

# MOVING THE DIAL ON:

An e-learning event hosted by  Community-Based Research Canada  
Recherche partenariale du Canada

## Housing Affordability & Advocacy

With Salomeh Ahmadi, Humber College



**MAY 18, 2023 12PM-2PM ET**





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@CbrcResearch

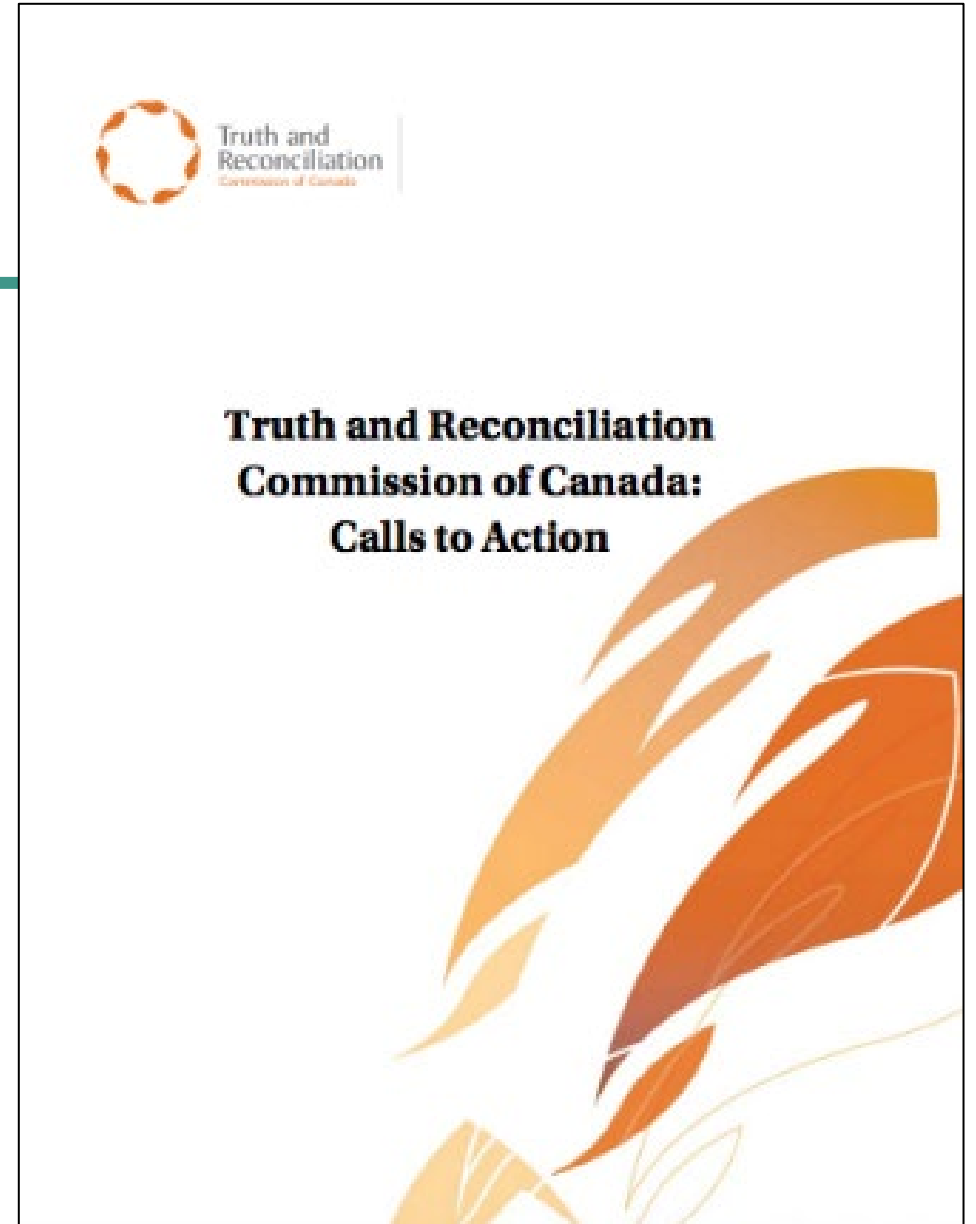


Community Based Research Canada



# Call to Action #9

We call upon the federal government to prepare and publish annual reports comparing funding for the education of First Nations children on and off reserves, as well as educational and income attainments of Aboriginal peoples in Canada compared with non-Aboriginal people.



# Agenda

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## Opening



## Webinar

Presentation

Q&A period



## Live Discussion

Breakout rooms

Large group  
debrief



## Closing

# Presenter

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**Salomeh Ahmadi**

Instructor & Researcher, Faculty of Social & Community Services  
Humber College

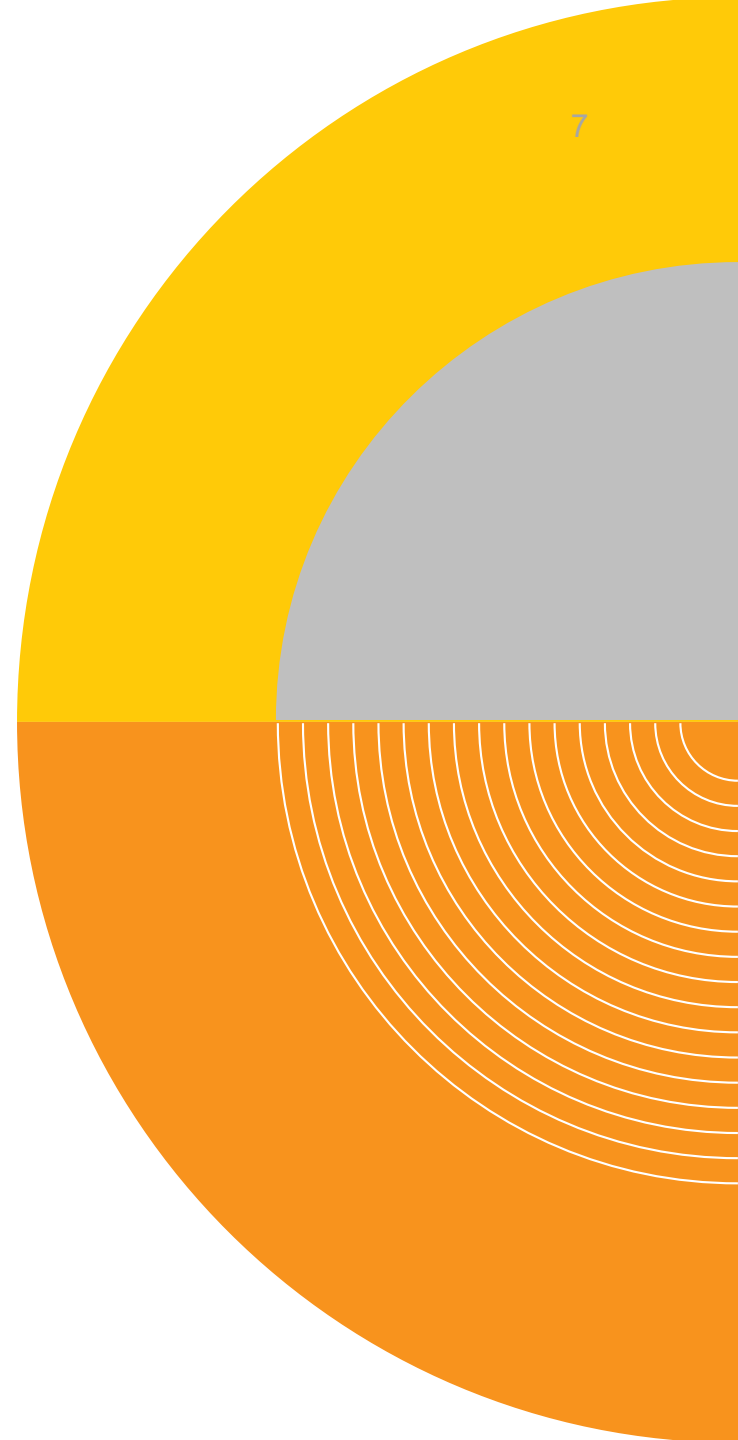


# **MOVING THE DIAL ON: HOUSING AFFORDABILITY & ADVOCACY**

Salomeh Ahmadi

May 2023

# ICE BREAKER



# PROJECT OVERVIEW

The South Etobicoke Housing Affordability study (SEHA) is led by principal investigator, Salomeh Ahmadi, Humber College, in partnership with LAMP Community Health Centre, funded through The Natural Sciences and Engineering Research Council of Canada (NSERC).

Our aim is to uncover cost-of-living issues through community based participatory research (CBPR) using a community of practice (CoP) to ensure sustainable advocacy in the community and beyond this study, further discussed in this report.

Through primary and secondary data research, we've captured localized data about housing affordability in South Etobicoke for renters and those without a permanent address.







## 2021

### Environmental Scan

Develop a current baseline of housing affordability in South Etobicoke through primary and secondary research; assess the impact of neighbourhood change, issues and the displacement of tenants and marginalization as a compounding factor

## 2021

### Advisory Group & Data Collection

Implement community based participatory research through an advisory group of residents and agency workers to help define and create primary data collection tools. Data collection from June–November 2021.

## 2022

### Analysis & report back Advisory Group

Findings present some unique and not surprising patterns related to housing issues and solutions through surveys and focus groups. A second advisory group commenced for the housing conference.

## 2023

### Dissemination & Housing Conference

Aim to host an empowering housing conference on issues in South Etobicoke to help mobilize local solutions. Sessions will use participatory interest and a modified, hands-on hackathon format.

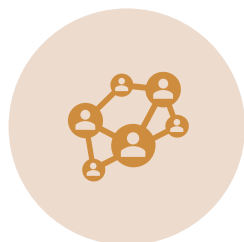
# HOW WE ENGAGED WITH THE COMMUNITY



I lived/grew up in and worked in the community previously



I teach at the local college, Humber College



Relationship of partner was strong and recognizable in the community



Used CBPR to create two advisory groups – one for the data collection and one for the conference



# SURVEYS GATHERED

= 277

June 2021 – November 2021



# WHY SOUTH ETOBICOKE?

## Population growth

2x the city (2016)

And

4x the city (2021)

## Chance for addressing core housing needs

In our study, 54% need repairs,

and 74% are spending >30% of their income on shelter

## Demographics

Diverse needs reflective of the city,

Average age is 42 years old (2021 census).

The dependency ratio is 50 senior and youth dependents for every 100 working age persons;

Average family size = 2

## Rates of Development

17,000+ more units slated to be built, and possibly another 36,000 projected.

# **SOME FINDINGS**

# WHAT DO WE MEAN BY AFFORDABLE?

**you are spending  
less than 30 per  
cent of before-tax  
income on housing.**

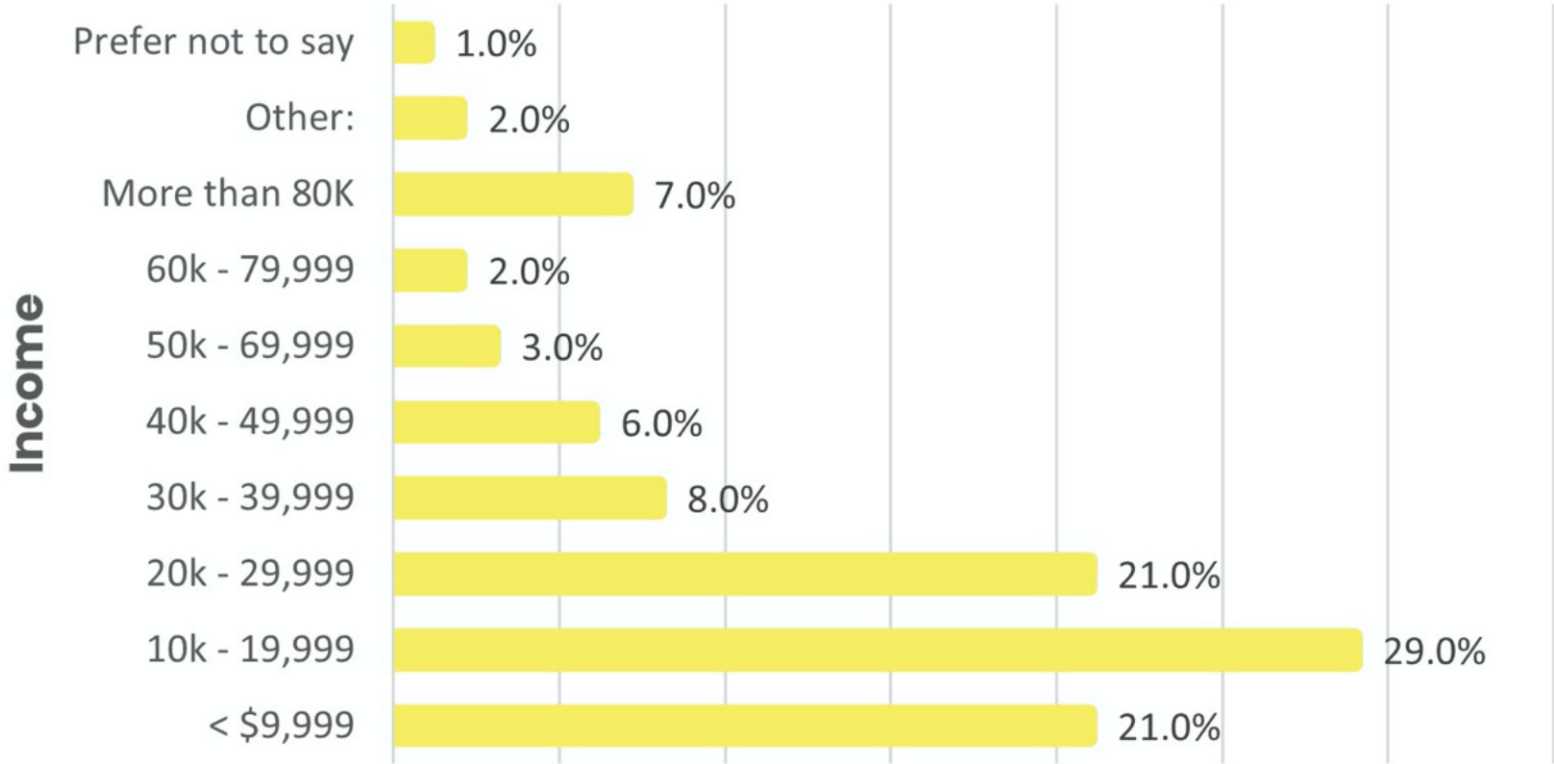
**74.3%**

of respondents (n=241)  
spend more than 30% of  
total income on rent vs. 47%  
for Toronto as a whole.





# Respondents by Income Range



**88% of respondents** make less than what's affordable in terms of market rent in South Etobicoke.

You must make a **minimum of \$70,000 total household income** to afford a 1-bedroom rent of **\$1,775** in South Etobicoke (median rent listed, 2022).



# INCOME AS A BENCHMARK

- **Rent ONLY for a 1-bedroom, you need to make an annual income of**
  - \$79,999+ in Toronto
  - \$69,999+ in Etobicoke-Lakeshore
  - What about all other costs of living?
- **Income cut-up for affordability**
  - 82% of Etobicoke-Lakeshore made less than \$69,999 in household income in 2016
  - 76% of Etobicoke-Lakeshore made less than \$69,999 in household income in 2021

So how much is the income in our area...

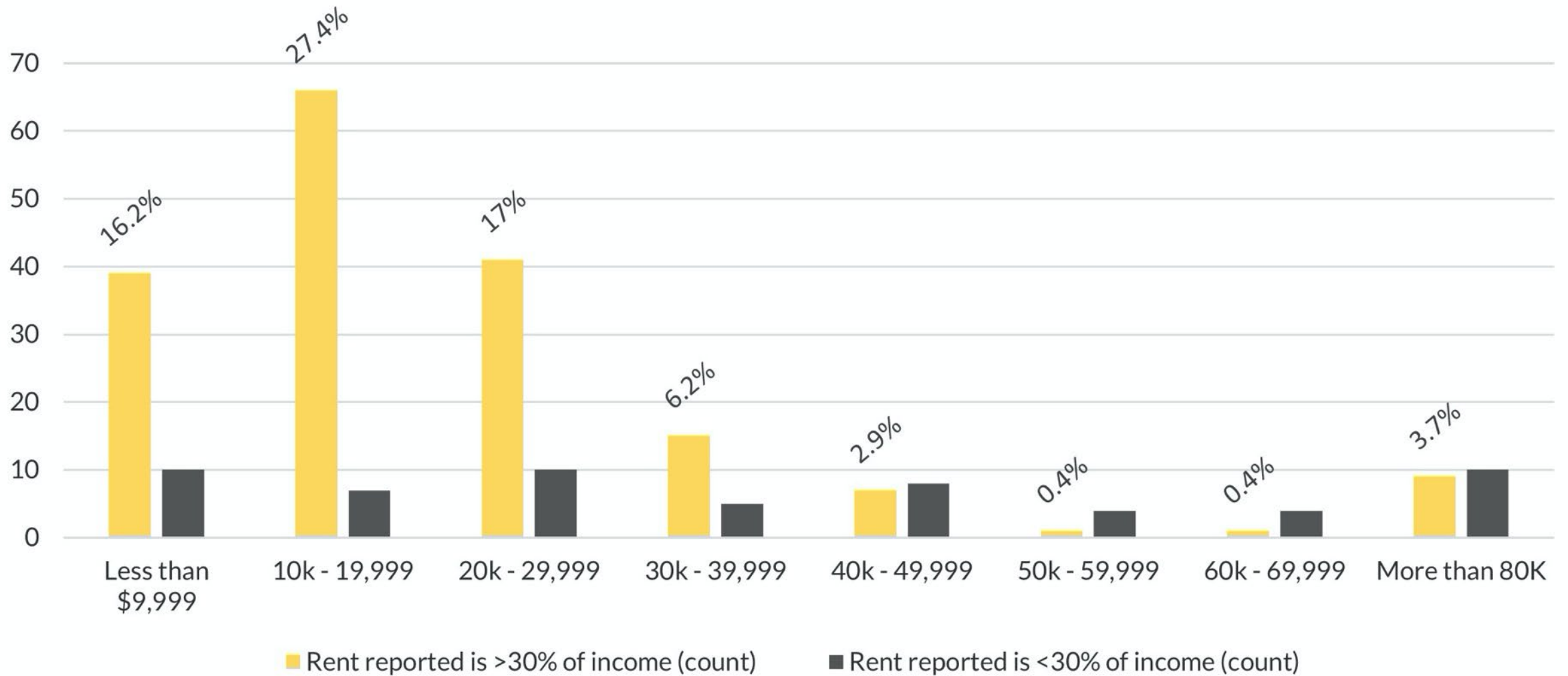
How income is typically reported

2021	<b>Median Household Income After Taxes</b>	<b>Average Household Income Before Taxes</b>
Etobicoke-Lakeshore	\$76,500	\$127,200
City of Toronto	\$74,000	\$121,200

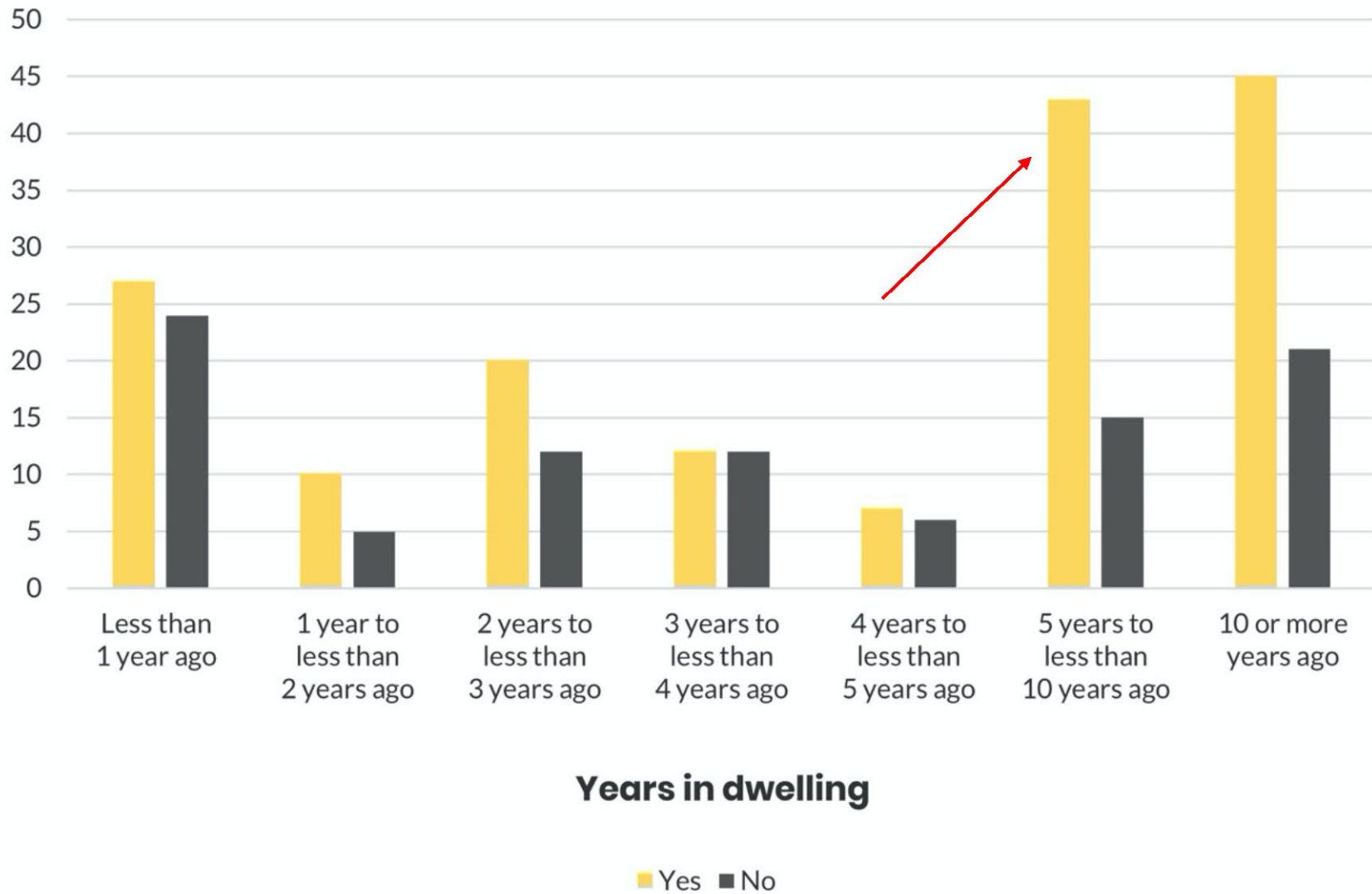
2016	<b>Median Household Income After Taxes</b>	<b>Average Household Income Before Taxes</b>
Etobicoke-Lakeshore	\$61,785	\$97,439
Toronto	\$68,627	\$109,480



# Income and Rent as a % of Affordability



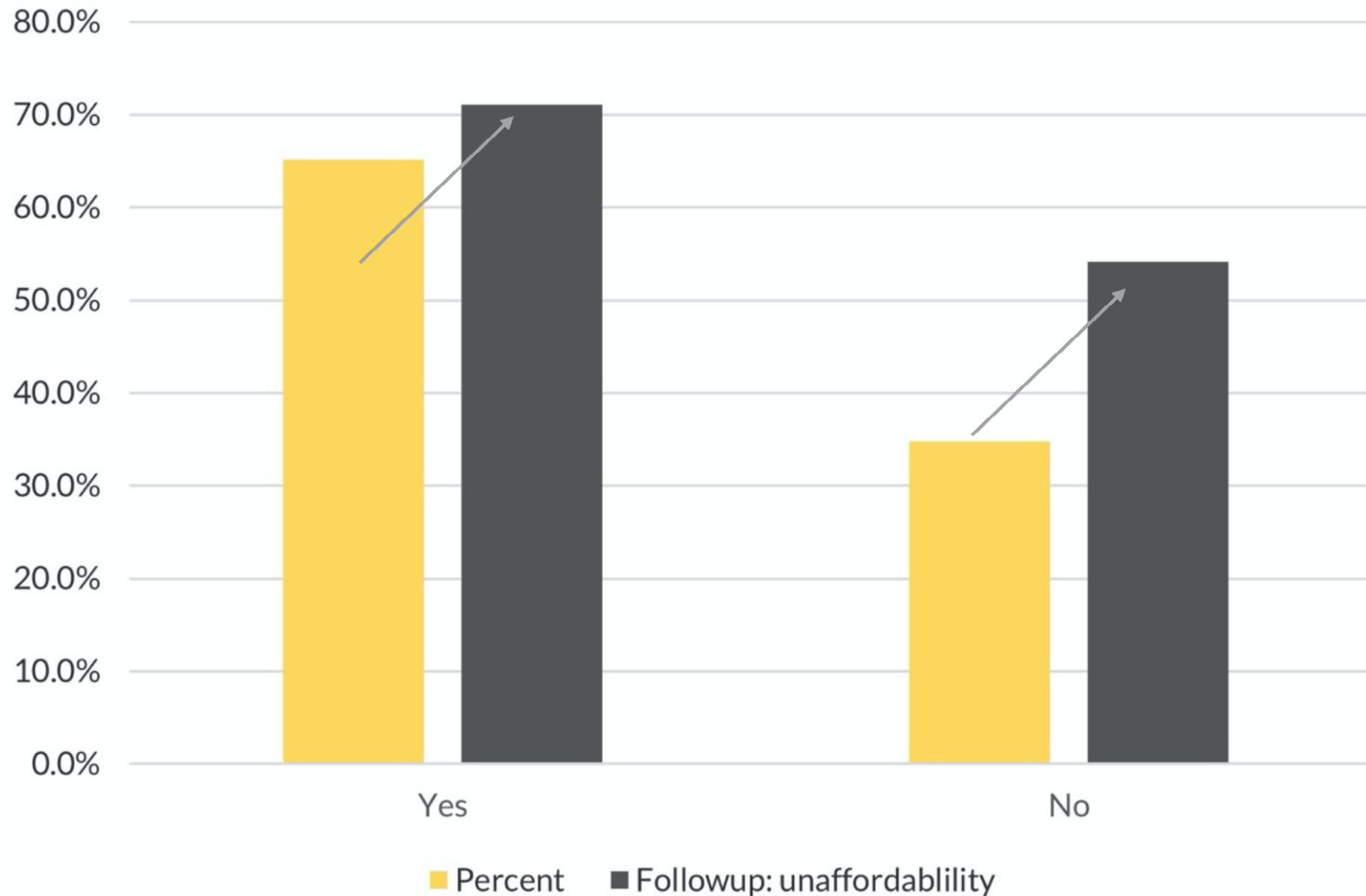
## Years in Dwelling and Housing Issues



Those who lived in South Etobicoke the longest (5+ yrs) have 2x the number of issues (yellow bar graph) than those who live here 3 years or less.



## Any Issues with your Current Dwelling?

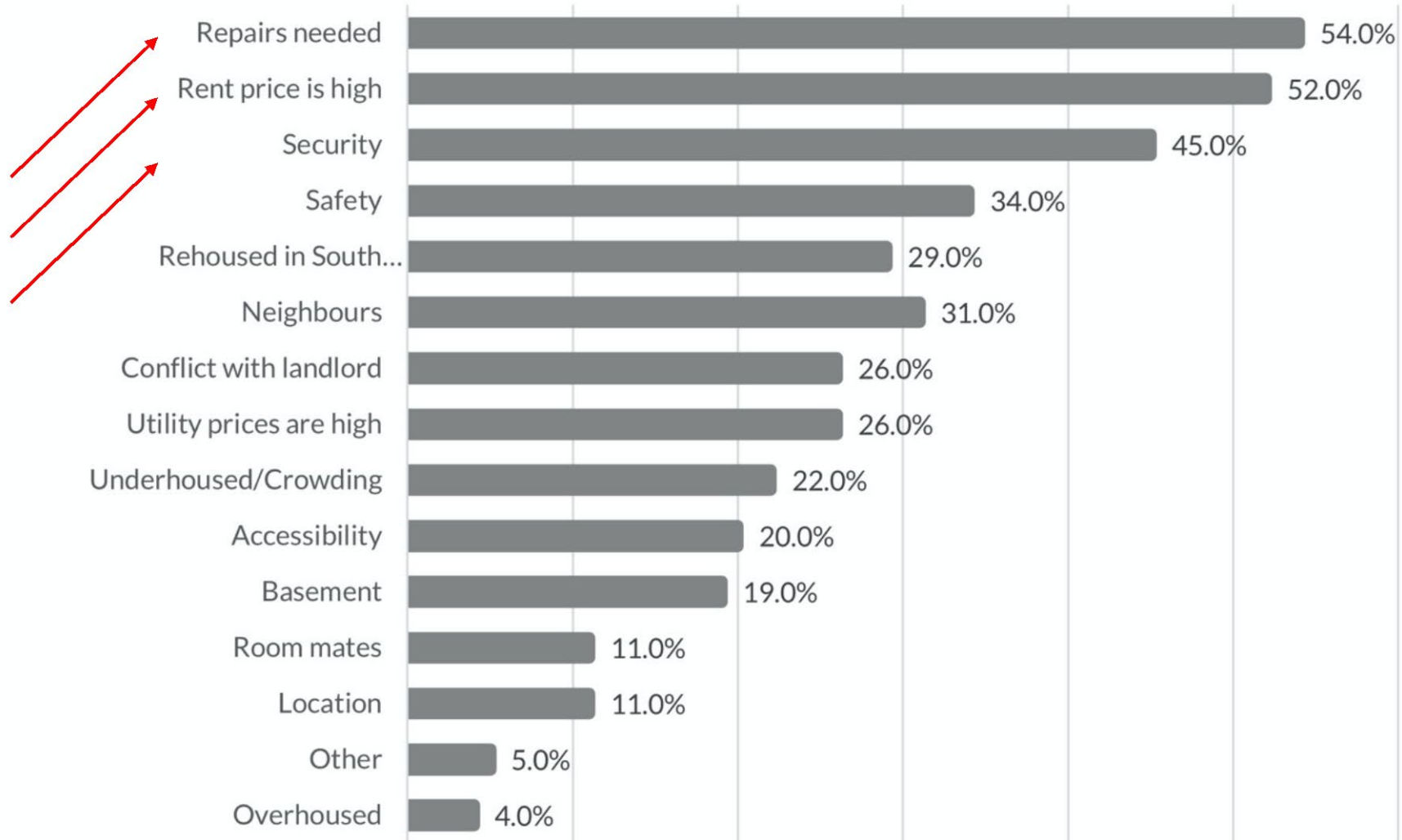


**Follow-up question**

*What were personal issues they faced?*

**Both ('yes' and 'no') expressed unaffordability at a higher rate the follow-up question (grey bar on the right).**

## Issues Self-Reported by Type

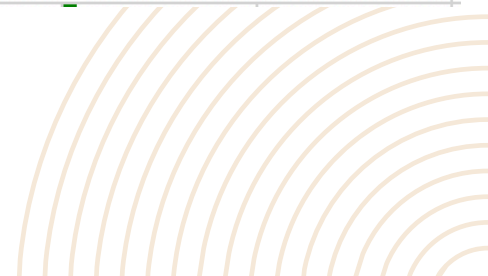




# Etobicoke Lakeshore

	Monthly Affordability Range <30% of income					Proportion of Toronto households (After-tax income, 2016)	Proportion of Toronto households (After-tax income, 2021)	Proportion spending more than 30% on shelter
		Bachelor	1 Bedroom	2 Bedroom	3 Bedroom			
	<i>MEDIAN RENT Toronto, advertised online*</i>	<b>\$1,871</b>	<b>\$2,356</b>	<b>\$2,995</b>	<b>\$3,655</b>			
	<i>MEDIAN RENT South Etobicoke, advertised online**</i>	<b>\$1,563</b>	<b>\$1,775</b>	<b>\$2,298</b>	<b>\$3,200</b>			
Household Income (\$)								
Under 10,000	< \$250	Not affordable	Not affordable	Not affordable	Not affordable	14.3%	8%	100%
10,000 -19,999	\$250-\$499	Not affordable	Not affordable	Not affordable	Not affordable	16.3%	11%	100%
20,000 -29,999	\$500 - \$749	Not affordable	Not affordable	Not affordable	Not affordable	13.7%	16%	100%
30,000 -39,999	\$750 - \$999	Not affordable	Not affordable	Not affordable	Not affordable	12.1%	13%	100%
40,000 -49,999	\$1,000 - \$1,249	Not affordable	Not affordable	Not affordable	Not affordable	10.8%	11%	NA
50,000 -59,999	\$1,250 - \$1,499	Not affordable	Not affordable	Not affordable	Not affordable	8.6%	10%	NA
60,000 -69,999	\$1,500 - \$1,749	Affordable	Not affordable	Not affordable	Not affordable	6.5%	7%	NA
70,000 -79,999	\$1,750 - \$1,999	Affordable	Affordable	Not affordable	Not affordable	5.2%	6%	NA
80,000 -89,999	\$2,000 - \$2,249	Affordable	Not affordable	Not affordable	Not affordable	3.5%	5%	NA
90,000 and up	\$2,250 +	Affordable	Affordable	Affordable >\$90,000	Affordable >\$130,000	9.0%	13%	NA

created by Salomeh Ahmadi & Natalie Pilla



# A PERSON ON ODSP

**\$1,169 INCOME**

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\$2,274 for 1 bedroom

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\$52 utilities\*

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\$307 for food\*\*

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\$156 TTC pass

---

\$168 internet & cell\*

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**= \$2,962**

## WHAT ABOUT?

food and nutrition, adequate shelter, physical activity, transportation, health care, personal care and hygiene, education and professional development, social participation, savings and debt, and childcare.

What about non-food items!?

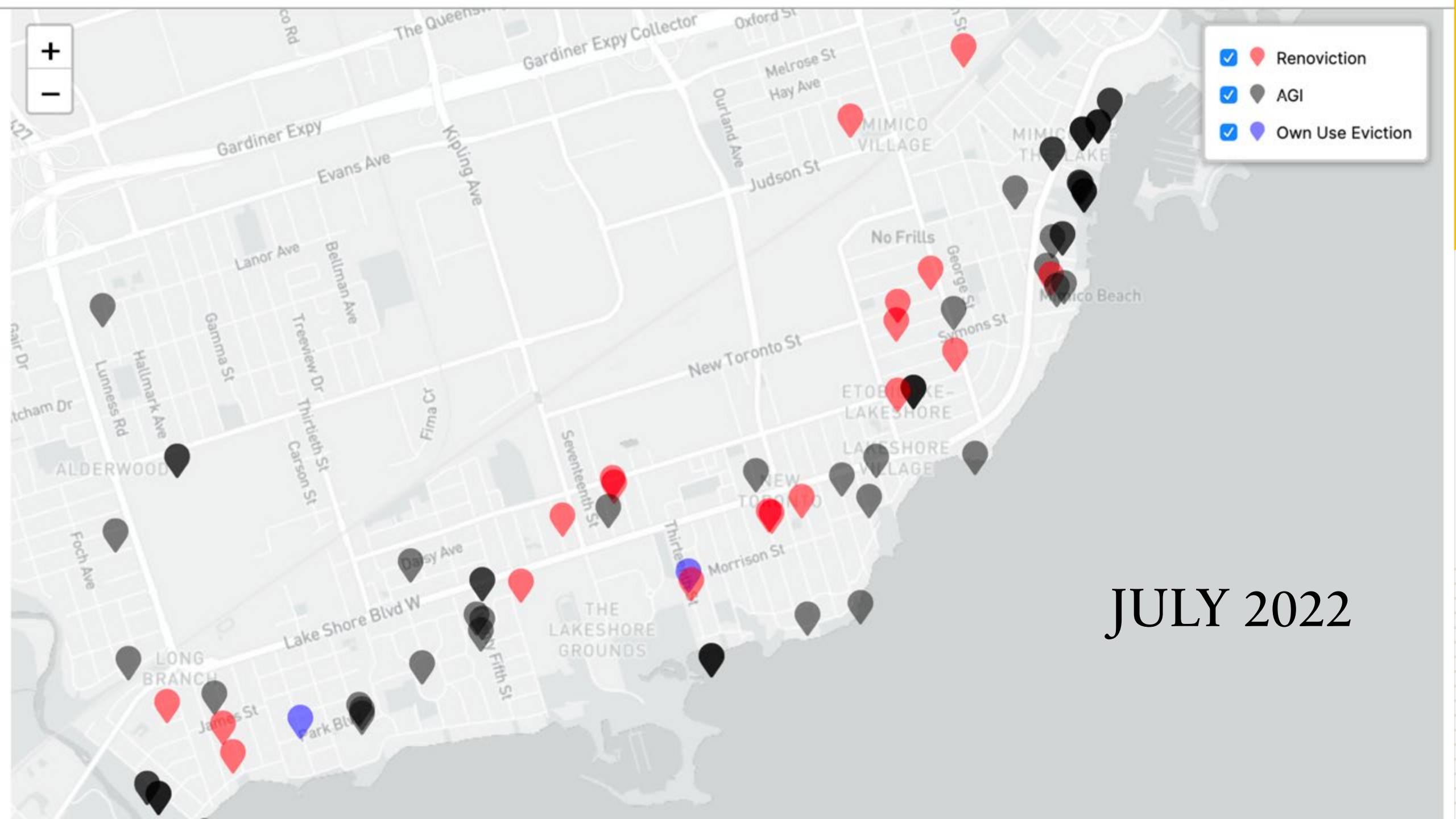
\*estimates

\*\*Toronto Nutritious Food Basket Calculator

[southetobicokeha.com](http://southetobicokeha.com)






-  Renovation
-  AGI
-  Own Use Eviction

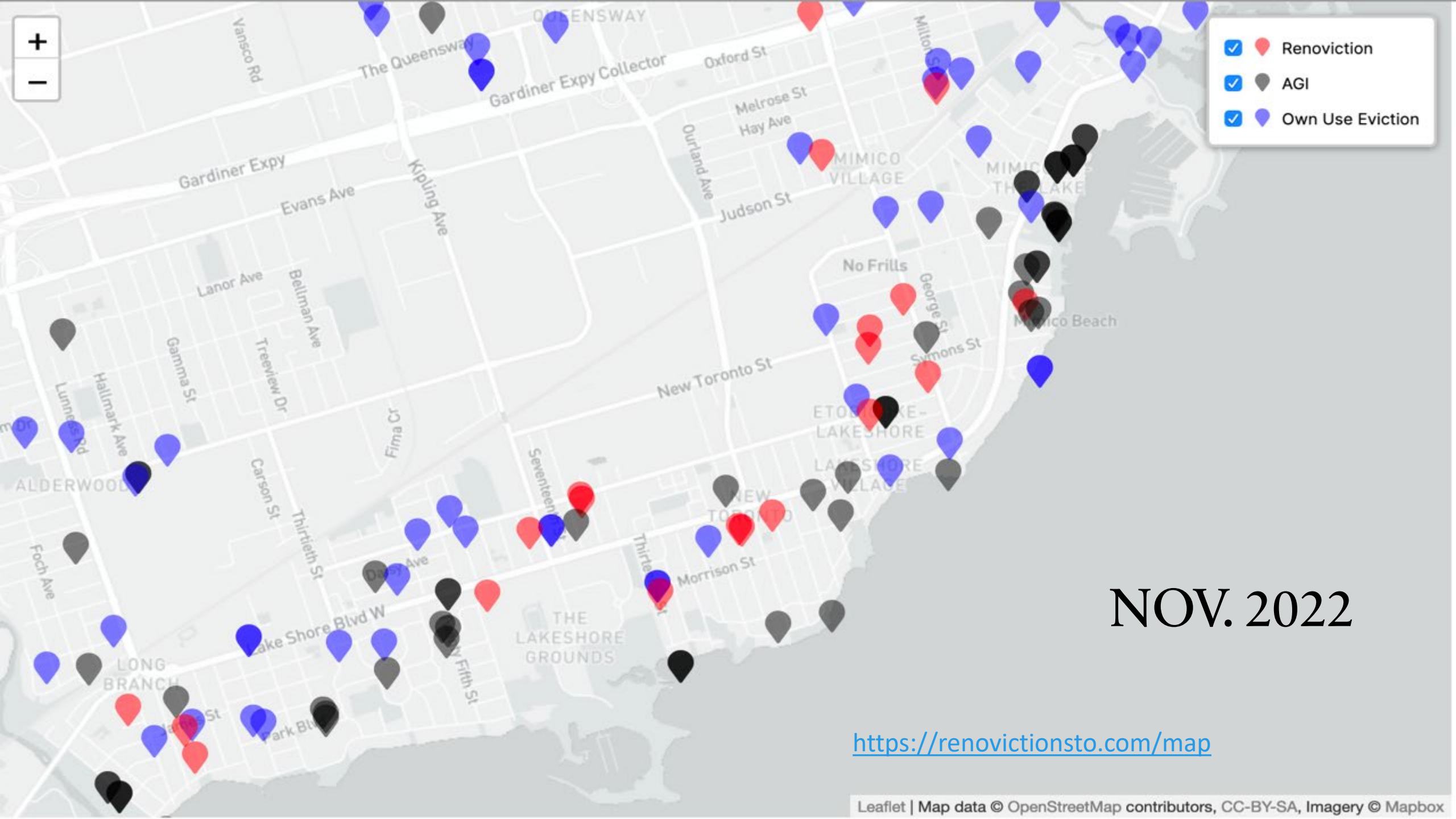


JULY 2022





-  Renovation
-  AGI
-  Own Use Eviction



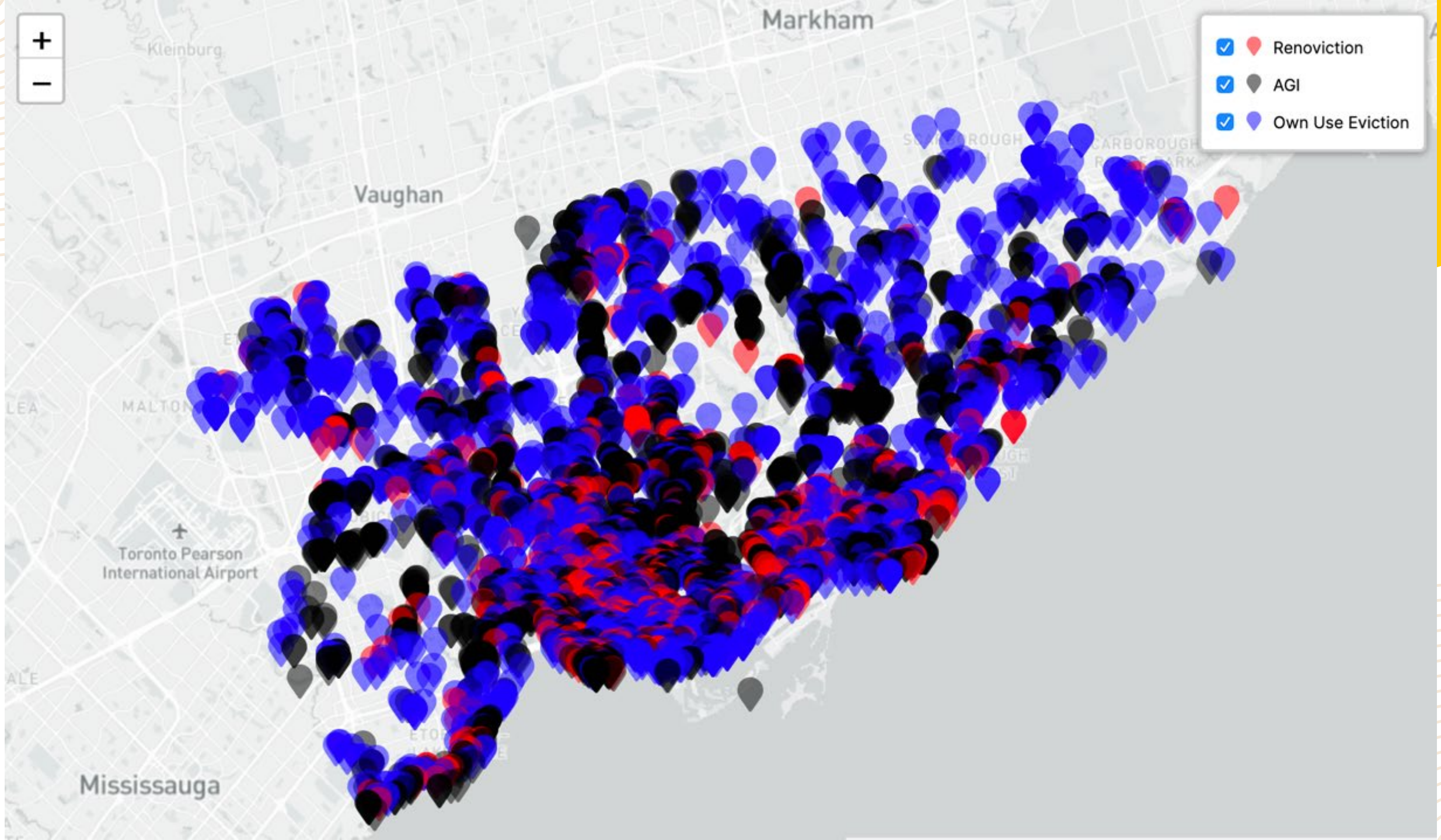
NOV. 2022

<https://renovictionsto.com/map>





-  Renovation
-  AGI
-  Own Use Eviction



# **CHALLENGES**

# SOME CHALLENGES

## PROJECT BASED

- Using true CBPR
- Siloed work
- Community engagement can be better (as always)
- Not enough time, resources
- Having to wear many hats

## ISSUES BASED

- Direct impacts on tenants and people without shelter
- Equity-lens limited
- Shared language – e.g. definitions
- NIMBYISM vs YIMBYISM
- Policy changes



# **THEMES & RECOMMENDATIONS**



# THEMES

1. Cost of living and unaffordability
2. Financialization of housing
3. The need for political involvement

## Solutions from survey respondents, n=224

### Quality of Life

Space, Proximity, Security, Secure, Employment & wages, health, food security, repairs – shelter, “thriving.”

### Advocacy & Relationships

Between landlord & tenant; politicians & communities & not just with developers; caseworkers doing more; police liaisons; awareness campaign.



### Financialization

Landlord responsibility to tenants; be tenant-centred. Address landlord lobbying, & commodification – “greedy landlords”, make that illegal.

### Equity & Affordability

Rent control, AGIs, lower rent, Shelters, students, seniors, families, disabilities, having a criminal record, health concerns, jobs, having bad credit, handicap equipped homes. Affordable housing, unit controls and more subsidies.

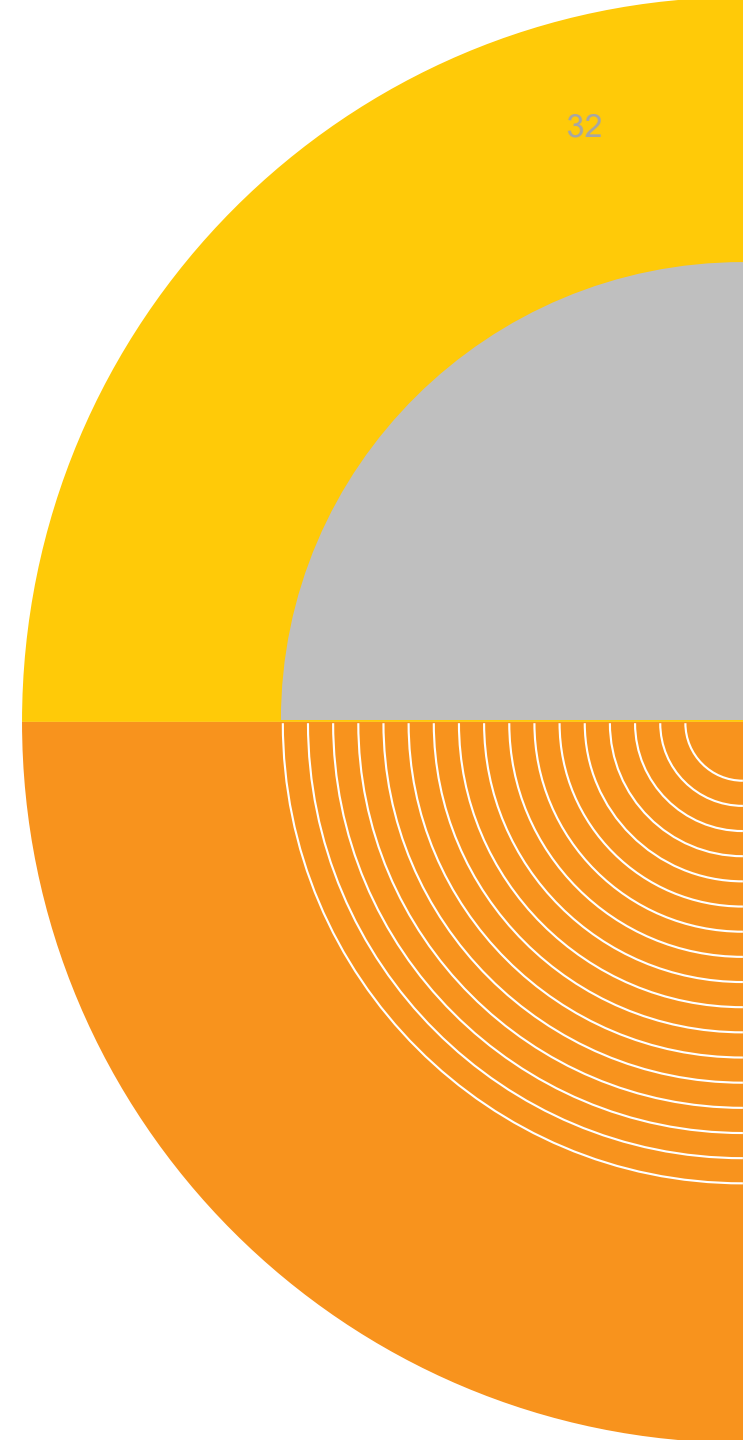
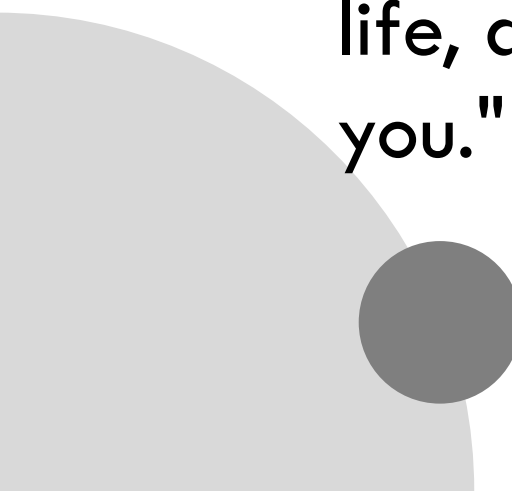
### Policy Changes

Address AGIs, rent control, city inspector for repairs, wages, subsidies, mixed housing, universal income, collect taxes from wealthy, laws to protect tenants, build more affordable units, more co-ops, limit condos, rent caps, foreign investment cap, change subsidy waitlist and criteria, multi-dwelling homes.

Government to do this work.

# RENTER RESPONSE,

“not being able to provide the quality of life for my kids... challenges the opportunities through life, and the confidence it gives you.”



# FROM THE COMMUNITY

## SOLUTIONS: THE 5 THEMES



**Improve  
Quality  
of Life**

**Advocacy &  
Relationships**



**Address  
Equity &  
Affordability**

**Stop the  
Financialization  
of housing**



**Policy  
Change**





### **No. 01 – Rent Control**

The most efficient way to address affordability is to preserve current stock. Rent-geared-to-income, rent & vacancy controls; addressing AGIs, renovictions and the financialization of housing.



### **No. 02 – Redefine housing needs**

What is housing affordability and for who? Developers will have different interests than a tenant who works on minimum wage. Demographics and cultural needs have changed, intersectionality and social implications must be considered.



### **No. 03 – Reinvest in communities**

Reinvest in supportive & community housing, co-op homes, subsidies, & repairs - for low-income groups - to prevent housing precarity and the negative impacts on long-term health and social or societal outcomes.

# APPROACHES

## Definitional consistency

- How the problem is defined determines the solutions
- What is defined, and by who
  - E.g. “more homes built faster” vs “affordable housing” vs adequacy and suitability

## Case Studies

- Land Trusts (Parkdale People’s Economy, Building a Better Bloor Dufferin)
- Community Benefit Agreement (TCBN),
- Cooperatives
- Inclusionary Zoning, etc.

## Policy Change

- Preventative policy requires a broader understanding of our environment.
- Specific groups, such as people on low incomes, persons with disabilities, or the elderly, are more vulnerable.

## WELLESLEY INSTITUTE'S THRIVING IN THE CITY

This includes the resources a person needs to thrive, rather than just survive, a Holistic Approach,

1. adequate and suitable housing
2. food and nutrition, security
3. transportation
4. health care
5. personal care & hygiene
6. physical activity
7. social participation & hobbies
8. professional development
9. savings and debt

# MOBILIZATION

## POWER IN NUMBERS

Collective power.  
Promote socio-economic reform to create the changes in our city towards a greater good.

## EDUCATION

Paradigm shift, to promote alternatives, use a variety of means, to monitor actions and share back to the community.

## RESEARCH

Enabling thorough strategic analysis; and by providing evidence to support advocacy.

## ADVOCACY

Have voices shared & heard. Promote a change in policy; building support from within and creating a supportive environment.

# COMMUNITY SUCCESSES TO DATE

1. Partner has received two funding grants to continue the work
2. local community groups have used our research for capacity building
3. founded the created of a local community benefits agreement group, partnered with Toronto Community Benefits Network (TCBN), [CBASE](#)
4. Helped with advocacy, education and mobilization of housing affordability issues
5. Students' advocacy through College Student Alliance
6. Hosted National Housing Day events and panels, each year
7. Hosted capacity building workshops
8. Hosted a housing conference March 3-5, 2023
9. Providing insight - second townhall with elected officials, by LAMP, on May 24<sup>th</sup> 2023



**THE  
RESEARCH   
RESOURCE KIT**

**[HTTPS://BIT.LY/3J6QDOT](https://bit.ly/3j6qdot)**

# TEAM (PAST AND PRESENT)



Jasmin Dooh, LAMP CHC

Natalie Pilla, Research Assistant

Charlotte L, placement student

Vanessa Vejar, Outreach Worker

Daniel Plant, Outreach Worker

Jasmine George, Research Assistant

Tasfia Naoshin, Research Assistant

Johnathan Palmer, Outreach Worker

**Housing Advisory Committee!!!**

**And the community <3**

# THANK YOU

Salomeh Ahmadi

[Salomeh.Ahmadi@humber.ca](mailto:Salomeh.Ahmadi@humber.ca)

Stay connected

<https://linktr.ee/southetobicokeha>

[Research kit](#)



# TWO QUESTIONS

1. How would you build a coalition (as a community of practice (CoP)) to ensure sustainable advocacy in the community and beyond this study?
2. How do you mobilize communities to self-advocate for housing affordability, especially post-pandemic?

# Question and Answer



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# Live Discussion



# Breakout Discussion Information

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1. Nominate a note-taker for each breakout group
2. Introduce yourselves within your group (your name, pronouns, role, location)
3. Discussion questions are on the google doc (link in chat) – the note-taker will record notes from your group on this shared document
4. We'll debrief as a large group following the breakout groups
5. After the event, an infographic summarizing key points of the discussion will be created and shared

# Discussion Questions

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**1:** How would you build a coalition (as a Community of Practice) to ensure sustainable advocacy in the community and beyond this study?


**2:** How do you mobilize communities to self-advocate for housing affordability, especially post-pandemic?



# Large Group Debrief

# Webinar Recordings & Live Discussion Summaries



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- Publications
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# Feedback

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Moving The Dial: A CBRCanada E-  
Learning Series







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