tenant whatever they want. In many cases, that's hundreds of dollars or more. And if you have a sitting tenant who've been there for a very long time, they're probably paying a much lower rent than what the market is currently charging. So it's created this really huge incentive for landlords to push tenants out by any means necessary.

Landlords are less willing to negotiate with tenants who have fallen behind in the rent. So they're using these negotiated plans that are negotiated outside of the Landlord and Tenant Board, trying to pressure tenants to sign these plans without the government oversight, without Tenant Duty Council.

And if they miss a payment by a day or by a dollar, that gives the landlord the right to go to the Landlord and Tenant Board and evict the tenant without hearing. So tenants' rights are being eroded.

**RESH:** What does this do to people who are precarious, in housing, which then leads into everything else? Right. So food security, we know now that 60% of renters have to cut back on food in order to pay their rent. So food bank use is going up. They're turning to multi-service organizations. What does this do to people in terms of their sense of self, their sense of wellbeing? What are you seeing when you work with these populations, Haydar?

**HAYDAR:** Imagine you live on a minimum wage or Ontario works. Or Ontario disability support program in Toronto with this, housing market and with this income. I get calls emails every single day from people who are looking for a shelter bed or housing.

Obviously I share Information. I try my best to do it same night, the same day. But there is no access to shelter. So I provide them with Central Intake number they call Central Intake. And central intake is overwhelmed. They wait 45 minutes. the Central Intake answers and says, sorry, we don't have a place. to Offer, let alone access to housing.

So it is really, really challenging and often I feel really bad. I'm offering what I can offer. I share information and referrals, but I know that the realities is something else.

It is an expensive city to live in. It's unbelievable. A lot of Torontonians are within two or three paychecks - we hear that all the time - of homelessness themselves.

When people move from some sort of housing to a place where they have to be told these are our policies, these are. our practices. We need to do this. We need to ask you about this. we try to deliver food to their rooms. We have to also do wellness check. Make sure they're okay. But people wanted privacy. They want to be not told what to do.

Imagine if you live in a place. with 20 more people, ten five, whatever the case is, and you share the bathroom and, you have to be there a certain time. You have to follow the practices there.

If I had to do it myself, it would have been really, really challenging. I would try not to be in places where I live with 10, 20 people, but what is the option? What options do I have if my income is not enough to secure a room or something in this city, if I have mental health issues, if I suffer, have complex needs or Diabetic or something, How do I manage my life?

So when think about these things, when you look at people, when you see challenges that they're experiencing. Now they are in a place where, they have to follow certain rules, certain policies, certain practices. And that is not easy. That is definitely not an easy place to be at.

**RESH:** This crisis, like every crisis impacts different communities differently. And Dania has already spoken to the disproportionately racialized makeup of those facing the housing crisis. So what are we seeing in terms of Indigenous populations and people who are newcomers?

**JOHN:** You know, it's important for feeling like a part of your community and also being connected to your cultural community as well. When we think about the right to housing, it's more than just access to that physical space. But taking that holistic approach, and this is where intersectionality is really important. Particularly for

Indigenous communities, when we think about the right to housing, it's just key, right?

Because of the impact of colonialism, the legacy of residential schools and the Sixties Scoop; we know that we need to just dedicate so much more resources to ensuring that Indigenous communities across Canada have access to adequate housing that meets their cultural and community needs.

**RESH:** And in terms of newcomers?

**DANIA:** There is a huge disparity and we see it with the governments, talking about increasing our workforce to address the worker shortage. And they're thinking that immigration is going to solve those crises. But where are people who are immigrating to Canada supposed to live and where will they live so they could fulfill the needs in the workforce?

So that disconnect is really mind boggling.

Why is there a shortage in the first place? And part of it is, especially during the pandemic, a lot of people had to move because they couldn't afford the rent and they decide to move elsewhere, where they could work and afford the rent and still have a little bit of a savings. So in many cases, it meant people actually just left the province, entirely in search of cheaper housing, which has created this shortfall in the employment sector.

It is very frustrating because there are people who want to live and work in the cities in Ontario, but we have not made it easy for them to move here and to set up a life and connect with community.

And those who do, they're not moving into adequate housing. So what we are seeing is a lot of newcomers moving in with other families. So you'll have one or two families sharing a two bedroom apartment, which makes it very crowded. Which makes it very difficult for their children to study. Which made it very easy for the transmission of COVID in these rental communities.

In many instances, it means that they're living very far from work and have very long and costly transportation to get to work. In many cases, people are living in unsafe and dangerous housing, and we see the tragic consequences of people living in unsafe and overcrowded housing; especially those that are set up as a illegal rooming houses, which are multi-tenant dwelling homes.

This has disproportionately impacted international students or migrant workers or newcomers because they can't afford anything else. We're starting to see international students who are now living in homeless shelters.

There is this cascading impact. The government seems to be putting their heads in the sand again, not addressing the root causes of the affordable housing crisis, and just hoping they can build their way out of these problems.

**HAYDAR:** Just wanted to add another piece that we have been dealing with in the past few months, which is the refugee - I don't want call it crisis, but it is a real challenge.

So after things settled with Covid, the borders were opened and we saw a lot of refugees coming to shelters, hotel programs, respites and so on, and we ended up with another mini crisis on top of what we are dealing with. So we had to accommodate the refugees, who actually come to this country to have a better life. They're fleeing you know, the challenges that they had in their countries, the violence, the political challenges. And they come and they're looking for stability and we wanna make sure that they get, that they have access to that.

So we had a large number of refugees and the city in partnership with the sector, managed to create couple programs to move the refugees into those hotel shelter program.

But in early days of, 2022 to mid-2022 we had, a significant number of, refugees in our shelter program. It's much better now. It's kind of settled. We're trying to move as many as we can into these new programs. But it is another piece that was added to the reality that we deal with.

**RESH:** Going to that point that Haydar just raised in terms of, people who are coming in either through the refugee system, the immigration system, whether they're coming from rural areas into the cities, as international students from the outside as well, the population continues to increase. And some might say, well, maybe we shouldn't be looking at increasing the housing supply, but maybe decreasing migrating populations. So, John, what would be your thoughts on this?

**JOHN:** Oh, wow. That's a big question. No, I don't think immigration policies are fueling the increases that we are seeing in homelessness. I think it's the lack of preparedness or lack of policies to support people in their transition to coming to Canada.

I definitely think we need more programs in place to support folks who are coming to Canada who may need it, as well as just having those culturally informed services to ensure that it's not such a potentially difficult transition. Right. So, yeah, I definitely think that it's more of a, need to provide those supports at the forefront as people are moving to Canada, as opposed to having the shelter system kind of be that catch-all system for people who may not be able to access that support.

**RESH:** Right. And Dania, could you speak to the gendered dimension of what you are seeing?

**DANIA:** Homelessness and how it's expressed is gendered. And if you notice many people who are living rough on the streets, they generally tend to be men. Whereas women tend to be part of the hidden homelessness population. So sometimes they do get missed in the counts and then services aren't necessarily targeted to their needs because they're not seen on the streets.

The pandemic has changed things a little bit and what we did notice is that we do see a lot more women now living rough on the streets and in the encampments.

The other element is that in many cases women are the head of a single parent household.

So there are children involved and this has been a real concern because when a family with children is displaced, the impact is even greater. And what we've been hearing, mostly anecdotally, family shelters that can take in, a single parent with children have been full during the pandemic. And many of those people seeking refuge are being turned away, which is really disturbing. So in some cases, they're told to show up to emergency rooms if they're really that desperate. In some cases, these families are given a bus ticket and sent to another community. Because there might be a bed in another part of the province.

Whether it be in family law or international law dealing with children, we always look to the best interests of the child. And in no circumstance, are any of these, offerings in the best interests of the child.

The other piece is the discrimination in finding housing. So what happens once a family or a person is evicted? Well, discrimination, especially when it's a landlord's market, is a very real thing. So racialized people, and this includes single-parent households, also then have the toughest time renting a new place.

So even if they're able to bring first and last month's rent to the table. But, a single parent with children have, one of the greatest difficulties and face a great deal of discrimination when they try to rent new place.

**RESH:** Right. We're also seeing a real demographic shift happening within Canada. About 20% of our population is seniors. And of course this is also impacting youth. And John, I wonder if you could say a bit about how this is traveling across age differences.

**JOHN:** Yeah, absolutely. And that intersectional lens is really important when we think about addressing homelessness because we know that there isn't always that one size fits all kind of solution. I think we need to tailor our interventions for the people who have different identities, right.

But we know with homelessness that just the impact of the experience of homelessness leads to earlier mortality. People experiencing homelessness die earlier than people who are housed, right? Right there, there's a huge impact.

I think with older populations too. As people are getting older, the support needs will change within the sector as well. So we need to start thinking about access to supportive housing that has onsite supports that addresses maybe physical challenges or other kind of challenges that may arise with an aging population. So I think it's something that the sector, needs to be prepared for and needs to be funded for in order to develop some of these targeted housing solutions for the older population.

We did an evaluation of an eviction prevention program and looking at the demographics, there are people as old as 80 who are at risk of eviction. So I think, you know, there needs to be better protections for people to maintain their housing, especially for older folks.

On the other end of that young people also experience homelessness, right? So when we look at the data, around 20% of people experiencing homelessness in Canada are between the ages of 16 to 24. So it's important to have youth-specific services as well as a strong emphasis on the prevention of youth homelessness.

When people are asked the first time they've experienced homelessness, it often is as a youth. So I think it's really important to start addressing a youth homelessness earlier.

And to do that, we can consider the roles that schools can play in identifying youth homelessness earlier and connecting them to appropriate supports. We also need to recognize that young people are at critical stages of their development and that we need to support a young person to develop necessary skills to become independent.

So again, thinking about how we can tailor to young people experiencing homelessness cuz they're at a different part of their life.

**RESH:** And another major challenge Haydar, you mentioned this, and I wonder if you could just speak a bit more to this, is the opioid crisis.

**HAYDAR:** You know, the issue of opioid has risen to a level of national crisis. we certainly see that in our, programs in our shelters, respites hotel programs, more specifically hotel programs.

From early 2020 to just recently, we lost many people to overdose. Many people. We have staff, we have people who work with the client and they discover a client overdose and unfortunately passed in their rooms. It's not only the loss of these lives, but also the impact that it has on the staff, the clients that live and know the, deceased It has been trauma that we have been trying to manage on different levels; from trainings to providing counseling to our clients and staff to having memorials to kind of ease the process.

So it has been a really challenging reality in the past two and a half to three years. A lot of our clients self-medicate or mix drugs. We incorporate harm reduction

philosophy into the work we do. We provide and offer harm reduction kits. to make sure that, clients don't share needles and so on. We try to make Naloxone available to clients on the floors. We try to have other service providers supporting us to manage this crisis.

We try to look at it from a trauma informed lens. Try to understand the challenges faced by clients who are dealing with, this reality, this challenge.

So, a lot of work to do, but I'm optimistic that things are gonna look better moving forward.

**RESH:** And the other major crisis that we're dealing with, the biggest crisis of all, of course, is the climate crisis. And Dania, could you speak a bit to how the housing crisis is connected to the climate crisis?

**DANIA:** It's connected in several different ways. One of them we hear a lot about every spring/ summer, which is the rising temperatures. We're seeing increasing heat waves, we're seeing them with greater frequency. We're seeing them happening earlier, lasting longer in the year. And many rental units in Canada do not have air conditioning, especially some of the older housing stock purpose-built rentals from the 50s, 60s, which houses a significant population of lower-income tenants.

We see this struggle every year. Tenants are putting in air conditioners and landlords are trying to get them out or trying to charge them extra for it. We also see the impact on seniors who aren't mobile or might have mobility issues, who can't leave their unit and their unit can be exceptionally hot.

Then during the winter and when we're experiencing polar vortex and long cold snaps, we hear the flip side that many units are not heated properly to protect tenants from the bitter cold.

The other piece is we've seen much more extreme weather events, that includes flooding and fires, droughts, not just in Canada, but all across the world. And this is creating climate refugees on a mass scale. I think climate refugees is outpacing the number of refugees that are created by war.

So this is creating a lot of displacement globally. And we will see an influx of people seeking refuge from extreme weather in Canada and we do not have the housing available to them.

**RESH:** So this is a housing crisis on several fronts: lack of affordable housing, lack of available housing, and lack of safe and sustainable housing. So John, in terms of the first two, affordability and supply, what's happening here? Why so little and why so expensive?

**JOHN:** Yeah, that's a, great question. I think the disinvestment of the role of the federal government in housing, I think we really saw the impact of that. Where at one point, 20,000 units of social housing were being developed annually and that was reduced to about 2000 in the 1990s. So I think that dramatic reduction in housing that was purposefully built to be affordable and remain affordable, had a huge impact nationally, which we are seeing right now.

We need housing that is affordable in perpetuity, that's protected from private sector investment.

There is this kind of surge of these real estate investment trusts that are coming in to Canada, that are companies that own operate or finance income generating real estate. So we need to think about how we protect rental properties from these real estate investment trusts so that tenants are not evicted so that the trust can raise the rent. And we've already seen this happen in Canada, in Ottawa, through the Heron Gate community.

I think too, we need to address NIMBY-ism or Not In My Backyard kind of mentalities. This kind of need to maintain the status quo within neighborhoods can greatly impact opportunities for affordable housing development. I think Haydar's earlier point around community and this kind of shift from collectivist to more individualistic.

So for example, In Toronto and at other municipalities as well, single family zoning limits development to only single family detached or semi-detached homes in a great chunk of the Toronto area. This means that it's near impossible to increase the housing density in these neighborhoods, which again limits the number of units that are being built per year.

Some of those planning bylaws, planning regulations, planning restrictions, can have a huge impact on the affordable housing that we are actually able to develop.

I think we also need to listen and learn from grassroots organizations that are engaged in this work, particularly individuals of lived experience as they're the ones who are living or who have lived in this broken system.

So when we think about building affordable housing or changing policies, if people with lived experience are not included in this development, then these policies will not be as effective as it could potentially be.

**RESH:** But yet, we're building all the time. In 2012, Toronto was named as the high rise capital of North America. This year, according to Bloomberg News, Toronto is "the crane capital of North America". We are absolutely drowning in construction projects. You can't take a walk without bumping into one. And a lot of this is on building homes, building condos, and yet we have a lot of people in need of homes. So, where is the disconnect?

**JOHN:** Yeah. No, it's a great point and definitely I live in an area where there is development happening just when I look out the window, right? So it is happening everywhere.

I think that there's just not a focus on always having units within those new builds that are dedicated to deeply affordable housing. So there are policies that exist in other provinces, I think the province has looked into inclusionary zoning where any new development has to have a dedicated amount of units that are affordable. I know Montreal has enacted that. So anytime there are new builds, there should be that number of dedicated units that are affordable for people.

But we do have to be careful too, when even when we talk about affordability and of what affordable housing even means.

I know In Toronto we use something is affordable when it is 80% of average market rent. And as we know that the market rent is skyrocketing, that isn't very affordable. So we need to start thinking of a deeply affordable housing opportunities for people as well, where people aren't paying more than 30% of their income on their rent, so they can actually not have to spend all of their money on just a place to live. And as Haydar was saying have fewer opportunities for good food, fewer opportunities for transportation and all those other sacrifices that one has to make just to find housing.

**RESH:** Now, one of the issues that I think all of you have mentioned is financialization. And just this year, New York private equity firm, Blackstone Incorporated, as an example, opened its first major Canadian office in Toronto, and housing advocates are seeing this as cause for concern. So, Dania, could you speak to some of these concerns?

**DANIA:** Companies like Blackstone, and they're definitely not the only one, they do see housing as an investment vehicle, and that's their primary lens on housing.

So what we've seen these types of companies doing is what I call "home hoardership"; they are just accumulating homes just for the sake of accumulating these homes.

It deprives people like first time home-owners and renters from accessing these homes. And it's driving the cost of the housing up. What we're seeing in Canada, has been happening in the United States for a lot longer and it's a little bit more terrifying when you start putting the pieces together and it's technically already here.

These corporations, whether they be real estate investment trusts or other type of investment corporations, purchasing real estate at a groundbreaking pace. And what they are doing is flipping these real estate purchases. So people are probably familiar with watching home flippers on HGTV and people buy a rundown house and make it pretty and sell it.

Well, we're seeing this now happening on a building- wide scale, where we have these corporations buying entire purpose-built rental towers and flipping them. And this is leading to long-term sitting tenants being pushed out of their homes, which are probably the only remaining deeply affordable homes in the city.

And as soon as they're out, the companies go in, they make cosmetic changes to the unit and then rent it for twice as much. And we're seeing this happening in neighborhoods across Canada, across Ontario, and it's leading to the gentrification of these homes very quickly. Not only the homes, but the communities in it.

And they use multiple tactics, including above guideline rent increases. With every rent control increase that comes in every single year, many tenants will then face an above guideline increase on top of that. So they're not just looking at a 2.2% increase, they might be looking at 5.2% increase that year and for the next three years.

We're also seeing corporations buying single family homes and purchasing those en masse, and then after, first time homeowners are being denied entry into the housing market, these corporations then turn around and rent these homes to the people that were once trying to buy these homes.

And we're seeing this in the US where it's not even humans doing it. We've got bots who will scour, the MLS listings when they find a home that matches those algorithm parameters that have been preset, an offer is made within seconds.

This has deeply affected racialized communities in the United States. And these same corporations have also set up shop in Ontario. So it is a very troubling trend and we do need all levels of government to step in and regulate this business model as they have done for the banking system and other commodities.

Right now, it's pretty much wild west when it comes to housing in Canada.

**RESH:** And this is, no trivial concern when we're talking about these types of companies. The United Nations in 2019 had accused Blackstone of actually fueling the global housing crisis with these practices that you've just mentioned of targeting insecure properties, converting them en masse into investment properties, and thus taking them out of the housing supply.

You've mentioned gentrification is part of this. What's happening to lower income residents when, these processes do take place?

**DANIA:** Gentrification is continued especially in Toronto, you know, there are very small places that have been left ungentrified and probably won't remain as such for much longer. And really what we see is displacement. Displacement of the people who used to live there. The dismantling of those communities and the community structures that were once in place. And these are things that are not figured in when those plans go into the city for redevelopment.

You know, condominium towers are just vertical gated communities and for one type of person of a particular economic class. And they're not really invested into the wellbeing of the community and the different people living the community. You kind of get past the concierge and you're in this little bubble where you can work out and socialize and live without really interacting with anybody else.

Inclusionary zoning really isn't the way that we can preserve communities or even provide housing en masse to low income people. Because truthfully we are losing housing, affordable housing, the deeply affordable housing. We're losing it at a pace that we cannot keep up with. We can't build our way out of this crisis.

And if you listen to the provincial government, they do not want to put in any mechanism that will preserve the existing stock of affordable housing. And at the end of the day, if you are building a hundred units, but losing 150, we'll always be in this housing crisis and we really do need to protect the rental structure.

Cede rent control, which again, allows a landlord to charge a new tenant as much as they want is really one of the driving forces of the financialization of housing, what is making it attractive to both big and small investors. We do not want to discount the impact that small investors are having in the market. Right now at least 25% of the housing purchases, residential real estate purchases are done by investors. And that is both big and small.

And so if you have a single person buying up five to 10 units of housing and pushing those sitting tenants out, and you have many of those people doing that, that is still gonna have an impact in those communities. And right now there's really no regulation other than them maximizing their profit. That's the only end goal, and that's what seems to be still celebrated. And we're not talking about the people and the communities that are being affected and displaced. And Heron Gate is one of the most striking and shocking examples of that.

**RESH:** And so we need to get creative, right. And necessity being the mother of invention, we do tend to get creative around crises. What are some of the strategies that Toronto can continue to put in?

**JOHN:** I do think some of Toronto's municipal policies, the Housing Opportunities Toronto or the HOT Plan, they have identified that housing is a human right for people in the city and moving to more of that rights-based approach when we are talking about housing. So I think that's really key.

That is happening federally as well through the National Housing Strategy where there actually is the recognition of housing as a human right. Obviously we need to do more than just name it. We need to actualize it and put kind of those pieces, that we've been talking about throughout this conversation, into place.

But I do think it's, you know, an important first step where we are officially recognizing the first time that housing is a human right, a basic human right for people. And we see what can happen when people are given housing. Right?

Everything can kind of just fall into place sometimes. So it's just really recognizing that so much more can happen once someone experiencing homelessness is supported to find housing.

**HAYDAR:** I wanna add that people need to have access to housing regardless of their income. They should have access to housing that is appropriate, that is safe, accessible.

We were talking about inclusionary zoning earlier, and yes, it is certainly crucial to include affordable housing as part of new developments. And it shouldn't be one community or two communities responsible for some level of affordable or deeply affordable housing in their jurisdictions. But it should be across the city that any department and any jurisdiction is planning to make sure that people get access to that primary social determinant of health. It is important that this is copied across the city. And require developers who are developing these big condos and big towers in this city, to include some sort of affordable or deeply affordable housing in their buildings.

**RESH:** From 2016, in Toronto we have seen an increase by almost 40% of vacant homes, homes without regular residents. Yet in Vancouver, during the same period of time, we saw vacant homes actually go down by about 10%. Just in terms of this phenomenon of vacant homes, what could cities like Toronto be doing about this?

**DANIA:** It's absolutely correct, Toronto has a major vacant home issue. There are thousands and thousands and thousands of units that are sitting empty. People are buying condos to park their money. They're not really being built or lived in for the purposes of home. And again, it's sort of symbol of the financialization of housing.

Some of the measures we've used to tackle financialization of housing tends to be overly focused on foreign investors. It's been convenient to sort of blame foreign investors and having measures that only target them. And yes, foreign investment is a contributing factor, but they are, still a small part of the puzzle. So, we really do need to deal with this like we deal with other industries that are regulated and look at it from a very holistic perspective.

I think Toronto has looked into the vacant home taxes as well. We do look at what other jurisdictions are doing. But Toronto for example has passed Home Share regulations to prevent the Airbnb-ing of all our long term rentals, which was also a contributing factor to the housing shortage in Toronto.

So we do have those regulations now in place. The question is, are they being implemented or enforced? But where there's a will, there's a way. And Toronto did listen to housing advocates and heeded the warning about the impacts of Airbnbs. It was a long road, but they eventually were able to get those regulations in to ensure that we don't lose a good chunk of our housing stock, or rental housing stock to short term rentals.

**RESH:** As you've said, so much of housing responsibility falls on municipalities, right. It's continually downloaded onto that level of government. So they're in charge of zoning, building, they foot a lot of the cost of this. We have the municipal elections just around the corner.

Haydar, what would you like to see come out of those elections? How do you want the, shelter system in this situation to be addressed by the municipalities? What would you say to those who are running in this election?

**HAYDAR:** I would start with saying that the government has made subsidies available to the homeless people. To people who we work with for housing, which is a great step forward. I wanna add that that is obviously time-limited So we don't know how long this is going to be around.

The key solutions to homelessness is to increase income and access to affordable housing. And supportive obviously because we have certain people who we work with who need the support of case managers, case workers, to check on them on a daily basis, to make sure they're okay.

And the end goal is to try to maintain, to keep their housing. We want them to stay housed So, affordable and supportive housing in addition to increasing income and ongoing mental health support.

To come up with new ideas. To build new models. Things like we have done at Bond Hotel Dixon Hall in partnership with the City of Toronto is actually in process of transforming, converting this hotel shelter program into a supportive housing. And we're talking about a massive, massive project for the next two to three years. This program is going to develop or create 280 units in the heart of downtown of Toronto. Supportive housing units that would include 15% accessible units. That is significant in this city.

So create inside the shelter, moving away from just an emergency service, to a combination of emergency and supportive housing. So ideas like that, and I'm sure there are many ideas out there that I would want our representatives to work on.

**RESH:** I want to end off on this idea of housing as a human right, because as John pointed out, this really has been the push.

And Dania I know that ACTO has been one of the advocacy groups really pushing for housing to be recognized as a human right. So, what does housing as a human right look like?

**DANIA:** We really need to start understanding that it's a basic need and we treat it as a basic need as we would food or healthcare, or anything such as that. It's about not using it as a vehicle for profits, but understanding it is someone's home. And that home is in a community. And that those communities provide those supports.

So on the very basic level, it means that everyone should have a home that is affordable to them.

They have enough money at the end of the month for their food and their transportation and their medicines, and their other basic needs. Safe and secure and healthy, and again, we see that a lot of people are not living in those kinds of conditions.

That the home be accessible. That anyone of any age and any ability should be able to live in their home with dignity. And that the home should be secure. And that means that we are preserving the security of tenure rights that are enshrined in our Residential Tenancies Act. And that we should not be chipping away at them to make sure that it's easier to evict tenants, especially evict them arbitrarily.

And that these homes are built, again, as part of a community that is served by our social supports, our public infrastructure, people's workplaces, the places where people study, places where people get food. That we're not creating these deserts where we sort of warehouse poor people and leave them completely disconnected from their basic needs.

It's not a place where we store people; it is a place where people are supposed to live with dignity and thrive and be able to grow and meet, and be connected to community. Because those communities in many ways- and again, we saw that in Heron Gate - those communities were, low-income but vibrant. And people connected with one another. They exchanged services informally. So someone would watch someone's child while someone else made dinner, while someone else went to work. And these kind of informal networks really helped shore up the quality of life for those who are low-income.

And when those were torn apart, it wasn't just the loss of home that people suffered, but it was those informal services and community supports that were also severed and left people worse off.

So these are the goals that all levels of government, when they do make housing promises or pledges or programming, these are the things they should be asking themselves. Does their program meet these indicators of a healthy home?

**RESH:** And John, the same question to you. What does housing as a human right, housing with dignity mean?

**JOHN:** I don't know if I have too much to add. I think Dania did a really good job. But yeah, I'll just reiterate I think it's important to focus on the adequacy of housing. We need to ensure that housing is safe, of good quality and spacious enough for a household's needs and changing needs as well.

We can't expect people to stay in unhealthy housing, but still consider them housed. Right? I think this also extends again, beyond housing quality to neighborhood

quality. People should be given choice in the kind of housing options that are available to them in locations that they actually want to live in.

I think we really need to have so much more emphasis on working with Indigenous communities. But also have Indigenous communities leading all of this work to ensure that housing is being built that meets their needs.

**RESH:** Thank you very much. And Haydar, you get the last word here. So What does housing with dignity look like to you?

**HAYDAR:** Both John and Dania did a great job of explaining it but I just add a little bit to it actually. I wanna go back to the point I made earlier, which is; regardless of people's income, they should have access to housing that is safe, accessible, appropriate.

And every community needs to, play a role in building affordable housing. Every planning department in the city need to have say in building affordable housing in the city and across the city, not just one or two communities.

Community is really important. We need to shift from this focus on me, individual to community. Build communities. Create communities. And support those who live in those communities, especially those who are the most vulnerable of our society.

So appropriate housing, access to housing, building affordable housing, deeply affordable housing across the city, building communities and support those people who live in those communities.

**RESH:** Okay. And on that, Dania, Haydar, and John, thank you. It has been a pleasure.

**DANIA:** Thank you for inviting us.

**JOHN:** Thank you

**HAYDAR:** Thank you.

**RESH:** That was Dania Majid, Director of the Tenant Duty Council Program at the Advocacy Center for Tenants Ontario or ACTO; John Ecker, Director of Research and Evaluation at the Canadian Observatory on Homelessness; and Haydar Shouly, Senior Manager of Shelters and Shelter Programs with Dixon Hall.

I'm Resh Budhu, the host of The Courage My Friends podcast. Thanks for listening.

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