

HART Launch

March 29, 2023

Introduction



@ubcHART

Introduction

HART is working with governments, housing providers, and advocates across Canada to redefine how we measure and address housing need.



Our work answers the questions:
How much housing do we need, at what cost?
Where can non-profit housing be built?
How can we preserve existing affordable housing?



Our partners

13 Government Partners

17 Advisory Committee Members



Our tools

Our research is evidence-based and equity-focused, working with the most reliable datasets widely available in Canada.



**Housing Need
Assessment Tool**



**Land
Assessment Tool**



**Property
Acquisitions Tool**



Housing Needs Assessment Tool





Housing Need Assessment

Census-based

Custom income categories

Inclusion of
household size

Highlighting equity-deserving
populations

Deriving need for the
future



Income Category	% of total HHs	Annual HH Income	Affordable monthly shelter cost (2015 CAD\$)
Very Low Income (up to 20% of AMHI)	2.1%	<= \$14,100	<= \$353
Low Income (21% to 50% of AMHI)	16.51%	\$14,101 - \$35,250	\$354 - \$881
Moderate Income (51% to 80% of AMHI)	18.38%	\$35,251 - \$56,400	\$882 - \$1,410
Median Income (81% to 120% of AMHI)	21.34%	\$56,401 - \$84,600	\$1,411 - \$2,115
High Income (121% + of AMHI)	41.68%	>= \$84,601	>= \$2,166

Timeline

- Unit mix projections
- Support for CMHC Housing Accelerator Fund proposals

Summer

Next

Fall

- 2021 custom census data
- Indigenous Core Housing Need
- Improved instructions

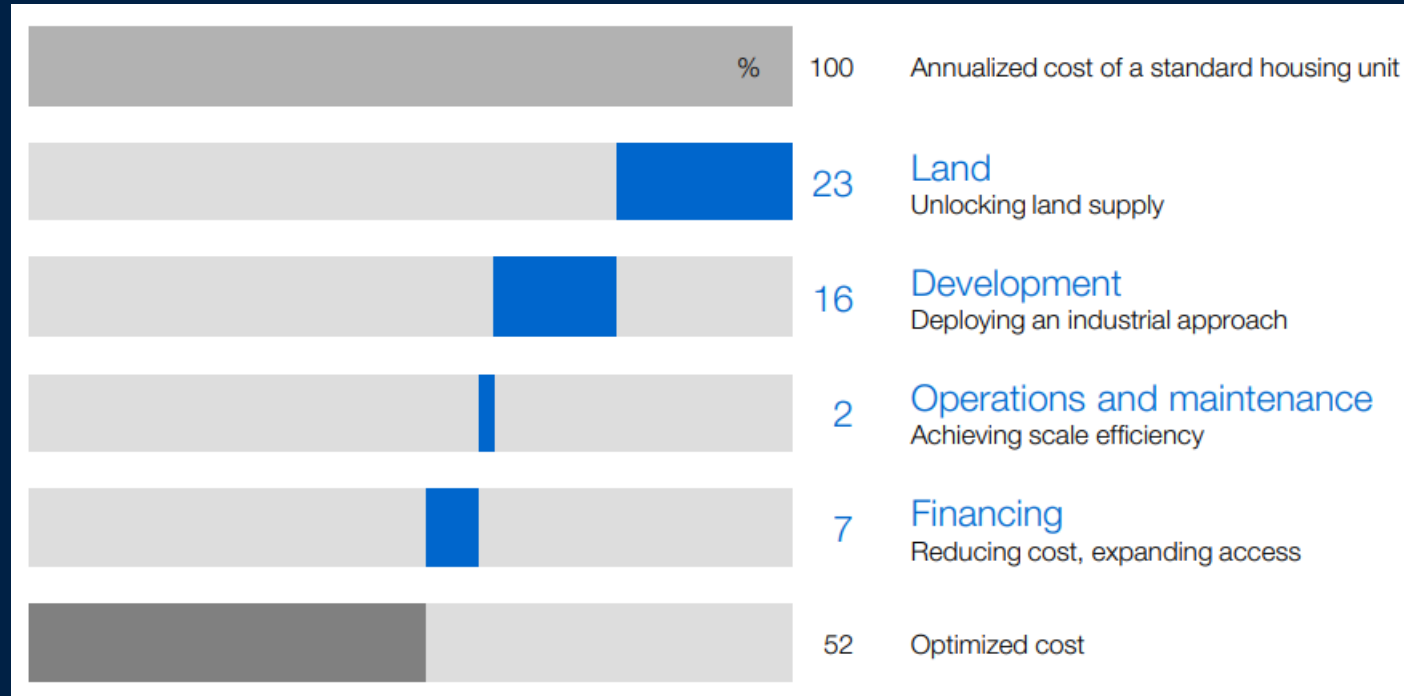
E-Learning course





Land Assessment Tool

Introduction



Research Questions

1. Where is the government-owned land that might be used to reach affordable housing targets?
2. Which of those parcels are the most well-located for affordable housing?



Timeline

Publishing maps for
Calgary, Edmonton,
and Gatineau

May

April

June

Expanding functionality

- More graphs & statistics
- Support for overlay analysis

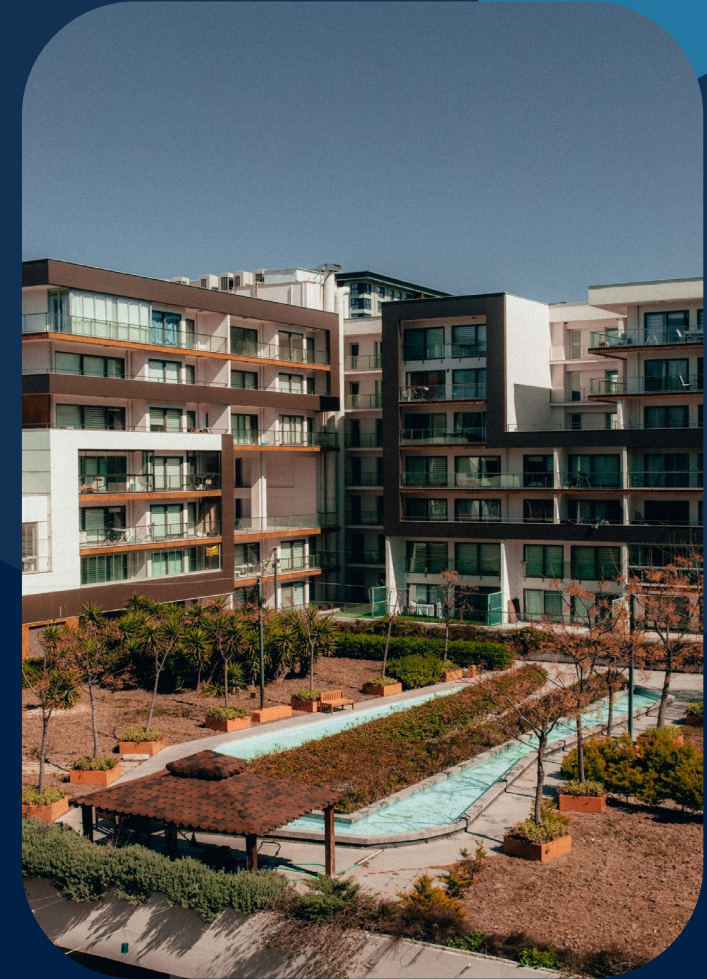
Publishing maps for the GTHA:

- Toronto
- Halton
- Hamilton
- Peel
- Durham
- York



Future

- Incorporating non-profit land
- Making our scoring system more flexible
- Improving access to land data
- Expanding assessments to include more communities





Property Acquisitions Tool

Loss of affordability

Nationwide

553,176

unsubsidized units renting
below \$750 were lost from 2011-2021



Developing an acquisitions strategy



*A strategy that aims to **identify and remove** existing affordable rental housing 'at risk' of loss **from the market** by **transferring ownership** to a non-market entity (including non-profits, co-ops, land trusts, charities, and/or government).*



Social policy benefits

Mitigating gentrification,
preventing displacement

Promote climate justice

Prevent homelessness

Strengthen non-market
housing sector

Cost effective housing policy



Property Acquisition Tools

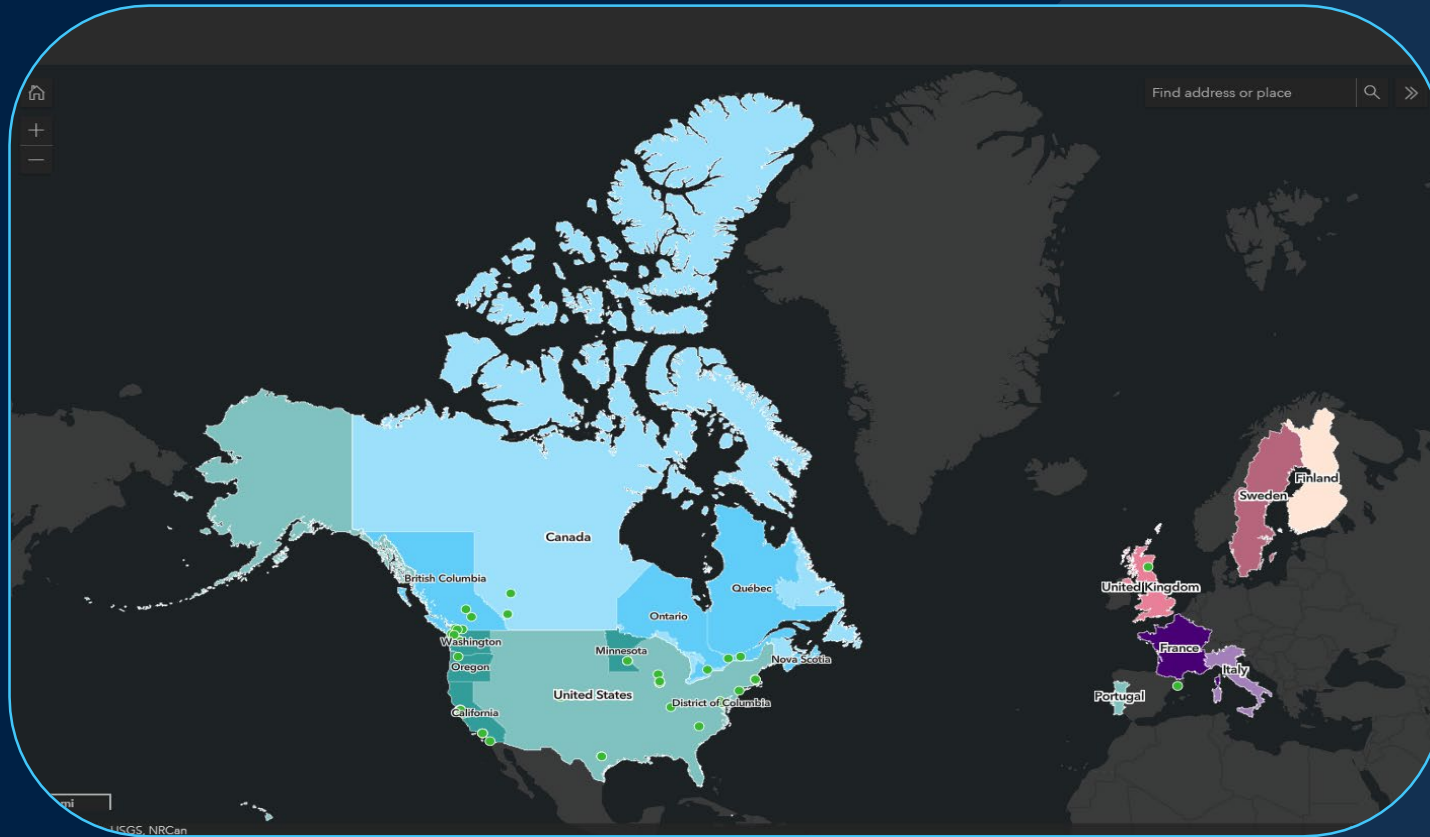
**Policy Map and
Database**
(Available Now)

**Acquisitions
Report**
(Available Now)

How-To Guides
(Coming Soon)



Policy Map and Database



Property Acquisitions Report

Acquisitions for Affordable Housing *By Joseph Daniels and Martine August*

Municipal Grant Funding for Acquisitions:

Toronto's Multi-Unit Residential Acquisitions (MURA) Program

Level of government	Municipal
Organization	City of Toronto
Funding amount	\$10 million per year (with 20% set aside for Indigenous organizations)
Funding type	Grant
Funding details	\$200,000 per unit for small apartment buildings; \$150,000 per unit for rooming houses; Permit fees and property tax waivers
Housing supported	Multi-family housing
Units supported	50 - 67 units per year
Units targeted	Small apartments and rooming houses with 5-60 units that are vacant or occupied or at risk of being lost due to conversion
Equity groups targeted	20% of annual funding allocates are for Indigenous housing organizations making acquisitions to support Indigenous Peoples
Affordability target	99-year affordability, where no single unit exceeds 100% of average median rent (AMR), and the overall project average does not exceed 80% of AMR
Date launched	2021

MURA was established by the City of Toronto to "facilitate the purchase and conversion of at-risk private market rental housing to permanently affordable rental homes" by the City, non-profit housing providers, and Indigenous community organizations (City of Toronto, 2021, 1-3). The City has funding of \$10 million set aside per year to support partners in the acquisition of small apartments and rooming houses (from 5-60 units).¹¹ Funding is offered as a grant that covers \$200,000 per apartment unit (or \$150,000 per rooming house dwelling room), for purchase and/or renovation. To be eligible, non-profits apply through a competitive process, with successful organizations receiving "pre-approval." Within 60 days of pre-approval, 10% of funding is forwarded for organizations to use as needed for up-front costs like deposits and acquisition expenses. Program recipients can also access incentives, including waivers for permit fees and property taxes.¹² Once organizations have selected a building, the City streamlines approvals and transfers funding to complete the transaction within 30 days. Toronto requires that MURA-funded properties must remain affordable for a 99-year term, where affordable is defined such that no single unit may exceed 100% of average median rent (AMR) and the overall project may not exceed 80% of AMR.

¹¹ This funding comes from the City's Development Charges Reserve Fund, with subsequent funding from the City's Land Acquisition Reserve Fund.

¹² These are existing incentives for affordable housing development available through the City of Toronto's Open Door Program.

Sample sale

In the first round of funding, PNLT was pre-approved for funding and secured a 36-unit multi-family property at 22 Maynard Street in Toronto. The organization was worried that the building would be acquired by a REIT, as had happened nearby, and used an impact investment model (sourcing funds from nine investors) to access a 3-year loan to acquire the building, with the hope that MURA funding would come through, which it did. The property provides deeply affordable housing to low-income residents in Parkdale.

HISTORY

Protecting Rooming Houses: MURA was created as a result of community-based activism to protect rooming houses, and a report by the Parkdale Neighbourhood Land Trust (PNLT, 2017) on the loss of rooming houses in Toronto's Parkdale community. After engaging with the land trust, the City established a 2019 Pilot Program to Protect Rooming Houses for Long Term Affordability (City of Toronto, 2020), which worked with PNLT to acquire a 15-unit rooming house and keep it affordable for 99 years.¹³

¹³ Outside of the 'pilot' the City further supported two additional acquisitions by non-profit housing providers using Ontario Housing Priorities Initiative funding. The result was the protection of 63 total units (25 rooms, and 38 self-contained units) in stable and secure long-term affordability.



1. Why the acquisition of multifamily housing is a vital 'tool' in the affordable housing toolkit
2. Five social policy goals advanced by property acquisitions
3. Four promising Canadian examples
4. How to scale up to national practice
5. Six best practices for implementing an acquisition strategy

Best Practices



1. Systematically identify buildings based on criteria
2. Set strong affordability parameters for acquired properties
3. Create streamlined, sustained, and dedicated funding, prioritizing grants
4. Build capacity of the non-profit sector
5. Fund and coordinate programs across all scales of government
6. Deliver acquisitions programming alongside supportive policies and legal powers

How-To Guides



From Best Practice to Action

1. Stand-alone resource to 'map' out an acquisition strategy regardless of starting point
2. Step-by-step guide for implementing each best practice (six guides in total)
3. Summarizes specific actions relevant for each tier of government
4. Provides quick access to practical resources

Timeline

Six How-To Guides

April

Now

Policy Database
Policy Map
Acquisitions Report

Future goals

Refine strategies and indicators
Extend strategies to **commercial properties and land**



The future of HART



Looking forward

There is so much work to be done on each of these projects. Housing research has never been such a vibrant and fundamental resource in Canada as it is now.

Training

Improving the tools and teaching people how to use them

Supporting governments

Providing support for governments and housing advocates

Data advocacy

Working towards greater transparency nationwide



Housing Justice

5 (1) The Minister must develop and maintain a national housing strategy to further the housing policy, taking into account key principles of a human rights-based approach to housing.

(2) The National Housing Strategy is to, among other things,

(a) set out a long-term vision for housing in Canada that recognizes the importance of housing in achieving social, economic, health and environmental goals;

(b) establish national goals relating to housing and homelessness and identify related priorities, initiatives, timelines and desired outcomes;

(c) focus on improving housing outcomes for persons in greatest need; and

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Stay in touch



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