Disturbing the Balance: Exploring the Implications of Employment Land Conversions in the City of Toronto

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TABLE OF CONTENTS

Acknowledgements	i
Abstract	ii
Foreword	iii
Glossary	
Introduction	
Research Methodology	
Research Methodology	
PART ONE	
Toronto's Deindustrialization Since the 1990s: From Manufacturing to the Knowled	
Economy	
Provincial and Municipal Policies Regarding Employment Lands	
Changes to the Provincial Policy Statement	
Expansion of Municipal Powers: Planning for Potential Economic Growth	
The Growth Plan for the Greater Golden Horseshoe, 2006	
Conversion Requests and the City-Initiated Municipal Comprehensive Review: OPA 231	
PART TWO	
Restoring the Balance: Living and Working in the City	16
Good Jobs/Bad Jobs	
The Loss of Good Jobs in All Sectors	
The Dependence on Precarious Employment	
Characteristics of a Good Job	
Gentrification and the Rent Gap	24
Theories on Gentrification in Historical Perspective	
Urban Lifestyle Preferences and Government-Led Gentrification	
The Housing Market and Reinvestment into the Built-Environment	
Defining Housing Affordability	
Tensions Relating to Defining Affordability	
"Housing Affordability" or "Affordable Housing"	
Appropriate Housing: A Minimum Standard?	
The Limits to Normative Affordability Indicators	
"Operationalizing a Residual Income Approach	
PART THREE	
Development On Eglinton Avenue	40
Eglinton Avenue and the Crosstown	
High-Rise Development on Eglinton Avenue	
Provincial and Municipal Policy on the Ground	
The Eglinton Avenue West Cluster	50
Affordability	
Employment	
Serving the Community	53
The Eglinton Avenue East Cluster	
Conversions Prior to the New Employment Land Policies	
Transit	
Moving Forward	59
Bibliography	62

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Abstract

The aim of this paper is to explore and understand the implications of employment land conversions in the City of Toronto, and in particular its impact on housing affordability. The municipal government has attempted to remedy the issue of land conversions by introducing new policies that are meant to restore, or at the very least slow down, the loss of employment opportunities through the protection of employment lands. The paper analyzes the new employment land policies within the context of current and outstanding development applications seeking land conversions to permit residential uses. The purpose of examining employment land conversions as it relates to housing affordability is to understand why residential development *may not* improve housing security. Although landowners and developers leverage the language on affordability, transit supportive development, and creating employment opportunities to legitimize the conversion requests, the redesignation of employment land to permit residential uses does not necessarily advance these goals. Rather, the conversions can fuel a series of other processes – such as gentrification and the loss of good jobs – that may make housing in the City less, rather than more, affordable. Safeguarding good jobs can generally improve housing security for a greater proportion of urban residents. I ask, however, whether the municipal government's emphasis on the protection of employment lands alone is enough and if this strategy should be coupled with a series of other policies to improve the economic circumstances of city residents?

Foreword

This paper explores the three components of my Plan of Study: urban and social planning, housing affordability, and public policy options for affordable housing in order to fulfill the requirements of a Master in Environmental Studies degree. The paper achieves this by discussing housing affordability as it relates to land-use planning practices. In particular it focuses on component two, which includes understanding: the role of planners in the spatial distribution, supply, and provision of affordable housing; how conflicting planning goals may impact the ability to introduce affordable housing policies that adequately address the needs of individual households; and how housing affordability is affected by the loss of employment land in the City of Toronto.

By conducting research for this paper, I was able to gain an understanding of how diverging development objectives among the parties involved in land-use planning – i.e. the developer, the property owner, the City, and the citizen – can have important implications for how development proceeds in the municipality. More specifically, through a literature review as well as a primary document survey, I was able to uncover how the drive among developers and landowners to close the "rent-gap" has had a significant impact on housing affordability and job security in the City.

Glossary

- Commercial Residential Zone: "permits uses associated with Mixed Use designation in the Official Plan...includes a range of commercial, residential and institutional uses, as well as parks."1
- Employment Areas (formerly Employment District): "to be used exclusively for business and economic activities."²
- Employment District: "The Official Plan defines Employment Districts as large districts comprised of lands where the Employment Areas land use designation applies"³
- Employment Industrial Zone: "The Employment Industrial Zone category permits uses associated with the Employment Areas designation in the Official Plan. This zone category includes a variety of manufacturing, warehousing, distribution and office uses within different zones. Some zones have permissions for parks, hotels, small scale retail and services serving area businesses."⁴
 - Employment Heavy Industrial: "areas for heavy manufacturing, industrial and other employment uses that may have impacts on adjacent lands."⁵
 - Employment Industrial: "areas for general manufacturing, industrial and other employment uses that co-exist in relatively close proximity to other manufacturing and industrial uses without major impacts on each other."6
 - Employment Industrial Office (Office Space): "areas for a mix of light manufacturing and office uses that coexist with each other in a "business park" setting."⁷
 - Employment Light Industrial: "areas for light manufacturing, industrial and other employment uses that co-exist in close proximity to sensitive land uses, such as residential and open space."8
- Mixed Use Areas: "combin[e] a broad array of residential uses, offices, retail and services, institutions, entertainment, recreation and cultural activities, and parks and open spaces."9
- Official Plan Amendment 231: an update to Toronto's Official Plan with regards to the preservation of employment land in the City

¹ Toronto, City of (2013r) "Zoning By-Law No. 569-2013." Retrieved from http://www.toronto.ca/zoning/bylaw amendments/pdf/19 August 2014 Part1.pdf

² Toronto, City of (2013e) "BY-LAW No. 1714-2013." Retrieved from

http://www.toronto.ca/legdocs/bylaws/2013/law1714.pdf

Toronto, City of (2010) "Employment District Profile." Retrieved from https://www1.toronto.ca/city_of_toronto/city_planning/sipa/files/pdf/employment-districts-profile-2010.pdf

Toronto 2013r

⁵ Ibid

⁶ Ibid

⁷ Ibid

⁸ Ibid

⁹ Toronto, City of (2010) "Official Plan." Retrieved from http://www1.toronto.ca/static_files/CityPlanning/PDF/chapters1_5_dec2010.pdf

What is housing affordability? Most fundamentally, it is an expression of the social and material experiences of people, constituted as households, in relation to their individual housing situations. Affordability expresses the challenge each household faces in balancing the cost of its actual or potential housing, on the one hand, and its nonhousing expenditures, on the other, within the constraints of its income. 10

- Michael E. Stone

Introduction

In recent years, there has been a drive to find an appropriate strategy for addressing the housing affordability problem in the City of Toronto. During the post-Second World War era, affordable housing delivery was primarily the federal and provincial governments' domain, requiring minimal municipal intervention. 11 However, since the mid-1980s, the federal government's provisioning of social housing has progressively subsided to a point where a national housing policy was nearly non-existent for a better part of the 1990s. 12 In 1993, followed by a decade of government cutbacks, the federal government completely slashed all new capital financing for affordable housing services and projects. 13 By 2032, the federal government is planning to completely withdraw from housing delivery all together.¹⁴

The shifting political-economic environment at the federal level required each province to adjust and adopt new mechanisms to expand and protect the current stock of affordable housing. Ontario, under the Conservative Mike Harris administration and unlike any other province in Canada, adapted to federal cutbacks by downloading housing responsibilities to its municipalities in the mid-1990s, which meant that each city has become social housing's sole proprietors. 15 In the midst of federal and provincial fiscal austerity, methods to mitigate affordable housing shortages have been met with many challenges.

For the past decade or so, however, Toronto has experienced rapid growth in condominium development, accounting for approximately 30 percent of condominium apartment

1

¹⁰ Stone, M. E. (2006) "What is Housing Affordability?" The Case for the Residual Income Approach." Housing Policy Debate. 17(1):151-184.

¹¹ Carter, T. and Polevychok, C. (2004) Housing is Good Social Policy. Montreal: Canadian Policy Research

¹² Carter, T. (2010) "Current Practices for Procuring Affordable Housing: The Canadian Context." Housing Policy Debate. 8(3): 593-631.

¹⁴ Ontario, Province of. (2010) "Building Foundations, Building Futures: Ontario's Long-Term Affordable Housing Strategy." Ministry of Municipal Affairs and Housing. Ottawa, Canada. Retrieved from http://www.mah.gov.on.ca/AssetFactory.aspx?did=8590

starts in all of Canada, which has expanded the supply of housing in the City¹⁶ (the number of condominium units in Ontario, for example, went from 270,000 in 2001 to presently over 700,000, a significant proportion of which are found in the Greater Toronto Area). ¹⁷ The development of condominiums has helped to alleviate some of the burden on the City's housing market; however, new problems have emerged as a consequence. In particular, the inclination among developers to produce in the (highly profitable) housing sector has resulted in the encroachment of residential development on lands zoned for other purposes. 18 Landowners and developers alike have targeted employment lands specifically, which has fundamentally disturbed the necessary balance identified by the City between employment growth and housing development. 19

Although there have been attempts at multiple scales to address affordable housing shortages, more attention needs to be directed at analyzing how condominium development has impacted housing affordability and job security. The City of Toronto has attempted to remedy the problems associated with condominium development by introducing new policies that are meant to restore, or at the very least slow down, the loss of employment opportunities through the protection of employment lands.²⁰

The targeting of employment lands for conversion has been a recurring issue in Toronto. Only a decade earlier, a local community group mobilized against a proposal submitted by the Rose Corporation to re-designate Toronto's "Studio District" to allow for a mix of uses on site.²¹ The mixed-use designation would have allowed the land to be "redeveloped into [a] space of consumption,"22 which would introduce insecure jobs into the economy. The fundamental issue that has arisen as a consequence is a new form of gentrification that occurs on industrial lands

¹⁶ Canada Mortgage and Housing Corporation (2013) "Canadian Housing Observer 2013." Retrieved from http://www.cmhc-schl.gc.ca/odpub/pdf/67989.pdf?fr=1429206253026

Ontario, Province of (2015) "Ontario Increasing Protections for Condo Owners." Retrieved from http://news.ontario.ca/mgs/en/2015/05/ontario-increasing-protections-for-condo-owners.html

¹⁸ Toronto, City of. (2013a) "Attachment No. 2 5 Year Official Plan and Municipal Comprehensive Reviews: Final Assessments Of Requests To Convert Employment Lands." Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/bgrd/backgroundfile-63575.pdf

¹⁹ Toronto, City of (2013b) "BY-LAW No. 1714-2013: To adopt Amendment No. 231 to the Official Plan of the City of Toronto with respect to the Economic Health Policies and the Policies, Designations and Mapping for Employment Areas," Retrieved from http://www.toronto.ca/legdocs/bylaws/2013/law1714.pdf ²⁰ Ibid

²¹ Lehrer, U. and T. Wieditz (2009) "Gentrification and the Loss of Employment Lands: Toronto's Studio District." *Critical Planning.* 139-160. ²² Ibid

"explicitly designated for jobs and job creation."²³ The most recent wave of conversion requests are chipping away at an already dwindling supply of lands dedicated to employment.

The following paper will analyze the new employment land policies and conversion requests within the context of literature on job security, gentrification, and affordable housing. The aim of this paper is to explore the impact of land conversions on housing affordability and, in particular, to assess the claims that each applicant makes regarding the supposed benefits that employment land conversions will bring to the City. The purpose of examining employment land conversions as it relates to housing affordability is to understand why residential development may not improve housing security. Although landowners and developers leverage the language on affordability, transit supportive development, and creating employment opportunities to legitimize the conversion requests, ²⁴ the redesignation of employment land to permit residential development does not necessarily advance these goals. Rather, the conversions can fuel a series of other processes – such as gentrification and the loss of good jobs – that can make housing in the City of Toronto less affordable. Safeguarding good jobs can generally improve housing security for a greater proportion of urban residents; I ask, however, whether the municipal government's emphasis on the protection of employment lands alone is enough and if this strategy should be coupled with a series of other policies to improve the economic circumstances of city residents?

Research Methodology

My analysis hinges on critical Marxist theory, which will allow me to situate my research within the context of broader patterns associated with capital accumulation and capital switching in urban spaces. The critical lens offered by a Marxist analysis, although limited, will allow me to explicate some of the growing issues associated with the development industry and speculative investment in the built environment, such as the intensification of social and spatial disparities in cities. Current gentrification research is also applied, as it provides insight into the issues surrounding unaffordability in desirable urban spaces and allowed me to expand on existing theories to include an assessment of gentrification as a consequence of granting applications for land-use conversions. In particular, the findings of a recent study conducted by

²³ Lehrer and Wieditz 2009

²⁴ Pigg, S. (May 2015) "Toronto needs more Mid-Rise Condos, Report Says." *The Toronto Star.* Retrieved from http://www.thestar.com/business/2015/05/01/toronto-needs-more-mid-rise-condos-report-says.html

Grube-Cavers and Patterson²⁵ will be used to analyze how anticipated transportation development and existing urban transit facilities engenders the process of uneven housing development in Toronto.

I employed a mix of qualitative research methods in my major paper. I surveyed primary documents available through the City of Toronto, collecting information from the current Official Plan, Provincial Policy Statement, 2014, pending and settled appeals to the Ontario Municipal Board (OMB), development proposals, and Official Plan Amendment (OPA) applications that have been submitted to the City. This allowed me to explore and conceptually map out what has been occurring along Eglinton Avenue within the context of the general patterns that we have witnessed across the City. Once completed, I analyzed the information collected in order to assess whether the new employment land policies were effective at averting employment land conversions. I included an analysis of documents prepared by the Canada Mortgage and Housing Corporation (CMHC), the Toronto Community Housing Corporation (TCHC), and the Ontario Non-Profit Housing Association (ONPHA), which provided statistical data on affordable housing, core housing need, and the amount of money being spent on rents. Further, I conducted formal interviews with City Planners, who chose to remain anonymous, to further my understanding of the municipality's position regarding employment lands and to fill in the gaps that arose after surveying the documents available through the City. I also had informal conversations with various other City Planners, who provided similar insights. A clear limitation of the following paper is the conspicuous absence of interviews from landowners and developers. However, I was able to remedy this issue by drawing on legal documents, letters, and proposals for development in order to outline and understand their positions regarding land-use conversions.

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²⁵ Grube-Cavers, A. and Z. Patterson. (2014) "Urban Rapid Rail Transit and Gentrifiction in Canadian Urban Centres: A Survival Analysis Approach." *Urban Studies*. 52(1): 178-194.

PART ONE

Toronto's Deindustrialization: From Manufacturing to the Knowledge Economy

The spatial and economic structure of the Toronto-city region has undergone massive transformations since the 1950s, as industrial growth was superseded by an expansion of non-industrial activities. Despite the predominance of non-industrial employment activities, manufacturing still provided a significant number of jobs to urban residents, particularly to individuals residing in the inner-suburbs during the 1950s and 60s. Estimates suggest that approximately half of those living in Toronto's inner-suburbs were employed in the manufacturing or industrial sectors. With deindustrialization, between 1951 and the end of the 1960s, the City lost approximately a third of those manufacturing jobs, as firms opted to move their activities to the relatively inexpensive suburban fringes. 27

The continued deterioration of the manufacturing sector, however, should be viewed within the context of changes and fluctuations within the broader economy. Although manufacturing's *relative* importance to the local economy has indeed declined, it would be a mistake to assume that this shift is merely symptomatic of the City reorienting its economic activities to knowledge-based sectors. During the two decades between 1983 and 2003, for example, although manufacturing experienced a gradual decline for almost ten years, it also witnessed growth when economic conditions improved (refer to figure 1). The manufacturing sector, like employment in other sectors, is sensitive to changes in the economy, fundamentally contradicting the notion that the City of Toronto no longer attracts these industries.

²⁶ Caulfield, J. (1994) City Form and Everyday Life: Toronto's Gentrification and Critical Social Practice. Toronto, ON: University of Toronto Press.

²⁷ Ibid

²⁸ Toronto, City of (2015) "Toronto Employment Survey 2014." Retrieved from http://www1.toronto.ca/City%20Of%20Toronto/City%20Planning/SIPA/Files/pdf/S/survey2014.pdf

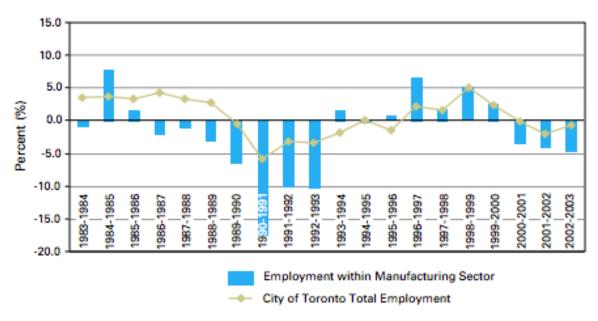


Figure 1. Annual Employment Change: Manufacturing

Source: City of Toronto Employment Survey 2003

It is important to understand how the decline of manufacturing may be a function of government policy and land-use planning strategies that privilege and nurture growth in certain sectors to the detriment of others, as well as the continued conversion of lands zoned for industrial purposes. The most recent changes to the employment land policies clearly illustrate the municipality's, perhaps unintentional, focus on expanding office space. Through the City's Official Plan Review, it implemented Official Plan Amendment 231, which contains policies pertaining to the protection of employment lands. Under OPA 231, the City states

"[a]lmost half of the City's current jobs, and a majority of it's future jobs are in offices. The Greater Toronto Area could be adding millions of square metres of office space over the coming decades..."²⁹

and, as such, the municipality stresses it is important to

"[s]timulate transit-oriented office growth in the Downtown and the Central Waterfront, the Centres and within walking distance of existing and approved and funded subway, light rapid transit and

²⁹ Toronto, City of (2013e) "BY-LAW No. 1714-2013." Retrieved from http://www.toronto.ca/legdocs/bylaws/2013/law1714.pdf

GO stations in other Mixed Use Areas, Regeneration Areas and Employment Areas." ³⁰

In a report prepared for the City of Toronto by the Real Estate Search Corporation (RESC) providing an analysis for "office replacement policies", there was a particular emphasis on introducing policies that prevent a further reduction in the availability of office space. The report states:

"When residential supply capacity substantially exceeds employment supply capacity there is a need to have policy which helps to restore balance. This includes the preservation of existing office space as well as a policy which encourages the creation of new supply of office space of all types and in all markets in order to keep pace with residential development."

The issue with these findings is the emphasis on developing office space, and the fundamental neglect of stimulating employment growth in all sectors, including manufacturing. Employment areas are finite; once lands zoned for industrial activities are repurposed to accommodate office space, and subsequently adjacent areas are able to develop other sensitive uses, such as housing, that land is permanently lost.

During the 1980s, manufacturing was in a constant state of flux. As time progressed, however, this began to change and, since 2000, the number of people employed in manufacturing has been steadily declining (refer to table 1). The question then becomes whether this is a consequence of manufacturers opting to move their business activities elsewhere or due to the dwindling supply of industrial employment lands that have been aggressively targeted for conversion for the past few years and the City's inability (or unwillingness) to enforce new employment land protections.

³⁰ Toronto 2013e

³¹ Dobson, I. (2013) "Office Replacement Policy Analysis for OP Review." *Real Estate Search Corporation*. Retrieved from http://www1.toronto.ca/City%20Of%20Toronto/City%20Planning/SIPA/Files/pdf/O/Dobson%20-%20Office%20Replacement%20Policy%20Analysis%20for%20OP%20Review%20-%20Final%20Report.pdf

Table 1: Number of Employees in the Manufacturing/Warehousing Sectors					
Year	Number of Employees	Percentage of Total Employment			
1983		21.9%			
1990		17.3%			
1996		14.2%			
2000		14.8%			
2002	180,000	14.2%			
2003	170,200	13.6%			
2004	163,200	13.0%			
2005	161,700	13.0%			
2006	153,200	12.0%			
2007	148,500	11.4%			
2008	143,100	10.9%			
2009	129,900	10.1%			
2010	129,500	10.0%			
2011	128,600	9.8%			
2012	128,200	9.6%			
2013	126,190	9.3%			
2014	124.610	9.0%			

Source: Toronto Employment Survey(s)³²

Jobs in office buildings do not generate the same residual employment benefits that manufacturing creates. The City notes,

"it is generally accepted that manufacturing creates relatively large 'indirect' effects. The MGP report [Malone Given Parsons' report

Toronto, City of (2014a) "Employment Survey 2013." Retrieved from http://www1.toronto.ca/City%20Of%20Toronto/City%20Planning/SIPA/Files/pdf/S/survey2014.pdf Toronto, City of (2013d) "Toronto Employment Survey 2012." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/2012 TES.pdf Toronto, City of (2012a) "Toronto Employment Survey 2011." Retrieved from http://www1.toronto.ca/city_of_toronto/city_planning/sipa/files/pdf/survey2011.pdf Toronto, City of (2011) "Toronto Employment Survey 2010." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/survey2010.pdf Toronto, City of (2010) "Toronto Employment Survey 2009." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/survey2009.pdf Toronto, City of (2009) "Toronto Employment Survey 2008." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/survey2008.pdf Toronto, City of (2008) "Toronto Employment Survey 2007." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/survey2007.pdf Toronto, City of (2007) "Toronto Employment Survey 2006." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/survey2006.pdf Toronto, City of (2006) "Toronto Employment Survey 2005." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/survey2005.pdf Toronto, City of (2005) "Toronto Employment Survey 2004." Retrieved from http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=c7ac186e20ee0410VgnVCM10000071d60f89RCRD Toronto, City of (2004) "Toronto Employment Survey 2003." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/survey2003.pdf

³² Toronto 2015

entitled 'Sustainable Competitive Advantage and Prosperity – Planning for Employment Uses in Toronto'] estimates that 1,000 export-based manufacturing jobs in the city's employment areas results in the creation of 1,200 indirect jobs in Ontario, though not all of them would be in the City."³³

As a consequence of current land-use planning practices, the City has struggled to ensure that its economic base remains diversified. There are many vacant lands zoned as employment, which have been targeted by developers over the past few decades as a result of disuse (and in some cases, lands that have ongoing employment activity were also targeted).³⁴ Although the City does not expect to return to its peak during the industrial era, the lands must be retained under the current designations in order to encourage the use of the space for manufacturing purposes.

Provincial and Municipal Policies Regarding Employment Lands

With the continued reduction in the employment land available, the province has attempted to slow down the rate of conversions in its municipalities through various public policy interventions. This has come in many forms, from the Provincial Policy Statement, the *Planning Act*, expanding municipal powers, to the Growth Plan.

Changes to the Provincial Policy Statement

The Provincial Policy Statement (PPS) outlines the Ontario government's position "on matters of provincial interest" connected to land-use planning. The PPS provides a framework to ensure a degree of orderly growth and development, to separate incompatible land-uses, and to ensure that the health and safety of its citizens is not jeopardized by poor planning decisions. All other planning legislation within Ontario, municipal Official Plans, and land-use policies are subordinate to the PPS and, in accordance with the *Planning Act, R.S.O 1990*, land-use planning decisions must "conform to," or at the very least "not conflict with," these guidelines. As a result, municipalities have a responsibility to carry out the provincial government's mandate regarding the policies outlined in the PPS.

³⁵ Ontario, Province of. *Planning Act, R.S.O 1990*. Retrieved from http://www.ontario.ca/laws/statute/90p13

³³ Toronto, City of (2013s) "Economic Value of the City's Employment Lands." Retrieved from http://www.toronto.ca/legdocs/mmis/2013/cc/bgrd/backgroundfile-64931.pdf

³⁴ Personal Correspondence, Toronto City Planner, January 26 2015

In 2014, the provincial government introduced the new PPS, which came into effect on April 30 of the same year. The PPS, 2014 sets out new land-use policies on the economy and employment lands, highlighting the importance of a diverse economic base that supports a variety of industrial and manufacturing activities for the province's "long-term economic prosperity." The new policies have reconsolidated the province's position regarding the protection of employment lands.

The changes to the PPS will further restrict the conversion of employment lands, allows municipalities to protect existing and plan for future employment uses, and expands the definition of "sensitive uses" to include potential encroachments on existing manufacturing and industrial operations.³⁷ Applications to convert employment lands to other uses can only be submitted during a municipally initiated Comprehensive Review. The rigid requirements for employment land conversions and the usage of land was an important extension of municipal powers for policy-making locally, particularly in Toronto.

Sensitive Uses

The most noteworthy policy outlined by the PPS, 2014 is the new section on "Land Use Compatibility." Although it has long been established that zoning bylaws exist to prevent compatibility issues, the introduction of this new policy is meant to prevent future occupants of adjacent lands (in particular residential occupants) from lodging a complaint about industrial and manufacturing activities. Under the *Planning Act*, Section 34 enables local municipalities to implement bylaws restricting certain uses on a parcel of land, but this restriction does necessarily protect existing industrial employment areas.³⁹

The Land Use Compatibility Guidelines, D1 through D6 already establish the need for separating residential uses from industrial and manufacturing uses. ⁴⁰ The policy further strengthens this requirement. Unlike the Guidelines and municipal Official Plans, this order from the province limits the ability of new (and incompatible) developments from impacting industrial employment areas by preventing the conversion of adjacent land if it is believed to have a future

³⁶ Ontario Ministry of Municipal Affairs and Housing (2014) *Provincial Policy Statement*, 2014. Retrieved from http://www.mah.gov.on.ca/AssetFactory.aspx?did=10463

³⁷ MMAH PPS 2014

³⁸ Ibid

³⁹ *Planning Act, R.S.O. 1990*

Toronto, City of (1995) "Guideline D6" Retrieved from http://www1.toronto.ca/City%20Of%20Toronto/City%20Planning/Community%20Planning/Files/pdf/D/D6&Procedures_1.pdf

impact on existing industrial activities. The policy has also empowered municipalities to strengthen its own policies regarding employment lands in Toronto's Official Plan, which will allow them to retain these spaces for future uses.

Expansion of Municipal Powers: Planning for Potential Economic Growth
In addition to enabling municipalities to introduce local policies to protect employment
areas, the PPS, 2014 has also enhanced the capacity for city staff to plan for long-term
employment needs by preserving vacant or unused employment areas for up to twenty years.⁴¹
The purpose of this policy is to ensure that unoccupied employment lands are not targeted for
rezoning, exploiting disuse as a justification for the amendment.

The conversion of employment areas that have been vacant for long periods has been an issue in the past. In the 2008 case of *Menkes Gibson Square Inc. v. City of Toronto*, the OMB granted an appeal by Menkes to convert an office commercial space into a condominium development. Referring to the 2005 PPS, which contained policies pertaining the accommodation of population growth in its municipalities, ⁴² the OMB determined that granting the appeal fulfilled the requirements of the province's (previous) mandate. The new PPS, however, will in theory prevent such scenarios from recurring. ⁴³ Judicial interpretation on the matter is more explicit, siding in favour of employment land preservation.

According to City of Toronto Staff, although the municipal government already had broad discretion to thwart efforts to repurpose employment lands, the PPS had further "confirmed" and "strengthened" their capacity to deny conversion requests. The new policy had simply "put another weapon in [their] arsenal." The Growth Plan, 2006 had already iterated that balanced growth includes preserving as much of the existing supply of employment land as possible; 45 the PPS was simply mirroring, and being brought up to speed, with the Growth Plan.

⁴¹ MMAH PPS, 2014

⁴² Ontario Municipal Affairs and Housing, Ministry of (2007) *Provincial Policy Statement, 2005.* Retrieved from http://www.mah.gov.on.ca/AssetFactory.aspx?did=4918

Personal Correspondence, Toronto City Planner January 26 2015

⁴⁴ Ibid

⁴⁵ Ontario Ministry of Municipal Affairs and Housing (2013) "Growth Plan for the Greater Golden Horseshoe, 2006." Retrieved from

The Growth Plan for the Greater Golden Horseshoe, 2006

The Growth Plan provides a framework for advancing growth and development in the Greater Golden Horseshoe region. As one of the fastest growing regions in North America, the guidelines outline a methodology for achieving balanced growth and ensuring that economic goals are not promoted at the expense of social objectives. The provincial government's vision for fostering "stronger, prosperous communities" will be met by directing and managing development in identified issue areas through collaborative and integrated decision-making. The key areas identified, among others, include land-use, transportation, infrastructure planning, urban form, and housing. 46

Within the Growth Plan, there are policies concerning employment lands, which outline how these spaces can, and should, be used to meet the aforementioned objectives. In addition to managing growth and encouraging employment intensification in key areas of the city, specifically along transit nodes, the employment land policies identify the need to diversify the economic base of Toronto through a mixture manufacturing, industrial, business, and retail activities (the emphasis is placed on stimulating growth in the first three sectors). The Plan reiterates the necessity of ensuring the future supply of employment lands to meet the projected forecasts ⁴⁷

Conversion Requests and the City-Initiated Municipal Comprehensive Review: Official Plan Amendment 231

Prior to the adoption of Official Plan Amendment 231 (OPA 231) the City of Toronto already had protections in place that discouraged the mass conversion of employment lands, including through the Official Plan.⁴⁸

"In 2006, the Planning Act was amended so that as long as the Official Plan contains policies dealing with the removal of land from areas of employment ('conversion' policies), then City Council decisions to refuse applications that propose to remove any land from an area of employment *could not be appealed to the OMB*" [emphasis added]. "

⁴⁶ MMAH 2013

⁴⁷ Ibid

⁴⁸ Toronto, City of (2013e) "BY-LAW No. 1714-2013." Retrieved from http://www.toronto.ca/legdocs/bylaws/2013/law1714.pdf

⁴⁹ Toronto, City of (2012b) "Official Plan Review: Employment Uses Policies." Retrieved from http://www.toronto.ca/legdocs/mmis/2012/pg/bgrd/backgroundfile-49723.pdf

The PPS provides a buffer by ensuring that "planning authorities may permit conversion of lands within employment areas to non-employment uses through a comprehensive review, only where it has been demonstrated that the land is not required for employment purposes over the long term and that there is a need for the conversion". ⁵⁰ As such, requests for zoning bylaw or Official Plan amendments could only be submitted during a City-initiated Five Year Municipal Comprehensive Review. City Staff then reviews all applications within the context of provincial and municipal policies and forecasts.

The contents of OPA 231 heavily reflected the province's mandate regarding the economic health of its municipalities. During the consultations for OPA 231, there was broad support for the protection of employment areas.⁵¹ The main objection came from the land development industry – particularly the Building Industry and Land Development Association, which represents a significant proportion of developers in the Greater Toronto Area (GTA) – claiming that the policies were unnecessary and would have adverse economic effects.⁵² The City, however, claimed that the policies were essential for ensuring a reasonable balance between work and living spaces within city limits, allowing individuals to live in proximity to where they work.

Since the City initiated a Municipal Comprehensive Review for employment lands in 2013, many property owners submitted applications seeking zoning amendments.⁵³ The City acknowledged this and has taken measures to counteract it. As part of the city's Five-Year Municipal Comprehensive Review, Toronto implemented OPA 231 on December 18 2013. Leading up to the adoption of OPA 231 and with the current development of the Eglinton Crosstown underway, the city received a significantly higher proportion of rezoning applications from industrial property owners across Eglinton Avenue, and the City alike, hoping to receive approval under the previous, less stringent, Official Plan. The former Official Plan did not contain the strengthened policies regarding employment lands, which is why landowners and

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⁵⁰ MMAH PPS, 2005

⁵¹ Toronto, City of (2013f) "City of Toronto Official Plan 5-Year Review/ Municipal Comprehensive Review, Economic Health and Employment Policies – Consultation Summary Report." Retrieved from http://www1.toronto.ca/city_of_toronto/city_planning/sipa/files/pdf/consultation-summary-report-appendices.pdf
⁵² Ibid

⁵³ Ibid

developers submitted their applications during the most recent round of Reviews. The City denied most of the applications, while providing partial approval to others.⁵⁴

From January to March 2013, the city reviewed its Official Plan and held a series of consultations and meetings with the public and key stakeholders. The general consensus was to retain as much land for future employment uses as possible.⁵⁵ Although there are site-specific differences, generally, landowners and developers were not amenable to OPA 231. The initial rejection of rezoning applications, however, does not necessarily mean they have been deterred, as landowners, among other affected stakeholders, have filed appeals to the Ontario Municipal Board (OMB).56

There were approximately 178 appeals of the Minister of Municipal Affairs and Housing's decision to approve OPA 231 forwarded to the OMB. ⁵⁷ Of those appeals, 97 were from owners of Core/General Employment Industrial Lands, 57 of which appealed in order to receive a Mixed Use designation on their properties, 9 appealed to receive approval as Regeneration Areas, 4 appealed to receive a Residential Use designation, while 13 appealed to have the entirety of OPA 231 revoked.⁵⁸ Mixed-use conversions were most frequently requested, because of the versatility the designation offers in terms of development. In particular, it allows the applicant to develop housing, while still offering employment in the form of ground-related retail. Developing the held lands, as such, is not necessarily required to make a profit; acquiring a high-value land-use designation (i.e. residential or mixed-use) is enough for an immediate turnover. An OMB hearing has not been scheduled as of yet, so it is unclear what the Board will decide once the hearings proceed.

Although there is a few industrial lands across Eglinton Avenue have been underutilized, the rate of conversions has meant future employment viability is still under threat, making it difficult for the City to meet its employment forecasts.

⁵⁴ Toronto 2013f

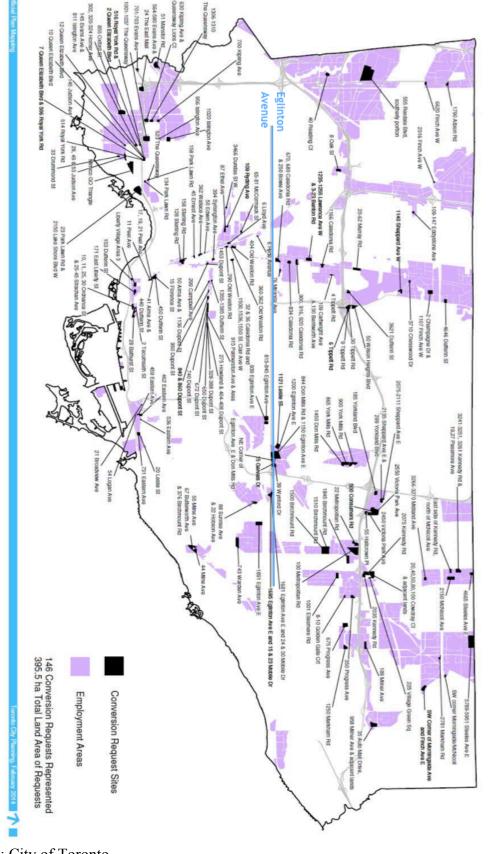
⁵⁵ Toronto 2013f

⁵⁶ Ritchie Ketcheson Hart and Biggart LLP 2014

⁵⁷ Toronto, City of (2013g) Employment Lands Review. Retrieved from http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=80d552cc66061410VgnVCM10000071d60f89RCRD

88 Ritchie Ketcheson Hart and Biggart LLP. 2014

Requests/Applications to Convert Employment Lands as of February 14, 2014



Source: City of Toronto

PART TWO

Restoring the Balance: Living and Working in the City Good Jobs/Bad Jobs

A primary concern the City of Toronto outlined regarding employment land conversions was the possibility of losing a varied land-use base, i.e. among employment and housing. Within the Official Plan Amendment 231 (OPA231), the City emphasized that there needs to be a "balance between employment and residential growth so that Torontonians have a greater opportunity to [both] live and work in the City." Preserving these spaces also "contribute to a broad range of stable full-time employment opportunities,"60 which can increase the financial security of more city residents.

The critical balance that the City is urging has come after a decade of condominium development on lands zoned for employment. Condominiums and high-rise apartments are often touted as an affordable and more sustainable alternative to low-density suburban living. ⁶¹ This argument, however, tends to ignore how pervasive structural issues – such as income inequality and the loss of secure employment opportunities – impact individual purchasing power, which may make condominium-living less, rather than more, affordable. Although condominiums can be an affordable option for middle-income households, the continued erosion of the middleclass⁶² has meant that this is far from the present reality. As such, rapid condominium development in the City, according to the municipal government, needs to be accompanied by the introduction of policies that "restores the balance" between residential development and employment growth. 63 Continued residential development without a proportional increase in employment opportunities may have unintended consequences, as higher-income earners continue to outbid those with lower-incomes for the available housing stock.

⁵⁹ Toronto 2013b

⁶⁰ Dobson 2013

⁶¹ Pigg, S. (2015) "Condo Boom has Helped Stabilize Housing Market: CIBC." Retrieved from http://www.thestar.com/business/2015/06/25/condo-boom-has-helped-stabilize-housing-market-cibc.html Monsebraaten, L. (2013) "Condos Becoming Part of Toronto's Affordable Housing Tool Box." The Star. Retrieved

http://www.thestar.com/news/gta/2013/05/21/condos becoming part of torontos affordable housing tool box.ht

RBC Economics (2015) "Housing Trends and Affordability." Retrieved from http://www.rbc.com/newsroom/ assets-custom/pdf/20150622-HA.pdf

⁶² Hulchanski, D. (2007) "The Three Cities within Toronto: Income Polarization Among Toronto's Neighbourhoods, 1970-2005." http://www.urbancentre.utoronto.ca/pdfs/curp/tnrn/Three-Cities-Within-Toronto-2010-Final.pdf 63 Ibid

The Loss of "Good Jobs" in all Sectors

The austerity politics and neoliberal trajectory characteristic of advanced capitalist nations has fundamentally influenced the nature of employment structures within society, a condition that has reduced the total number of secure jobs available. ⁶⁴ This has made the preservation and expansion of stable full-time employment a top priority on municipal policy agendas. Although the municipality's commitment to enhancing employment opportunities is unequivocal, the various reports on employment land policies do not provide a conceptually rigorous or detailed analysis of how labour is organized in society. This is problematic because it fundamentally ignores how prevailing employment structures have actually facilitated the expansion of precarious work in almost every sector. ⁶⁵

Several scholars, writing almost two decades ago, anticipated the intensification of income inequality and the erosion of the middle-class as a result of the international and local restructuring of labour relations. The declining employment opportunities in both the manufacturing and industrial sectors – which were a source of stable, full-time, unionized jobs that also provided benefits to its employees, such as healthcare – was accompanied by substantial growth in the more precarious service and retail sectors – which do not provide the same long-term job security and social safety nets. MacLauchlan and Sawada have assessed the process of "occupational restructuring" and note:

"Notwithstanding some very highly paid service occupations in finance, health care, and producer services, low-paid service occupations dominate the service sector's occupation structure and there is broad concern that they are poised to capture the lion's share of occupational growth."

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⁶⁴ Kalleberg, A. L. (2011) *Good Jobs, Bad Jobs: The Rise of Polarized and Precarious Employment Systems.* Russell Sage Foundation: New York, NY.

⁶⁵ Access Alliance (2014) "Bad Jobs are Making us Sick." *Access Alliance*. Toronto, ON. Retrieved from http://accessalliance.ca/sites/accessalliance/files/Bad%20jobs%20are%20making%20us%20sick_0.pdf
⁶⁶ Hulchanski 2007

MacLachlan, I. and R. Sawada (1997) "Measures of Income Inequality and Social Polarization in Canadian Metropolitan Areas." *The Canadian Geographer*. 41(4): 377-397.

Myles, J. G. Picot and T. Wannell (1990) "Good Jobs/Bad Jobs and the Declining Middle: 1967-1986." *Analystical Studies Branch Research Paper Series*, No. 28. Ottawa: Statistics Canada.

Evans, P. (2007) "(Not) Taking Account of Precarious Employment: Workfare Policies and Lone Mothers in Ontario and the UK." *Social Policy and Administration*. 41(1): 29-49.

⁶⁷ MacLachlan and Sawada 1997

⁶⁸ Ibid

The predominance of low-paid service sector jobs and its growing presence in the economy was, and continues to be, ⁶⁹ the "motor behind increasing income inequality in Canada." Although its shape and form may have changed, the fundamental essence of precarious work has only intensified and further entrenched in the fabric of contemporary labour markets and occupational structures.⁷¹

In Toronto, the trend towards more unstable forms of employment has permeated the local labour market. According to the City's Employment Survey,

"The proportion of jobs that are categorized as part-time have increased steadily over thirty years. In 1984, only 11.4% of Toronto's jobs were part-time while in 2014, 23.2% are defined as part-time employment; adding 194,470 part-time jobs over thirty years."

From 2001 to 2011, although the City made important gains in terms of job growth, the largest increase occurred in part-time occupations, accounting for approximately 79 percent of new jobs created (refer to table 2).⁷³ Unlike previous patterns of service and retail sector growth, the breakdown of employment by sector illustrates that new employment opportunities have emerged in every sector.⁷⁴

Table 2: Total Employment Growth in Toronto, 2001-2011						
Employment	Total Number of Employees		Net Change	Growth Rate %	% of new Jobs	
	2001	2011	2001-2011		2001-20011	
Full-time	1,017,800	1,024,200	6,400	0.6%	21%	
Part-time	268,500	293,100	24,600	9.2%	79%	
Total	1,286,300	1,317,300	31,000	2.4%	100%	

Source: Toronto Employment Survey 2011

What the data does not show, however, is a breakdown within each employment category of the characteristics of each job, which can include contractual, temporary, and casualized forms

Walks, A. (2001) "The Social Econology of the Post-Fordist/Global City? Economic Restructuring and Socio-Spatial Polaization in the Toronto Urban Region." *Urban Studies*. 38: 407-447.

Toronto, City of (2012a) "Toronto Employment Survey 2011." Retrieved from

⁶⁹ Vosko, L. F. (2006) "Precarious Employment: Understanding Labour Market Insecurity in Canada." Montreal, Quebec: McGill-Queens University Press.

⁷⁰ MacLachlan and Sawada 1997

⁷¹ Vosko 2006

⁷² Toronto, City of (2012a) "Toronto Employment Survey 2011." Retrieved from http://www1.toronto.ca/city_of_toronto/city_planning/sipa/files/pdf/survey2011.pdf

⁷³ Ibid

⁷⁴ Ibid

labour, in addition to "part-time" positions. For example, although the Employment Survey recognizes that there has been a significant decline in full-time *permanent* jobs, 75 the term "fulltime" is left undefined, which fails to capture important information about the nature of labour relations in Toronto, including the *duration* of a full-time position. Contractual labour is particularly problematic because it engenders an illusion of stable work, but does not provide the same long-term job security nor does it account for the fringe benefits, such as extended healthcare, sick leave and vacation days, associated with full-time permanent work. Thus, it is unclear whether the "full-time jobs" created were actually permanent or temporary positions. Despite the ambiguity with the full-time figures, the data on part-time employment is relatively more explicit and, since 79 percent of the jobs added in Toronto were part-time, ⁷⁶ it can be inferred that the office and public sectors are also increasingly relying on part-time labour.

The problem, as such, is not only a net loss of employment lands in and around the City of Toronto, but the increasing reliance by businesses and corporations on flexible and casual labour to meet growing demands to remain profitable and competitive. The municipality's emphasis on preserving employment land around the city becomes a copout, without taking any real or tangible steps towards addressing the structural causes of the issue.

Table 3: Total Employment Growth in Toronto, 2011-2014							
Employment	Total Number of Employees				Net Change	Growth Rate %	% of new Jobs
	2011	2012	2013	2014	2011-2014		2011-2014
Full-time	1,024,200	1,028,900	1,048,150	1,063,540	39,340	3.8%	59%
Part-time	293,100	302,700	315,410	320,860	27,760	9.5%	41%
Total	1,317,300	1,331,600	1,317,300	1,384,400	67,100	5.0%	100%

Source: Toronto Employment Survey 2014

Despite this alarming trajectory, however, the rapid expansion of part-time employment opportunities slowed down between 2011 and 2014 (refer to table 3). In proportion to existing part-time and full-time jobs available, part-time employment opportunities grew by 9.5 percent, whereas full-time opportunities grew by merely 3.8 percent. Notwithstanding the continued disparity, and unlike the abysmal record of the preceding decade, approximately 59 percent of

⁷⁵ Toronto 2012a ⁷⁶ Ibid

new jobs being introduced to the urban economy were full-time opportunities.⁷⁷ Again, due to the vague definition of "full-time," it is still unclear what characterizes the new full-time jobs and, in particular, what the duration, if contractual or temporary, of each position is.

The Dependence on Precarious Employment

The current trend towards income inequality and falling wages points to broader structural issues that are symptomatic of changing labour markets. Hulchanski has emphasized that the fluctuating incomes of individuals

> "in the 35 years between 1970 and 2005, [can be attributed] to changes in the economy, in the nature of employment (more parttime and temporary jobs), and in government taxes and income transfers. These changes have resulted in a growing gap in income and wealth and greater polarization among Toronto's neighbourhoods."78

The new occupational structure requires a class of low-skilled, low-paid labourers to take undesirable jobs, in addition to maintaining a reserve army of "flexible" labourers as fuel for urban economic engines. The new political economy requires labour market flexibility in order to fulfill the demands of and meet pressures to remain competitive in the face of fierce global competition for profits.⁷⁹ Writing in 1989, Standing explains that in response to economic crises employers have tended

> "to reduce reliance on full-time wage and salary workers earning fixed wages and various fringe benefits. Companies and public sector enterprises in both the developed and developing countries are increasingly resorting to casual or temporary workers, to parttimers, to subcontracting and to contract workers."80

This trend has not changed and, in fact, aptly describes the present situation in Toronto, 81 which will continue to intensify as firms opt to expand the use of temporary workers. 82 Further,

⁷⁷ Toronto 2015

Toronto, City of (2013d) "Toronto Employment Survey 2012." Retrieved from http://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/2012 TES.pdf Toronto, City of (2012b) "Toronto Employment Survey 2011." Retrieved from http://www1.toronto.ca/city_of_toronto/city_planning/sipa/files/pdf/survey2011.pdf ⁷⁸ Toronto 2013d

⁷⁹ Fuller, S. and L. F. Vosko (2008) "Temporary Employment and Social Inequality in Canada: Exploring Intersections of Gender Race, and Immigration." Social Indicators Research. 88: 31-50.

⁸⁰ Standing, G. (1989) "Global Feminization through Flexible Labor." World Development. 17:1077-1095.

⁸¹ Task Force on Competitiveness, Productivity and Economic Progress (2013) "Course Correction: Charting a New Road Map for Ontario. Retrieved from http://www.competeprosper.ca/uploads/2013 AR12 Final.pdf

while employers are quick to terminate secure full-time positions during a recession, an economic recovery does not necessarily mean the restoration of former jobs. Rather, there has been a trend towards "jobless recoveries," which is "characterized by slow or declining employment growth despite economic gains," a pattern that has been apparent in Toronto. ⁸³ With every economic decline, one can expect the permanent loss of traditional jobs and the further entrenchment of corporate dependencies on precarious workers.

The declining welfare state and the shift from "welfare" to "workfare" policies can also be attributed to the changing nature of labour markets and the emergent austerity agenda of contemporary political administrations in many, if not most, nations. The new welfare regime enlists the flexible labourers required to take on undesirable occupations. In order to discipline social assistance recipients, welfare benefits are increasingly tied to stipulations that require individuals to engage in low-skilled, low-paid work, which limit the opportunities for upward socioeconomic mobility. In Ontario, this change was enforced in 1996 with the introduction of Ontario Works. Under Ontario Works, the province replaced needs-based social assistance with a more punitive regime that imposed "work-related obligations," which has socially and economically disenfranchised many social-service recipients. As Peck aptly describes it, "workfare is not about creating jobs for people that don't have them; it is about creating workers for jobs that nobody wants."

Evans analyzes the gendered and racialized dimensions of precarious employment in Ontario and concludes that this trajectory has disproportionately affected historically marginalized segments of the population.⁸⁷ The feminization of poverty is clearly illustrated through an analysis of the number of the employment opportunities available to women under the workfarist regime, for example, which are few and far between or concentrated in positions that are typically associated with antiquated gender roles. Women are also encouraged to take on unpaid forms of employment, in the form of "Community Participation," in order to fulfill the

United Way (2013) "It's more than Poverty: Employment Precarity and Household Well-being." Retrieved from http://www.unitedwaytyr.com/document.doc?id=91

⁸² Grant, T. (2015) "Precarious Employment Still Rising in Toronto and Hamilton." *Business News Network*. Retrieved from http://www.bnn.ca/News/2015/5/21/Precarious-employment-still-rising-in-Toronto-and-Hamilton.aspx

⁸³ Grant 2015

⁸⁴ Evans 2007

⁸⁵ Ibid

⁸⁶ Peck 2001

⁸⁷ Evans 2007

work-related requirements. 88 Single-mothers are especially disadvantaged by this system, since they are dually burdened with caregiving, without a partner, and forced to absorb childcare costs, while engaged in irregular, low-paid shift work. The racialized aspect of precarious employment is apparent when looking at the type of work immigrant women are concentrated in – which tend to be the least desirable positions – despite the advanced qualifications they bring from their native countries.89

In addition to being placed in unfulfilling, insecure, low-paid/unpaid work, there are also very few resources available to the workfare participants who request education and/or job training in order to break free from their dependence on social welfare. 90 In fact, as Evans notes, "the idea that 'any job is a good job' is explicit in the guidelines" circulated to the Ontario Works participants and job training is only encouraged when it is demonstrated that it is the quickest path to a job. 91 The purpose of Ontario Works is not to pull welfare recipients out of poverty, but to ensure that there is no idle labour power by placing participants in any position as quickly as possible.

Consequently, although the municipal government recognizes the need to preserve "good jobs," there is also a fundamentally contradictory drive to expand on the insecure forms of employment that are required for the maintenance of a well-oiled economic machine. Reconciling the two conflicting imperatives may require interrogating what the municipality understands to be a good job in the City and confronting the destructive aspects of the province's austerity agenda and work-related obligations that have been attached to welfare supports. Not every job is a "good job," despite the province's claims regarding employment in society and, unless this is acknowledged, there will continue to be wealth disparities that disadvantage the most vulnerable in society.

Characteristics of a "Good Job"

So if not every job is a good job, what characterizes a good job? Conceptions of a "good job" are often attached to remuneration, 92 which, although an important component of long-term

⁸⁸ Evans 2007 ⁸⁹ Ibid

⁹⁰ Ibid

⁹² See Table 4: Characteristics of a Good Job

economic security, does not necessarily take into account other factors that may make a particular occupation desirable or undesirable. Further, for the City of Toronto

> "[m]anufacturing jobs are "good jobs"...When adjusted for educational attainment, wage rates in manufacturing industries are higher than the average for all industries, particularly for persons with lower levels of educational attainment."93

Defining the concept of "stable full-time employment opportunities" is still very much open-ended. However, one can easily define what "stability" is not, which is the contractual, temporary, low-paid, part-time forms of employment that have become increasingly common in the functioning of the international economy. According to Isik Zeytinoglu and Jacinta Muteshi, this form of labour has been put forth under various banners "such as 'flexible specialization,' 'nonstandard or flexible work relationships,' or 'flexible accumulation,'",94 reinforcing the ubiquity of such concepts and how, despite diverse socio-political and economic contexts, the flexibilization of occupational structures has simply become a normalized facet of the global economy.

A "good job," as such, has multiple common threads and can generally be defined as any form of employment that does not require individuals to work more than an average of forty hours per week, endows workers with benefits, ensures the safety of employees, provides job security beyond the duration of a single contract, considers the divergent needs of men and women (particularly with regard to childcare responsibilities), contains opportunities for upward mobility, and challenges individuals. Although definitions may omit the aforementioned factors or include unmentioned ones, generally, various organizations, research centres, and scholars identify similar components of a good job (refer to table 4). It is important to note that the information provided in the following table is specific to North America. The idea of a "good job" can vary drastically. If one were to broaden the focus to include place-based conceptions of a good job, the definition would be further muddled.

⁹³ Toronto 2013s

⁹⁴ Zeytinoglu, I. U. and J. K. Muteshi. (2000) "A Critical Review of Flexible Labour: Gender, Race and Class Dimensions of Economic Restructing." Resources for Feminist Research. 27(3/4): 97-120.

Table 4: Characteristics of a "Good Job" ⁹⁵						
	Wages	Healthcare	Employment Standards	Workplace Flexibility	Long-term Job Security	
Centre for Economic and Policy Research	Pay: at least \$18.50/hour (USD)		Workplace health and safety	Availability of paid sick days, paid family leave, paid vacation, scheduling flexibility	Yes (does not elaborate)	
Access Alliance: Good Jobs Campaign	Fair wages	Health benefits	Higher employment standards and occupational health policies	Workplace flexibility: schedule flexibility and sick days		
Wider Opportunities for Women	Minimum Wage	Benefits		Job content: interest, prestige and independence	Unemployme nt insurance	
Centre for the Studying of Living Standards	Yes (does not elaborate)			Future Prospects		
Jencks, Perman, and Rainwater	Yes (does not elaborate)		Training	Autonomy: flexible scheduling, supervision Vacation	Yes (does not elaborate)	

Gentrification and the Rent Gap

"If the rent gap theory works at all, it works because of its simplicity and its limited claims. It should certainly be subjected to theoretical criticism, but I do think that this will be useful only if the theoretical premises are taken seriously from the start." ⁹⁶

-Neil Smith

Although the municipal government did not identify gentrification as an area of concern regarding employment land conversions, the work/living balance emphasized in the Official Plan Amendment suggests that creating employment opportunities within city limits, and in proximity to housing, is an integral component of promoting housing affordability. Without a stable source

⁹⁵ Access Alliance 2014

Clark, A. (1998) "What Makes a Good Job? Evidence from OECD Countries." *Centre for the Study of Living Standards*. Ottawa, ON. Retrieved from http://www.csls.ca/events/oct98/clark.pdf

Jencks, C. L. Perman and L. Rainwater (1988) "What is a Good Job? A New Measure of Labour Market Success." *American Journal of Sociology*. 93(6): 1322-1357.

Schmitt, J. and J. Jones. (2012) "Where Have all the Good Jobs Gone?" *Centre for Economic and Policy Research*. Washington, DC. Retrieved from http://www.cepr.net/documents/publications/good-jobs-2012-07.pdf Wider Opportunities for Women. Washington, DC. Retrieved from http://www.wowonline.org/good-jobs-economic-converter

⁹⁶ Smith, N. (1996a) "Of rent gaps and radical idealism: a reply to Steven Bourassa." *Urban Studies*. 33(7): 1199-2103.

of income, lower income urban residents can continue to expect to be pushed out of their neighbourhoods towards the periphery of the city in search for more affordable accommodations.

The growing income gap has contributed to the spatial reorganization of Toronto along socioeconomic class, a process that fosters changes in neighbourhood structure and composition once rents become unaffordable. ⁹⁷ As will be outlined later in the paper, affordability accounts for much more than simply the cost of housing – including location, size, safety, and transit accessibility – dynamics that may be jeopardized once the process of gentrification is underway.

There are multiple theoretical frameworks that attempt to account for the *causes* of gentrification, including, but not limited to, analyzing demographic shifts, the changes in household composition, the adoption of urban-oriented lifestyles, and the larger-scale changes in the economy. The predominant perspectives are separated into two major camps. On the one hand, there is the "cultural" theoretical framework that associates gentrification with patterns of urban lifestyle change, where households begin to value the specialized and diverse consumer goods and services offered in cities and proximity to places of employment over the housing space provided by the suburbs. On the other hand, there is the "economic" perspective that attributes spatial changes at the neighbourhood level to the shifting real estate market, patterns of mortgage lending, rising property values, and capital reinvestment into degenerating urban spaces. For Chris Hamnett, the two, ostensibly conflicting, camps only provide partial analyses of the causes of gentrification and complement, rather than contradict, each other as explanatory frameworks.

Neil Smith also argues that although each framework is presented as distinct from the other, each emphasize the idea of "consumer preference" with regards to neighbourhood

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⁹⁷ Smith 1996a

⁹⁸ Ley, D. (1980) "Liberal Ideology and the Post Industrial City." *Annals of the Association of American Geographers*. 70(2): 238-258.

⁹⁹ Ley 1980

Mullins, P. (1982) "The 'Middle-Class' and the Inner City." *Journal of Australian Political Economy*. 11: 44-58. Williams, P. (1984) "Economic Processes and Urban Change: An Analysis of Residential Restructuring." *Austrialian Geography Studies*. 22: 39-57.

¹⁰⁰ Beauregard, R.A. (1986) "The Chaos and Complexity of Gentrification." In Smith, N. and Williams, P. (eds) *The Gentrification of the City*. London, UK: Allen and Unwin.

Smith, N. (1979) "Toward a Theory of Gentrification: A Back to the City Movement by Capital, Not People." *Journal of the American Planning Association*. 45(4): 538-548.

Hamnett, C. (1991) "The Blind Men and the Elephant: The Explanation of Gentrification." *Transactions of the Institute of British Geographers.*" 16(2): 173-189.

change.¹⁰² According to "neoclassical residential land use theory...gentrification is explained as the result of an alteration of preferences and/or change in the constraints determining which preferences will or can be implemented."¹⁰³ However, an emphasis on changing preferences does not account for the source of such changes. As such, shifting the focus to an analysis of larger, macro-level fluctuations that occur within the economy will reveal how shifting preferences manifest over space and time in response to changing economic conditions. Each theoretical framework warrants further expansion.

Theories of Gentrification in Historical Perspective

Urban Lifestyle Preferences and Government-Led Gentrification

Unlike suburban areas, cities offer a large repository of specialized consumer goods and services that meets the individual needs of people in search of a particular lifestyle. The "amenity package" offered by the central city gives individuals more options to fulfill that lifestyle choice and, according to Ley, "the early stages of gentrification may be associated with countercultural lifestyles, including avant garde artists, gay communities, and activist political associations." Further, urban centres, and in particular downtown areas, were identified as a source of "recreational and cultural activities, better jobs, and higher wages." Cities (and more recently suburban areas) are also points of convergence for ethno-cultural communities that seek to live with others and consume products from their countries of origin. Regardless of the particular lifestyle an individual seeks to lead or the motivations behind moving to the city, urban growth is an inevitable byproduct of the demand for carving out a space within the city.

However, seeking out a particular urban culture is not only an individually driven process, but is also employed by municipal governments in an attempt to sell a lifestyle it believes will bolster the urban economy. The marketing of the city as a source of "aesthetically pleasing landscapes," sites of heritage, and foundations for creativity¹⁰⁶ have been endorsed by municipal governments multiple times under different banners throughout the past few decades. Most recently, Florida's creative city framework¹⁰⁷ has been adopted by cities all over the world

¹⁰² Smith 1979

¹⁰³ Ibid

¹⁰⁴ Ibid

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¹⁰⁶ Peck, J. (2005) "Struggling with the Creative Class." *International Journal of Urban and Regional Research*. 29(4): 750-770

¹⁰⁷ Florida, R. (2002) The Rise of the Creative Class: And How It's Transforming Work, Leisure, Community and Everyday Life. New York, NY.: Basic Books.

in order to "prime consumer demand and private sector reinvestment into the inner city." The marketing of a particular urban lifestyle, as such, has little to do with giving city-residents the opportunity to develop their own place-based urban identities. Rather, it becomes a platform for the government to advance its own economic objectives.

In Toronto, this is evidenced in the municipality's development of the "Culture Plan for the Creative City," 109 which "called for Toronto to use its arts, culture and heritage assets to position itself as a creative city." 110 Although the principles advanced are not inherently detrimental, by attaching it to macroeconomic objectives it evokes an array of already negative undertones associated with unfettered, and in particular uneven, economic development. The Plan promotes Florida's principles as essential for enhancing the City's competitiveness internationally. 111 However, it neglects "issues of intraurban inequality and working poverty" 112 within the city, which begs the question who – and by extension who does not – benefit from the creative city?

In addition to the blatant neglect of poverty and inequality, many scholars have already noted how this rhetoric fosters the process of gentrification by stimulating reinvestment into inner city neighbourhoods in order to attract a wealthier class of urban residents. 113 In other instances, artists or other "creatives" enter degenerating spaces and transform them into "hip" new areas that in turn become more valuable and, thus, unaffordable to the very people who reinvigorated these spaces to begin with. 114 According to Ley, "this raises the question of what produces a differential supply of gentrifiers between one metropolitan area and another."115 Although in each scenario there was a fundamental divergence in the socioeconomic circumstances of each group of gentrifiers, the end-result was the same: once a space becomes

¹⁰⁸ Ley 1986

Toronto, City of (2003) "Culture Plan for the Creative City." Retrieved from https://www1.toronto.ca/city of toronto/economic development culture/cultural services/cultural affairs/initiativ es/files/pdf/creativecity-2003.pdf

110 Ibid

¹¹¹ Ibid

¹¹² Peck, J. (2005) "Struggling with the Creative Class." *International Journal of Urban and Regional Research*. 29(4): 740-770.

Atkinson, R. and H. Easthope. (2009) "The Consequences of the Creative Class: The Pursuit of Creativity Strategies in Australia's Cities." International Journal of Urban and Regional Research. 33(1): 64-79. Peck 2005

Pratt, A.C. (2008) "Creative Cities: The Cultural Industries and the Creative Class." Geografiska Annaler: Series B, Human Geography. 90(2): 107-117.

¹¹⁴ Markusen, A. (2006) "Urban Development and the Politics of a Creative Class: Evidence from a Study of Artists." *Environment and Planning A.* 38: 1921-1940. Ley 1986

attractive, land-values will rise and income will determine who will most likely occupy these areas.

Urban spaces that have been targeted for redevelopment by the government have typically gone into such a state of disrepair that it creates the necessary justification for the demolition and redevelopment of low-income communities. ¹¹⁶ Urban decay, as such, is a central component of revitalization strategies. It gives cities the rationale required to dismantle the communities being targeted through paternalistic discourses that attempt to paint the communities as in dire need of these state-led projects.

Martine August reflects on the sociospatial strategies employed by the municipal government to reclaim inner-city neighbourhoods from the urban poor ¹¹⁷ and discovered, after the redevelopment of Don Mount Court, asymmetrical power relations emerged due to the introduction of middle-class residents who dictate *how* the space is used, *when* it is used, and by *whom* it is used. ¹¹⁸ The low-income households in the community, as such, are subject to a new social contract, which forces them to give up certain rights and freedoms in order to access affordable housing.

Individuals choose to relocate to cities in search of a distinct lifestyle that suits their personal tastes, yet municipal governments also proactively attempt to encourage a particular urban culture to attract a class of people that supposedly enhance the city's economic viability. Ultimately, by endorsing "creative city" rhetoric and using the discursive space that government's occupy to appeal to certain urban lifestyles, municipalities are deliberately pushing low-income residents out of key areas of the city, which leads to additional policies that sanction the dislocation of whole communities. These policies have been advanced under various euphemisms, such as "social-mixing," "social integration," "urban renewal," and "urban" urban "urban" and "urban" urban "enewal," and "urban "enewal," a

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¹¹⁶ August, M. (2008) "Social Mix and Canadian Public Housing Redevelopment: Experiences in Toronto." *Canadian Journal of Urban Research*, 17(1): 82-100.

¹¹⁷ August, M. (2014) "Challenging the Rhetoric of Stigmatization: the Benefits of Concentrated Poverty in Toronto's Regent Park." *Environment and Planning A.* 46(6): 1317-1333. August 2008

¹¹⁸ Ibid

¹¹⁹ August 2008

¹²⁰ Byrne, J. P. (2003) "Two Cheers for Gentrification." *Howard Law Journal*. 46(3): 405-432.

¹²¹ Skaburskis, A. (2012) "Gentrification and Toronto's Changing Household Characteristics and Income Distribution." *Journal of Planning Education and Research*. 32(2): 191-203.

regeneration."¹²² Although the benevolent aspects of each policy are emphasized, it has generally produced similar outcomes, the introduction of wealthier residents into poor communities. This will be elaborated on in the next section.

The Housing Market and Reinvestment into the Built Environment

Theories of gentrification that focus on housing markets claim that the process of displacement is a function of the revaluation of land. Once "ground-rents" have the potential to generate "profitable development" housing (re)development will occur in these spaces. With the speculative behaviour of investors and developers, the appropriation of declining spaces can be expected, spaces that are gradually transformed and redeveloped for the future consumption by a more affluent class of city dwellers. Critical Marxist geographers, such as Harvey and Smith, have already emphasized how the accumulation of capital is contingent upon investments and reinvestments into the built environment. This process tends to have uneven consequences as profit maximization is typically prioritized over socioeconomic goals and housing inclusion.

To understand housing market dynamics, it is equally important to appreciate how the housing market functions within the urban process under capitalist production. Harvey states that the urban process (or urban*ization*) encompasses "the creation of a material physical infrastructure for production, circulation, exchange, and consumption." The built environment is deliberately designed to foster the accumulation of surplus capital for further reinvestment. He identifies three circuits of capital: the primary, secondary, and tertiary circuits. The primary circuit is the initial stage of the production process where consumer goods are produced. The secondary circuit is the "built environment for production and consumption," which facilitates the *movement* of goods produced in the primary circuit for mass consumption, such as

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¹²² Tallon, A. R. and R. D. F. Bromley (2004) "Exploring the Attractions of City Centre Living: Evidence and Policy Implications in British Cities." *Geoforum*. 35: 771-787.

¹²³ Smith 1979
124 Harvey, D. (1975) "Class structure in a capitalist society and the theory of residential differentiation" in M.Chisholm and R. Peel (eds.) *Processes in Physical and Human Geography*, Edinburgh: Heinemann. Harvey, D. (1979) "Labor, capital and class struggle around the built environment in advanced capitalist societies," *Politics and Society*, 7:265-275.

Harvey, D (1978) "The Urban Process Under Capitalism: A Framework for Analysis." *Internaional Journal of Urban and Regional Research*. 2(1-4): 101-131.

Smith 1979

Smith, N. (1987) "Gentrification and the Rent Gap." Annals of the Association of Geographers. 77(3): 462-465.

Smith, N. (1982) "Gentrification and uneven development." Economic Geography. 58: 139–155.

Smith, N. (1996b) The New Urban Frontier: Gentrification and the Revanchist City. London: Routledge.

Smith, N. and P. Williams (1986) Gentrification and the City. London: George Allen and Unwin. ¹²⁵ Harvey 1978

transportation networks and telecommunications technologies. Finally, the tertiary circuit is comprised of investments into "science and technology... to revolutionize the productive forces in society" and "social expenditure," which enhances the labour force's productive capacity.¹²⁶

Investments in the latter two circuits are made when the inherent contradictions of capitalist production are exposed due to *over*-accumulation in the primary circuit of capital. This requires a *temporary* switch into the secondary and tertiary circuits – investments in affordable housing for example – to find productive uses for idle capital. However, Harvey emphasizes that, although these interests might overlap, capital flows into the latter two circuits primarily serves the interest of the investor and not the general population, which still leaves room for "crises in social expenditure" to materialize. Within the urban housing market, the redevelopment of residential areas mirrors this broader endeavor to find productive uses for capital, a process that reproduces housing insecurity in cities.

At some point during this process, however, due to the profitable nature of residential development, the organizational "structure of consumption" in society became heavily dependent on the housing market, as residential development in and of itself became more profitable than production in other sectors. Today, housing is used as "contra-cyclical regulator for the accumulation process as a whole" and as a method of rapid accumulation, rather than a temporary space for underutilized capital.¹³¹

The housing, the land, and any subsequent "improvements" upon that land are now commoditized. The physical housing stock is subject to the typical process of capital depreciation; land, however, is not, which fundamentally drives the process of capital reinvestment in declining spaces. Expanding on this theoretical framework, Smith states

"in a well-developed capitalist economy, large initial outlays will be necessary for built environment investments; financial institutions will therefore play an important role in the urban land market; and patterns of capital depreciation will be an important

¹²⁶ Harvey 1978

¹²⁷ Ibid

¹²⁸ Capital switches into the secondary and tertiary circuits are only temporary because, after the short-term, its "productivity" declines.

¹²⁹ Harvey 1978

¹³⁰ Ibid

¹³¹ Ibid

¹³² Smith 1979

variable determining and to what extent a building's sale price reflects the ground rent level." ¹³³

The built environment or the "initial outlays" - such as transportation, facilities, green space, and other urban amenities that make land more valuable – provide an incentive for further development. Although land is inherently fixed in place, improvements made on that land are not. 134 As such, there is a constant search for bridging the gap between the "potential" rents a parcel of land can generate and its current value through redevelopment, which is demonstrated through the process of inner-city revitalization. 135

In addition to extracting rents through reinvestments into degenerating urban spaces, maximizing the rent gap can be achieved through the modification of land-use designations. Little attention has been paid to how this mechanism is used to increase the value of land. Applications for zoning bylaw and Official Plan amendments to receive a land-use designation that permits residential development have been rising in popularity in Toronto. ¹³⁶ The production of housing, and in particular in the form of condominiums, reflects the aforementioned objective of rapid accumulation. The current housing market and the rate of high-rise development within the City has fundamentally shaped this recent trajectory, the consequences of which are most readily apparent in the way the City is able accommodate different socioeconomic groups.

Once a high-value land-use designation is obtained, reinvestment and development in the area can be expected. The implications of this process are twofold. First, the zoning amendment reduces the total number of employment areas available for future use and, once converted, the loss of employment land(s) cannot be restored. When the total amount of land dedicated to employment is reduced, the total number of employment opportunities available in that sector is proportionately lost. Second, depending on the area in which the conversion is taking place, it will affect housing costs in the communities directly adjacent to the development. Areas that were previously considered "undesirable" will be rebranded to appeal to the middle-class. This was a situation that became apparent in many communities around the city, including Regent Park, ¹³⁷ Don Mount Court, ¹³⁸ and Parkdale. ¹³⁹ Further, with the introduction of more people into

¹³³ Smith 1979 ¹³⁴ Ibid

¹³⁵ Ibid

¹³⁶ Toronto 2013a

¹³⁷ August 2014

¹³⁸ August, 2008

these neighbourhoods, the consequences of losing the employment lands will be compounded, as more people begin to compete for fewer jobs.

Defining Housing Affordability

Normative measures of "housing affordability" typically focus on the actual cost of shelter as a determinant of affordability. This methodology, however, does not account for how limited budgets are allocated to other life necessities and, in particular, how low-income households are forced to make important decisions on what quality-of-life goods and services to opt for over others, a situation that may place restrictions on the capacity to secure appropriate housing that meets their needs. It also disregards the broader structural conditions – such as declining incomes and job insecurity, and social and spatial disparities – that contribute to a precarious and inadequate housing situation. For example, the over-policing of low-income communities by a new middle-class, as in the case of Don Mount Court, affects the quality of life an individual can expect within the home. ¹⁴⁰

Consequentially, public policy responses tend to reflect this normative assumption about housing affordability, which leads to the development of a handful of housing policies, programs, or subsidies that do not necessarily meet the unique and divergent needs individual households.¹⁴¹

Tensions Relating to Defining Affordability

Theory and Public Policy

Historically, core-housing need was measured by determining the percentage a particular household's income was directed to rent – typically a household is said to be in core-housing need if they devote anywhere from 25 to 35 percent of their incomes on housing – and was used a method to disburse rent supplements and other welfare supports. This benchmark, however, became insufficient as housing issues became more varied and complex in nature.

The main purpose of understanding the range and scope of housing unaffordability is to have the information required to make informed public policy decisions. The affordability

¹³⁹ Slater, T. (2004) "Municipally Managed Gentrification in South Parkdale, Toronto." *The Canadian Geographer*. 48(3): 303-325.

¹⁴⁰ August 2014

¹⁴¹ Ibid

¹⁴² Hulchanski 1995

question is often distilled into simplified terms that do not necessarily address the crux or complexity the problem. For policy-making purposes, however, this is seen as necessary due to the financial, bureaucratic, and administrative limits of government, which makes formulating individualized or multiple responses a practical impossibility.

According to Stone, this limit is mirrored in the minimal "intellectual rigor" in academic literature on affordable housing indicators, which ultimately resort to default measures of affordability, such as the conventional 30 percent of income-spent-on-housing ratio, when attempting to provide a pragmatic public policy solution. Feins and Lane, ¹⁴⁴ Yip, ¹⁴⁵ Wilcox, ¹⁴⁶ and Hulchanski have attempted to move away from this conceptual framework, but have struggled to break free from the "ratio approach." As a result, there have been limited organized efforts to expand the scope of how to manage housing unaffordability within policymaking circles.

The issues with developing a comprehensive solution to housing unaffordability are compounded when one considers the lack of funds available from the federal and provincial governments for housing and the increasing reliance on local social service providers and the private sector to fill in the gap.¹⁴⁹ In the absence of government support, housing policies and programs have remained cursory, which has made the appetite for conceptual rigor in academic literature futile from an implementation standpoint. This has also made revitalization strategies and private reinvestment the most common approach to providing affordable housing.

"Housing Affordability" or "Affordable Housing"

Housing affordability and affordable housing are often used interchangeably, but have different associated meanings. For Stone, "affordability is not a characteristic of housing—it is a *relationship* between housing and people. For some people, all housing is affordable, no matter how expensive it is; for others, no housing is affordable unless it is free." Affordable housing, as such, refers to the physical stock of housing, such as social, subsidized, or public housing, set

¹⁴³ Stone 2006

¹⁴⁴ Feins, J. and T.S. Lane. (1981) *How Much Housing?* Cambridge, MA: Abt Associates, Inc.

¹⁴⁵ Yip, N. M. (1995) *Housing Affordability in England*. D. Phil. thesis. University of York, Department of Social Policy and Social Work.

¹⁴⁶ Wilcox, S. (1999) The Vexed Question of Affordability. Edinburgh, Scotland: Scottish Homes.

¹⁴⁷ Hulchanski 1995

¹⁴⁸ Stone 2006

¹⁴⁹ Lake, R. and K. Newman. (2002) "Differential Citizenship in the Shadow State." *Geojournal*. 58(2/3): 109-120.

¹⁵⁰ Stone 2006

aside for those who struggle to provide housing for themselves. However, since there are segments of the population for whom "no housing is affordable," a more accurate term than "affordable housing" is below-market rate housing¹⁵¹ because it is not imbued assumptions about affordability.¹⁵²

When assessing "housing affordability," on the other hand, broader discussions about the relationship people have to housing reveals that affordability goes beyond improving access to a home, whatever that home may look like. It allows one to critically interrogate how, despite systematic efforts to make housing more affordable, there are still people under-housed or living in chronic homelessness. The problem then is not the lack of available below-market rate units, but the systemic issues, such as under-employment, unemployment and growing income inequality, that generate the conditions for a housing affordability crisis to emerge.

Appropriate Housing: A Minimum Standard?

Another major issue with defining housing affordability is how to determine what is considered adequate housing for an individual household and whether definitions of affordability should include some minimum standard of suitability. For example, should a low-income single-mother of three be required to relocate from a three-bedroom house to a two-bedroom apartment, because she is living beyond her arbitrarily- and ill-defined means? If so, does that mean she is now considered under-housed because her children will be confined to one bedroom, less space, and no backyard? Is the family less entitled to a particular housing-type simply because they fall on the lower end of the socioeconomic hierarchy?

Lerman and Reeder¹⁵³ and Thalmann¹⁵⁴ have attempted to resolve the inherent tension between affordability and adequacy by defining "housing affordability" as what it would cost to purchase housing that meets a household's needs, and not what it would cost to rent just any form of shelter. Furthermore, Stone emphasizes, "housing affordability is not really separable from housing standards" and if one were to take account of "other forms of housing deprivation [such as less space, deteriorating infrastructure, or transit inaccessibility, among other factors]

¹⁵¹ Ibid

¹⁵² Ibid

¹⁵³ Lerman, D. L. and W.J. Reeder. (1987) "The Affordability of Adequate Housing." *American Real Estate and Urban Economics Association Journal* 15(4):389–404.

¹⁵⁴ Thalmann, P. (1999) "Identifying Households Which Need Housing Assistance." *Urban Studies*. 36(11):1933–47.

Thalmann, P. (2003) "House Poor" or Simply "Poor"?" Journal of Housing Economics 12(4):291-317.

[it] would increase the number of households determined to have a true affordability problem."155

The Limits to Normative Affordability Indicators

It has already been highlighted that there are fundamental limits to existing affordability measures, the ratio approach (one of the most commonly used indicators) being the most problematic. Additionally, there is a distinction between unaffordability as a matter of "choice" on the one hand and a "constraint on [that] choice" on the other. 156 Hancock recognizes that the housing market affects people in different ways and that constraints do exist, which limit the possibility for the consumption of adequate housing across space and time, but that some constraints are also a matter of choice, such as high-income earners spending more than 30 percent of their incomes on luxury housing. She ultimately argues "from first economic principles...it is more logical to use some form of residual income definition than one based on a prescribed ratio of housing costs to income." ¹⁵⁷

In a 2008 report prepared by the Canada Mortgage Housing Corporation (CMHC), Engeland et al. also attempt to provide a more expansive definition of affordability. The authors distinguish between households that face affordability constraints "persistently" and households that face these constraints "occasionally." This allows for a comparative or "descriptive," as opposed to definitive, analysis of the demographics that face constraints, which is a more accurate indicator for assessing core-housing need. 159 According to Hulchanski, "descriptions of household expenditure" and "analyzing trends" are more "reliable" and "valid" measures, as opposed to methods conventionally used to determine affordability. 160

By using longitudinal data, governments and agencies can better administer and target social assistance, since they are able to distinguish between the short-term (such as transitional or emergency housing) and long-term (such as housing for those with disabilities) housing needs. ¹⁶¹ These measures enable the appropriate administration of affordable housing policy, which

156 Stone 2006

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¹⁵⁵ Stone 2006

¹⁵⁷ Hancock 1993

¹⁵⁸ Engeland 2008

¹⁵⁹ Ibid

¹⁶⁰ Hulchanski 1995

¹⁶¹ Ibid

involves some level of subjectivity and a degree of variation through qualitative assessments of need, instead of using an arbitrary quantitative benchmark.

"Operationalizing a Residual Income Standard" 162

Stone argues that in order to accurately determine which households face the most significant affordability challenges, one would need to reconceptualize the normative approaches used to measure the problem. Housing affordability, as such, should be tied to an income-to-nonhousing expenditure assessment or what the author describes as the "residual income approach," which measures the capacity of individual households to pay for basic necessities other than housing. According to this methodology, a household is said to have an affordability issue if, once appropriate or adequate housing is paid for, it becomes onerous to secure other necessities, such as food, transportation, and clothing. Consequently, "the appropriate *indicator* of the relationship between housing costs and incomes is thus the difference between them—the residual income left after paying for housing—rather than the ratio." The sliding scale accounts for household size and income in order to fully measure housing affordability.

Although it is challenging to quantify the "minimum standard of adequacy" for nonhousing essential goods and services¹⁶⁶ – and it is also difficult to avoid moralistic or patronizing discourses of how each household *ought* to spend its income, particularly on non-essential goods and services¹⁶⁷ – there are generally four vital areas that require spending to ensure quality of life: food, clothing and footwear, transportation, and medical care. Childcare is another area that often requires additional resources and varies from household-to-household depending on a number of factors, including, but not limited to, whether the household is single parent, the number of children, and the ages of each child. Table 5 provides a general illustration

¹⁶² Stone 2006

¹⁶³ Stone 2006

¹⁶⁴ Ibid

¹⁶⁵ Ibid

¹⁶⁶ Ibid

¹⁶⁷ When discussing "non-essential" goods and services, there is a risk of denying those in poverty the opportunity to decide what they see as necessary for their own survival. Spending on leisure activities, for example, may be viewed as wasteful, which treads into the territory of over-regulating and de-humanizing poor bodies. Although the categories outlined above provide a rough sketch of how households *may* distribute their incomes, it is important to understand that low-income households should not be subject to a higher level of scrutiny due to budgetary constraints.

of the average expenditures in each category for the lowest income earners in Ontario in comparison to the Ontario average.

Table 5: Ontario Household Monthly Expenditures (Single Person)				
	Lowest Quintile	Ontario Average		
Rent and Utilities	\$472	\$572		
Food	\$353	\$599		
Clothing and Footwear	\$79	\$224		
Transportation	\$299	\$890		
Medical	\$90	\$124		
Other essential goods and services	\$205	\$345		
(communications; personal care; bank fees and				
service charges; charitable donations; etc.)				
*alcohol and tobacco	\$53	\$87		
Childcare	??	??		
Total	~\$1590	~\$2751		

Source: TVOntario Why Poverty?¹⁶⁸

It is important to note, however, that this number is skewed and does not account for the cost of living in large urban centres like Toronto, where housing – among other essential goods and services – is especially unaffordable to the lowest income earners. For example, the average cost of a bachelor apartment with the Toronto Community Housing Corporation (TCHC) is approximately \$820 per month, which goes up to \$980 and \$1,160 for one bedroom and two bedroom apartments, respectively. The average rents provided by the TCHC are also subsidized or adjusted based on the incomes of each household, which is still not nearly enough to help bridge the gap between rent and income.

In a recent report prepared by the Ontario Non-Profit Housing Association (ONPHA), the organization summarized what low-income households, Ontario Disability Support Program (ODSP) recipients, and Ontario Works participants have to earn in order to pay for housing (refer to tables 6 and 7).

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¹⁶⁸ TVOntario. "Why Poverty? Balance a Working Poverty Budget." Retrieved from http://tvo.org/whypoverty/interactive/budget

Toronto Community Housing Corporation. "Rent at Toronto Community Housing." Retrieved from http://www.torontohousing.ca/rent_toronto_community_housing

Table 6: Earnings/Allowances				
Minimum Wage Earnings	Ontario Disability Support	Ontario Works housing		
\$22,880 /year	Program allowance	allowance		
\$11 /hour	\$479 (single)	\$376 (single)		
	\$753 (couple)	\$602 (couple)		
Maximum Rent: \$572	\$816(couple + child)	\$655 (couple + child)		

Source: Prepared by the Ontario Non-Profit Housing Association ¹⁷⁰

According to the ONPHA, the maximum rent a person earning minimum wage can afford to pay for is \$572 per month, leaving the individual with approximately \$1,335 per month for other household expenditures (which is approximately \$250 below the lowest quintile average for a single person living in Ontario).¹⁷¹

Table 7: What does it cost to live in Toronto?				
Bachelor	One-Bedroom	Two-Bedroom		
Average market rent:	Average market rent:	Average market rent:		
\$876	\$1,067	\$1,251		
To afford the apartment, a	To afford the apartment, a	To afford the apartment, a		
household must ear at least:	household must ear at least:	household must ear at least:		
\$35,840	\$42,680	\$50,040		
per year	per year	per year		
or	or	or		
\$17.23	\$20.52	\$24.06		
per hour	per hour	per hour		

Source: Prepared by the Ontario Non-Profit Housing Association 172

By assessing the income required to spend on nonhousing basic goods and services, Stone argues, one can more accurately gauge if an affordability problem will arise. In the example the author uses, two households with similar incomes that spend the same on housing, but one is a single-person household whereas the other is a single-parent household with three children, the latter household will be required to spend a greater proportion of their income on nonshelter items, putting at risk their capacity to meet their housing needs to secure other essential goods and services. ¹⁷³

¹⁷¹ Ontario Non-Profit Housing Association (April 2015) "How much do you need to earn to afford to live in your city?" Retrieved from http://qc.onpha.on.ca/2015/04/how-much-do-you-need-to-earn-to-afford-to-live-in-your-city/ ONPHA 2015

¹⁷⁰ ONPHA 2015

¹⁷³ Stone 2006

The affordability problem is a more complex and multi-faceted issue that cannot be remedied through simple rent-supplements or other public policy responses that do not take into account the diverse needs of each household. In particular, despite the supposedly affordable rents offered by the TCHC, subsidized housing still remains unaffordable for a significant proportion of the population, a problem that has yet to be resolved through the current social service regime. This problem is compounded when one considers how the process of reinvestment and redevelopment forces low-income households out of areas of the city that provides geographic access to other goods and services (such as public transportation), which can make life relatively easier than living on the periphery of the City.

PART THREE

Development on Eglinton Avenue

Condominium development in the City of Toronto over the past decade has substantially altered the city's urban landscape. Often termed the "condominium boom," Toronto has been the fastest growing city in Canada for the past few years running with high-rise construction proceeding at an unprecedented rate. The City's planning division has attempted to keep up with this rate of development, often falling short as construction outpaces the capacity to develop timely and appropriate public policies, land-use regulations, and infrastructure and facilities to service increased densities.

Among the areas targeted for condominium development is Eglinton Avenue, which is a major road located at the heart of the City. Coupled with the development of the Eglinton Crosstown Light Rail Transit (Crosstown), Eglinton Avenue's strategic location in the City's center has resulted in a wave of rezoning and development applications from landowners and developers alike in an attempt capture the potentially high rents that accompany a residential or mixed-use zoning designation along a rapid transit line. The intensification of high-rise development along Eglinton Avenue is expected to continue over the next few years as property values in adjacent areas rise.

Although seemingly counterintuitive, the conversion of employment land to permit residential development does not necessarily increase the number of affordable housing options, but may actually render housing less affordable. Theories on gentrification help to explain this outcome – whether it is through deliberate government policies, new forms of reinvestment into the inner city, or an attempt by developers and landowners to unlock potential land value¹⁷⁵ –

¹⁷⁴ Melanson, T. (2013) "Toronto Falling From Grace? Yeah, Right. Canada's No. 1 City is Soaring." *Canadian Business*. Retrieved from http://www.canadianbusiness.com/economy/toronto-falling-from-grace-yeah-right-canadas-no-1-city-is-soaring/

August, M. (2014) "Negotiating Social Mix in Toronto's First Public Housing Redevelopment: Power, Space and Social Control in Don Mount Court." *International Journal of Urban and Regional Research*. 38(4): 1160-1180. Hackworth, J. and A. Moriah. (2006) "Neoliberalism, Contingency and Urban Policy: The Case of Social Housing in Ontario." *International Journal of Urban and Regional Research*. 30(3): 510-527.

Kern, L. (2007) "Reshaping the Boundaries of Public and Private Life: Gender, Condominium Development, and the Neoiberalization of Urban Living." *Urban Geography*. 38(7):657-681.

Lehrer, U. and T. Wieditz. (2009) "Condominium Development and Gentrification: The Relationship Between Policies and Building Activities and Socio-Economic Development in Toronto." *Canadian Journal of Urban Research*. 18(1): 140-161.

Lees, L. (2008) "Gentrification and Social Mixing: Towards an Inclusive Urban Renaissance?" *Urban Studies* 45(12): 2449-2470.

redevelopment often results in the displacement of low-income populations, ¹⁷⁶ as the revaluation of strategically located urban spaces become unaffordable to previous inhabitants.

Boolong School S

Eglinton Avenue and the Crosstown

Source: Metrolinx

With the upsurge in high-rise development and projected population forecasts, the pressure to improve the City's public transportation network has also become more imperative. Metrolinx, the provincial transportation agency tasked with developing a transportation strategy for the Greater Toronto and Hamilton Area (GTHA), adopted "The Big Move" to expand, enhance, coordinate, and integrate the existing transportation networks across the GTHA in order to remedy the inadequacies of the current transit system. The current extension of the Yonge-University-Spadina (YUS) subway line into Vaughan and the development of the new Crosstown line are examples of responses to such pressures, which have actually served to further intensify

Smith 1979

Weber, R. (2002) "Extracting Value from the City: Neoliberalism and Urban Redevelopment." *Antipode*. 34(3): 519-540.

¹⁷⁶ Ibid

¹⁷⁷ Metrolinx (2014) *Metrolinx Overview*. Retrieved from http://www.metrolinx.com/en/aboutus/metrolinxoverview/metrolinx overview.aspx

the rate of high-rise development along these key nodes.¹⁷⁸ The Crosstown will extend from Mount Dennis in the west end of the city to Kennedy station in Scarborough in the east, with the underground portion extending from Keele Street in the west to Leslie Street in the east.¹⁷⁹

Various studies have already demonstrated that *anticipated* transportation development drives up land values, ¹⁸⁰ generating the conditions for redevelopment in order to maximize rents on lands held in (already) high-value areas with low-value zoning designations. ¹⁸¹ Eglinton Avenue, as such, will possess the dual quality, and advantage, of being situated at the heart of the city and along a new, and arguably superior, transportation network. An analysis of the geographic distribution of transportation networks and where individuals reside demonstrates that proximity to these nodes is a key determinant of where households (with sufficient incomes) choose to live. ¹⁸² Spatial residential patterns in Toronto reveals that property values tend to rise as the distance to a subway line falls, with the highest property values found in the downtown core, being the most transit accessible. ¹⁸³

In a recent study conducted by the Martin Prosperity Institute on transit accessibility in Toronto, although the most dependent on public transportation, the working poor have the least access to transit-rich areas.¹⁸⁴ According to the report,

"[s]ervice class workers (who make up about 46% of the workforce in Toronto) tend to have low average incomes and are thus more likely to depend on public transit. According to Statistics Canada 38.7% of employed workers who made under

¹⁸⁰ Grube-Cavers, A. and Z. Patterson. (2014) "Urban Rapid Rail Transit and Gentrifiction in Canadian Urban Centres: A Survival Analysis Approach." *Urban Studies*. 52(1): 178-194.

¹⁷⁸ See outstanding development applications – clustered around the Yonge-University-Spadina extension and along the proposed route for the Crosstown on Eglinton Avenue

http://app.toronto.ca/DevelopmentApplications/mapSearchSetup.do?action=init

¹⁷⁹ Metrolinx 2014

Banister, D., and Berechman, J. (2000) *Transport Investment and Economic Development*, UCL Press, London, UK. Gibbons, S. and S. Machin (2005) "Valuing Rail Access Using Transport Innovations." *Journal of Urban Economics*. 57(1): 148-169.

Bowes, D. R. and Ihlanfeldt K. R. (2001) "Identifying the Impacts of Rail Transit Stations on Residential Property Values." *Journal of Urban Economics*. 50(1): 1-25.

McDonald, J. F. and C. Osuji (1995) "The Effect of Anticipated Transportation Improvement on Residential Land Values." *Regional Science and Urban Economics*. 25(3): 261-278.

¹⁸¹ Industrial areas do not generate the same profits that residential development can produce. As a result, the same piece of land, with an alternate zoning title, can increase revenues substantially, hence the sustained effort to convert employment land.

Glaeser, E. L. et al. (2008) Why do the Poor Live in Cities? The Role of Public Transportation." *Journal of Urban Economics*. 63: 1-24.

¹⁸³ Grube-Cavers and Patterson 2014

¹⁸⁴ Martin Prosperity Institute (2012) "Insight: Working Poor." Retrieved from http://martinprosperity.org/tag/transit/

\$50,000 per year in 2005 took public transit to work in Toronto compared to 28.8% who made \$50,000 or above. 41.4% of those who make less than \$30,000 per year use public transit as their primary mode of transportation to get to work." 185

The City's highest income earners are three times "more connected" than those with the lowest incomes. ¹⁸⁶ Indeed, the "transit gap" is more salient than the "income differentials" identified in Hulchanski's Three Cities report. ¹⁸⁷

The Crosstown will run through and adjacent to multiple neighbourhoods with diverse socioeconomic characteristics. Although transportation accessibility will benefit each community equally, historical patterns of residential dislocation, relocation, and settlement have shown that connectivity is one of the key drivers of gentrification. In 1970, middle- and high-income earners were already over-represented along the Yonge-University-Spadina line north of Bloor. The key difference between 1970 and 2005 was the significant reduction in the number of middle-income households (replaced by low- and very low-income households) in the northwest end of the City and to the east in Scarborough. Along the Bloor-Danforth line, low- and middle-income households still had access to housing close to the subway. By 2005, however, this began to change as lower-income households were pushed out of particular areas along the line. Although the report does not follow each household over the course of its lifecycle (therefore making it unclear which households descended into the low- and very low-income categories), it does demonstrate that *choice* in housing location is very limited for the lowest income earners in Toronto.

In a recent study conducted by Grube-Cavers and Patterson on proximity to urban rail transit stations, the authors discovered that in three of the cities analyzed – Toronto, Montreal, and Vancouver – the former two showed a statistically significant correlation between the development of rapid transit and gentrification. ¹⁹⁰ Of Toronto's 248 census tracts, for example,

¹⁸⁵ MPI 2012

¹⁸⁶ Ibid

¹⁸⁷ Ibid

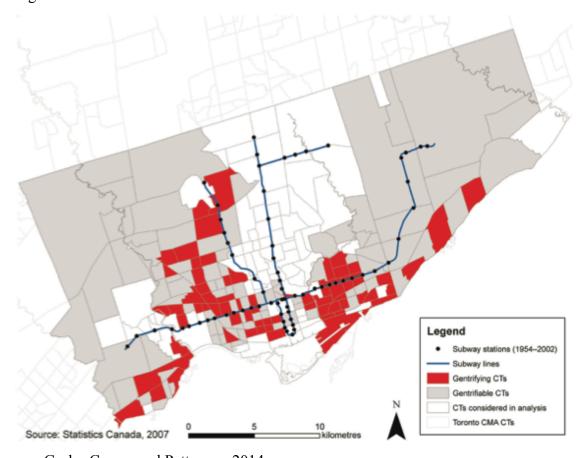
¹⁸⁸ Atkinson-Palombo, C (2010) "Comparing the capitalisation benefits of light-rail transit and overlay zoning for single-family houses and condos by neighbourhood type in metropolitan Phoenix, Arizona." *Urban Studies*. 47(11): 2409–2426.

Grube-Cavers, A. and Z. Patterson. (2014) "Urban Rapid Rail Transit and Gentrifiction in Canadian Urban Centres: A Survival Analysis Approach." *Urban Studies*. 52(1): 178-194.

¹⁸⁹ Ibid 184

¹⁹⁰ Ibid 191.

165 (67 percent) were identified as "gentrifiable," 191 71 (29 percent) of which were actually currently in the process of gentrification. 192 The authors ultimately discovered that the "most gentrifiable" census tracts were often close to, although not necessarily directly beside, rapid transit stations. 193 The implications of such patterns is the inability to use expanding public transportation as a pragmatic policy option for the improvement of socioeconomic conditions – a policy solution identified by the Martin Prosperity Institute 194 – in the absence of a complementary policy that either protects housing affordability, improves the purchasing power of the individual households most threatened by this process, or at the very least slows down the pricing-out of low-income communities.



Source: Grube-Cavers and Patterson, 2014

¹⁹¹ According to Grube-Cavers and Patterson, "for an area considered gentrifiable to gentrify, its social status (measured through income, education and percentage of residents in professional occupations) needs to increase faster than that of the city" (179).

¹⁹² Ibid 184

¹⁹³ Ibid 186

¹⁹⁴ MPI

The study provided an analysis of the gentrifiable census tracts between the years 1961 and 2006, a year before plans for the Crosstown were revealed. Among the gentrifiable census tracts identified, seven neighbourhoods (not currently in the process of gentrification) will be along or directly adjacent to the new line, making the prospect of gentrification very possible.

Transportation development, of course, is not the sole cause of this dramatic shift, as there are numerous factors that facilitate the process of neighbourhood change, including rising property values and capital reinvestment into the built environment. But, as Smith and Harvey have argued, improvements to the built environment are contingent upon the previous investments made into the city's "large initial outlays," which makes development in a particular area more attractive than another, ¹⁹⁵ transportation outlays being the most desirable.

Any arguments purporting that the private development of high-rise buildings will foster the creation of affordable housing have not included an analysis of the long-term consequences of redevelopment, nor does it take into account the question of affordability for whom. Once these questions have been weighed, the notion that high-rise development improves access to affordable shelter dissipates. Transportation development and subsequent investments into the built environment may fundamentally reduce the number of choices of where a household may live in the absence of policies that ensure the preservation of affordable units in key locations around the City.

High-Rise Development and Eglinton Avenue

The condominium market in Toronto still remains a thriving industry. The average rent for a condominium unit has declined, meaning that it has, at least in theory, become a more affordable option for city residents. 196 According to Urbanation, however, "the absolute average monthly rent continued its downward trend on account of shrinking unit sizes," while the cost per square foot continued to rise. 197 Condominium development still remains a lucrative industry and developers will be able to capitalize on the potentially high rents that condominium production can generate in the current market.

The average rent for a two-bedroom condominium at Yonge and Eglinton already hovers around \$2,250 per month, while the average rent for the same number of bedrooms for a

¹⁹⁵ Harvey 1978; Smith 1979

¹⁹⁶ Urbanation (2013) "Another Year, Another Record for Toronto's Condo Rental Market." Retrieved from http://www.urbanation.ca/news/68-another-year-another-record-torontos-condo-rental-market Ibid

purpose-built apartment unit in the area goes for approximately \$1,700 each month. Similar ratios are found when comparing the average cost of apartment and condominium units across Toronto. Condominiums do not provide the level of affordability required to meet the needs of the lowest income-earners in the City. Consequently, proposals that forego an assessment of rental costs have done so strategically in order to avoid confronting the affordability problem that arises if the only housing-type being produced is condominiums.

The proponents of condominium development rationalize it as an affordable housing alternative due to the supposed "trickle-down" effects that results when development occurs.²⁰⁰ When housing is built for the wealthy, units in other parts of the City become available for low-income households, which will ultimately reorganize the spatial distribution of residents across the City.

Writing in 1964, William Alonso discusses the theories of his predecessors Ernest W. Burgess and Homer Hoyt who have made arguments regarding the nature of housing production and urban form.²⁰¹ Historical theory dictates that

"[r]esidential urban renewal, whatever its original statement of intentions, has taken on a typical form. It clears decayed housing in the center of urban areas and replaces it with more expensive housing, confident that the newness of the buildings will attract those of high income. The previous low-income residents are thus displaced and move elsewhere, typically away from the center. In effect, it makes land available in the center for high-income housing, while still endorsing the trickle-down view of the housing market." ²⁰²

Fifty years later, despite the mounting evidence to suggest that leaving affordable housing production to the private-market may not be the most appropriate strategy, this argument continues to be leveraged as a justification for condominium development. Although affordable units *may* become available to low-income residents in other parts of the City, this neglects other important considerations when a household settles into a particular community, such as

46

¹⁹⁸ Warzecha, M. (2015) "Apartment Rental Costs Across Toronto." *Rental Housing Business*. Retrieved from http://www.rentalhousingbusiness.ca/map-apartment-rental-costs-across-toronto/. Biol

²⁰⁰ Skaburskis, A. (2006) "Filtering, City Change and the Supply of Low-Priced Housing in Canada." *Urban Studies*. 43(3): 533-558.

²⁰¹ Alonso, W. (1964) "The Historic and the Structural Theories of Urban Form: Their Implications for Urban Renewal." *Land Economics*. 40(2): 227-231.

²⁰² Ibid

proximity to available services and amenities (including transportation). Affordability goes beyond access to housing and includes giving individuals a choice on where to live so that they too can settle in a location that may improve their quality of life.

For a household to be able to access a two-bedroom apartment in Toronto, as was previously outlined, it would need to have a combined income of at least \$50,000 a year for a unit that costs approximately \$1,250 dollars a month.²⁰³ The current cost of a two-bedroom condominium unit is, on average, \$200 more each month than an apartment unit.²⁰⁴ This figure is also conservative, as it does not take into account the divergence between costs in more centrally located and distant units across the City.

Ultimately, purpose-built apartments are a more affordable option. However, in the midst of condo-mania, the continued expansion of the condominium housing stock has been occurring at the expense of affordable rental residential development. The continued targeting of employment land, as such, will have the effect of not only eliminating potential employment opportunities, but also doing so in order to develop inaccessible and unaffordable housing for those who need it most.

Provincial and Municipal Policy on the Ground

Smith's rent-gap theory helps to explain the cycle(s) of investment into the built-environment, yet, not surprisingly, applicants seldom cite higher rents as a justification for rezoning a parcel of land (although some applications do make reference to disuse and unprofitability). Rather, the contents of each application include borrowed language from municipal and provincial planning policies to rationalize conversion requests, policies that are meant to advance "good" planning strategies. However, by leveraging particular facets of these policies, landowners and developers are facilitating the poor planning principles that the current policies are trying to remedy or prevent.

The applications do not leverage one single piece of legislation or policy, but rather have focused on using the broader provincial and municipal mandate regarding planning and development to receive approval. This includes referencing specific provisions that are reflected in all the policy documents, while neglecting others, in order to compose a more compelling

²⁰³ ONPHA 2015

²⁰⁴ Warzecha 2015

planning rationale, such as promoting transit-oriented development at the expense of employment land protection. The frequently cited documents include the aforementioned policies that contained sections pertaining to employment land protection: the PPS, 2014, the Growth Plan, and the Official Plan. Despite tightening up the language and privileging certain social and economic goals over others, the policies are still being used to advance development objectives in the housing sector.

The framework regarding growth and development outlined in each document make reference to, in some form or another, fostering more balanced communities that center around people. In addition to finding the right mixture of employment, housing, and open space, the ideal is to develop more sustainable communities that can accommodate the diverse needs of city residents. The following are excerpts that summarize the objectives of each document:

"This Plan is about building *complete communities*, whether urban or rural. These are communities that are well-designed, offer transportation choices, accommodate people at all stages of life and have the right mix of housing, a good range of jobs, and easy access to stores and services to meet daily needs." ²⁰⁵

Growth Plan for the Greater Golden Horseshoe

"Efficient development patterns optimize the use of land, resources and public investment in infrastructure and public service facilities. These land use patterns promote a mix of housing, including affordable housing, employment, recreation, parks and open spaces, and transportation choices that increase the use of active transportation and transit before other modes of travel." ²⁰⁶

Provincial Policy Statement, 2014

"Employment Areas will be used exclusively for business and economic activities in order to...contribute to a balance between jobs and housing to reduce the need for long distance commuting and encourage travel by transit, walking and cycling." ²⁰⁷

City of Toronto Official Plan

Depending on the location of the development, very specific policies are advanced when submitting an application for conversion to the municipality. In each case, regardless of the contents of each application, the applicants put forth a benevolent spin on the request, claiming that it will benefit the City or community residents in some form or another.

²⁰⁵ MMAH 2013

²⁰⁶ MMAH PPS 2014

²⁰⁷ Toronto, City of (2013h) "To adopt Amendment No. 231 to the Official Plan of the City of Toronto with respect to the Economic Health Policies and the Policies, Designations and Mapping for Employment Areas." Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/bgrd/backgroundfile-63574.pdf

Table 7: Conversion Requests		
Address	Use	Status
Eglinton Avenue West		
900, 916, and 920 Caledonia Road	From <i>Employment Areas</i> to "permit ground-related residential uses"	Declined
76 Miranda Avenue	From Employment Areas "to Mixed Use Areas, including residential uses"	Declined
6 Lloyd Avenue and 195, 181, 179, 177, 175, 171, 169, 167, 165, 163 and 161 Mulock Avenue	From Employment Areas (Heavy Industrial) "to residential"	Approved, with modification to <i>Mixed Use</i>
65-81 McCormack St	From <i>Employment Areas</i> to "a designation of either <i>Neighbourhoods</i> or <i>Mixed Use Areas</i> "	Declined
404 Old Weston Road	From <i>Employment Areas</i> "to permit residential uses"	Declined
290 Old Weston Road	From Employment Areas "to Regeneration Areas"	Declined
Eglinton Avenue East		
844 Don Mills Road and 1150 Eglinton Avenue East	From Core Employment Areas to "Mixed Use Areas in order to permit residential uses"	Declined
815-845 Eglinton Avenue E	From Employment Areas (Light Industrial)	Partial
č	to Mixed Use Areas to permit residential uses	Approval
939 Eglinton Avenue E	From Employment Areas (Light Industrial) to Mixed Use Areas in order to permit residential uses	Partial Approval
*1185 Eglinton Avenue E	From <i>Mixed Use Areas</i> to <i>Neighbourhoods</i> designation	Approved
1200 Eglinton Avenue East	From Employment Areas to "Mixed Use Areas in order to permit residential uses"	Declined
1681 Eglinton Avenue East	From Employment Areas to "Mixed Use Areas in order to permit a full range of uses including office and residential"	Declined
1695 Eglinton Avenue E	From Employment Areas to Mixed Use Areas	Declined
1891 Eglinton Avenue E	From Employment Areas (Mixed	Partial
	Employment) to " <i>Mixed Use Areas</i> to permitresidential and commercial uses"	Approval
15 Gervais Drive	From Employment Areas to "Mixed Use Areas in order to permit residential uses"	Declined
*220 McRae Drive	From Commercial General to Residential	Approved
*851 Millwood Road	From Commercial General to Residential	Approved
39 Wynford drive	From Employment Areas to "Mixed Use Areas in order to permit residential uses"	Declined

Source: City of Toronto

The highlighted sections are the conversions that have been approved on lands zoned for industrial purposes

^{*} Indicates conversion prior to the introduction of OPA231

The Eglinton Avenue West Cluster

The Eglinton West cluster is comprised of properties that stretch from 1.3 kilometers north to 2.5 kilometers south of Eglinton Avenue West, just west of Caledonia Road. All the properties are located in neighbourhoods that are currently being gentrified, or in neighbourhoods that are considered gentrifiable. As such, the conversion requests and development proposals are emerging at a time where low-income residents are already being pushed out or have the potential to be pushed out of their respective communities as land values increase with the ongoing process of development.

Unlike the Eglinton East cluster, the properties are not directly on or adjacent to Eglinton Avenue. The number of conversion requests in the area is also much lower in the West (approximately six employment land-use redesignations compared to twelve in the East cluster). The disparity is due, in part, to the higher concentration of employment lands on the East-end of Eglinton Avenue around Don Mills Road than the West.²⁰⁹

Affordability

The properties on 6 Lloyd Avenue and Mulock Avenue are among the handful of applications for conversion that have been approved. ²¹⁰ City Council initially recommended a refusal of the application for an Official Plan Amendment, citing OPA 231, the Growth Plan, and PPS, 2014 in its decision. ²¹¹ Final approval, however, was directed to the Etobicoke-York Community Council, which ultimately recommended granting the conversion request with some modifications to the initial proposal. ²¹²

Instead of the entire site, only two-thirds of the property was rezoned and it received a *Mixed Use*, as opposed to a full *Residential Use*, designation. The letters of support for the conversion request make reference to a "demand" for affordable housing, in particular affordable condominiums.²¹³ "Affordability" in this scenario does not coincide with what is conventionally

²⁰⁸ Grube-Cavers and Patterson 2014

²⁰⁹ Toronto, City of (2014b) "Conversion Requests." Retrieved from

https://www1.toronto.ca/city of toronto/city planning/sipa/files/pdf/conversion requests.pdf

Toronto, City of (2015) "6 Lloyd Avenue and 195, 181, 179, 177, 175, 171, 169, 167, 165, 163 and 161 Mulock Avenue - Official Plan Amendment - Supplementary Report" Retrieved from http://www.toronto.ca/legdocs/mmis/2015/ey/bgrd/backgroundfile-75065.pdf

Toronto, City of (2015c) "EY4.3.12" Retrieved from

http://www.toronto.ca/legdocs/mmis/2015/cc/comm/communicationfile-52561.pdf

²¹² Ibid

²¹³ Ibid

defined as affordable housing, which is typically the below-market rate housing made available to people that may not otherwise be able to afford it. The affordability being endorsed in the application is for a middle-class that is already better positioned to secure housing than those in core housing need.

The application also makes use of discourses surrounding "green infrastructure"²¹⁴ through claims of being a model for "green and clean" urban living.²¹⁵ The applicant argued that the area's proximity to transit nodes would encourage the use of public transportation among community residents and, thus, can "reduce greenhouse gas emissions."²¹⁶

The concession was made due to attached stipulations that came with the conversion, which will require the applicant to develop "a minimum of 4,000 square metres of commercial and/or office space" on the southern portion of the land that was not converted.²¹⁷ It will also force the developer to develop the space "prior to or concurrently with, any residential development" on the lands that were given the redesignation.²¹⁸

However, it is important to take note of the *specific* employment land zoning designation that was attached to the property prior to the conversion: *Employment Heavy Industrial*. The City failed to preserve a space that was devoted to heavy industry by directing the decision for approval or refusal to the Etobicoke-York Community Council, which ultimately granted the application. The City failed to exercise its expanded powers to protect lands that would have contributed to a diverse economic base in Toronto.

Employment

Among the arguments that developers make when promoting residential development is the notion that it will generate more jobs than the present use on the land. The property owners of 900, 916, and 920 Caledonia Road, for example, submitted a request for conversion to a landuse that would permit "ground related residential uses." In a letter to City Staff, the lawyers representing the landowners claim that, in addition to producing "private market affordable housing," the development of residential units on the property will also "create significant

²¹⁴ MMAH 2014

²¹⁵ Toronto 2015c

²¹⁶ Ibid

²¹⁷ Ibid

²¹⁸ Th:

²¹⁹ Toronto, City of (2013i) *Sherman Brown Dryer Karol Correspondence*. Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/comm/communicationfile-41560.pdf

employment opportunities."220 Like the previous applicant, the property owners claimed that their proposed development would facilitate the creation of affordable housing without any evidence to substantiate these claims.

Further, although the development would indeed generate employment in the construction sector, the jobs created would, at best, be temporary, as it does not provide the same long-term job security. Construction jobs have also historically been more susceptible to "ups and downs" in response to changes in the economy. 221 According to Statistics Canada, employment in the construction sector fell by a rate of 5.7 percent during the 2008 financial crisis, which was approximately four times higher than the decline in overall employment.²²² During periods of economic recovery, however, the numbers invert and the employment opportunities in the construction sector burgeon at a rate much higher than overall employment.²²³ With that said, however, construction workers in Canada are unionized and are endowed with decent salaries. This is a contradiction that is difficult to reconcile due to the sheer number of jobs that one development creates.

Nonetheless, volatility in the construction sector points to broader issues associated with employment opportunities in the housing development industry. Construction workers rely on jobs that are contingent upon the economic health of a particular society, 224 a situation that creates a considerable group of precarious workers that are not only dependent on contractual work, but are more susceptible to losing their jobs during times of recession. Thus, although in the short-term residential development can generate employment opportunities, the longer-term outlook may engender a bleak reality for workers that are dependent on contracts.

Granting the conversion would not only reproduce a cycle of insecure jobs, but will also impact other industries. Regarding a conversion request for the property on 290 Old Weston Road, the lawyers representing the adjacent property owners bring up concerns about how the conversion may affect industrial activities in the area, including the activities of their client

²²⁰ Toronto, City of (2013k) Sherman Brown Dryer Karol Correspondence. Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/comm/communicationfile-37397.pdf

Statistics Canada (2011) "Construction." Retrieved from http://www.statcan.gc.ca/pub/11-402- x/2011000/chap/construction/construction-eng.htm

222 Ibid

²²³ Ibid

²²⁴ Ibid

National Rubber Technologies Corporation.²²⁵ In addition to eliminating the jobs that the site could potentially generate, Strikeman-Elliot, the lawyers representing the property owner, argue that the conversion would have a "destabilising effect" on neighbouring properties due to the "encroachment of new residential uses into the existing heavy industrial Employment Area, which would threaten the ongoing viability of its heavy industrial use and potentially put approximately 130 well-paid unionized employees out of work."²²⁶ As a result, when submitting a request for conversion, landowners seldom consider the external effect that one conversion would have on proximate lands. The consequences of a land-conversion, as such, extend beyond a single property.

Serving the Community

Residents living adjacent to or near a proposed development may also be concerned about the potential impact it may have on their community, whether that be noise, odors, congestion, or traffic. Further, community residents may also have issues with existing uses and support a proposed development for an alternate use, a problem reflected in the aforementioned conversion request, where the property owner expressed concern regarding the introduction of housing near heavy industrial areas. The presence of industrial/manufacturing/warehousing space near residential areas may inevitably generate conflict between residents, on the one hand, and business owners, on the other.

In a letter to City Staff, the lawyers representing the property owners of 65-81 McCormack Street claim that converting the site from an employment to a residential use would "better serve [the] neighbourhood" situated near the property. Using its location near a residential area, and its disconnectedness from other employment sites, they argue that a residential or mixed-use designation would somehow benefit community residents. In particular, making reference to the Official Plan policies regarding "mixed-use intensification," the lawyers insist that the proposed conversions conforms to the Plan by promoting development "in close proximity to [a] higher order transit route...and provide[s] a wider array of housing,

²²⁵ Toronto, City of (2013l) *Strikeman Elliot Correspondence*. Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/comm/communicationfile-41725.pdf
Toronto 2013l

²²⁷ Toronto, City of (2013m) *Aird & Belis LLP Correspondence*. Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/comm/communicationfile-41275.pdf
²²⁸ Ibid

employment and commercial opportunities to the surrounding community."²²⁹ The City, however, disagreed and refused the application.

Landowners and developers also enlist the support of other parties, in addition to community residents, in an attempt to receive approval. City Councillor Cesar Palacio of Ward 17, for example, has endorsed the conversion request of a property owner in his ward. In a letter to City Staff, after holding multiple community consultation meetings, Palacio claimed that the current use of the site as a flea market on 404 Old Weston Road is "an eyesore to adjacent residential neighbourhoods, an impediment to economic revitalization" and "disrupts the local community with increased traffic." It is unclear how retaining the flea market is an "impediment to economic revitalization" and why, after many years on-site, increased traffic is only cited as an issue now.

In both circumstances, "affected" community residents were used to make a compelling argument in favour of the conversion requests. Each request in the Eglinton West cluster, with the exception of Lloyd Avenue, was declined despite leveraging provincial and municipal policy. The City has been able to successfully capitalize on strengthened employment land policies by providing approvals in instances where the municipality can gain employment space in exchange for a rare conversion request, while refusing almost every other application.

These cases also foreshadow what can potentially happen if the City were to approve the conversion of land situated in *Employment Districts*. Although in some cases a redesignation makes good planning sense, in others, it has the potential to fundamentally disrupt future activities when residents are introduced into an area where they may bring forward concerns regarding the use on neighbouring properties

The Eglinton Avenue East Cluster

The Eglinton East cluster contains lands that are mostly located *on* Eglinton Avenue, with the exception of four properties, which are located 950 metres or less either north or south of the Avenue. The properties are all in close proximity to Leslie Street, which will be the site of a station, as well as the starting point of the underground portion, of the future Eglinton Crosstown

²²⁹ Toronto 2013m

²³⁰ Toronto, City of (2012c) *Cesar Palacio Correspondence*. Retrieved from http://www.toronto.ca/legdocs/mmis/2012/pg/comm/communicationfile-33078.pdf

LRT. The furthest property is just west of Victoria Park, approximately 4.5 kilometres away from Leslie Street.

Conversions Prior to the New Employment Land Policies

Prior to the implementation of the PPS, 2014 and municipal employment land policies, conversion requests for employment lands in some cases were also subject to a high level of scrutiny, but on different grounds than the ones cited in subsequent cases. The property on 1185 Eglinton Avenue East, for example, although not designated as an employment area, contained an office building on site that the developer was proposing to demolish and replace with condominium towers.²³¹

In keeping with preserving office and industrial spaces, the application was initially rejected, but rather than citing employment protection, the City fixated on the height and density of the development and its impact on the adjacent neighbourhood.²³² The balance between employment growth and residential development was also referenced in the report, explaining that *Mixed Use Areas* should accommodate multiple uses to ensure that the space is not solely dedicated to housing (although this was not the primary argument made in the report that outlined the reasons for refusing the application).²³³ After multiple revisions to the initial proposal, the height and density of the development were reduced in order to minimize the impact on the adjacent neighbourhood, but the office building on the property was not retained.²³⁴ In the absence of strengthened provisions relating to employment, recommendations to preserve or replace the office space were not contained in the report.

In contrast to the multiple revisions required for approval in the previous application, a process that was drawn out over five years, the property owner of the land located on 220 McCrae Drive was quickly granted the conversion. Making reference to the PPS, 2014, Official Plan, and Growth Plan, City Staff explained that the conversion fulfills each policy in terms of "where intensification should occur." In particular, because the development is located in an area where there is already a mix of land uses, the proposal was viewed as conforming to the province's mandate.

²³¹ Toronto 2013n

²³² Ibid

²³³ Ibid

²³⁴ Toronto 2013n

²³⁵ Toronto 2013o

Unlike the applicants that submitted requests for conversion during the last Municipal Comprehensive Review in 2013, the landowners and developers were not subject to the rigid requirements of the current policies. This placed the City in a more difficult situation regarding employment land and office space protection, which ultimately necessitated the implementation of the new policies to reinforce its vision.

The employment lands on the East Cluster are abundant and as such have been targeted with particular intensity for land-use redesignations. Of the twelve lands, six were given some form of approval for conversion, three of which were partial approvals and the other three were full approvals. The most noteworthy differences among the partial and full approvals were the timing of each and, more importantly, the *specific* employment zone designations on two of the properties. With regard to the first point, the full approvals came prior to the new provincial and municipal policies on employment lands, while the partial approvals came after.²³⁶

At first glance, these appear to be small victories for the municipality, as they were able to prevent the conversion of portions of all three properties. In reality, with regard to specific employment zone designations, they were actually significant losses in terms of light and heavy industrial spaces. The property at 815-845 and 939 Eglinton Avenue East were previously zoned as *Employment Light Industrial*; the redesignation now permits residential uses on the site. Like the lands at Lloyd Avenue, the property can never be recovered for manufacturing activities. These examples provide a snapshot of a point in time and space of what is potentially happening all over Toronto. The municipal government may (or may not) be unintentionally endorsing the reduction of manufacturing activities in the City.

Transit

One of the primary arguments leveraged in the applications for conversion in the Eglinton East Cluster is the notion that intensification and residential development should occur along key transit nodes. With the construction of the Crosstown underway, applicants frequently cite this particular provision.

²³⁶ Toronto 2013a

Toronto, City of (2013n) "1185 Eglinton Ave East Zoning By-Law Amendment – Action Report and City Initiated Amendment to Site Area Specific Policy 76." Retrieved from

http://www.toronto.ca/legdocs/mmis/2013/ny/bgrd/backgroundfile-61147.pdf

Toronto, City of (2013o) "220 McRae Drive and 327-329 Sutherland Drive –Zoning By-law Amendment Application – Preliminary Report. Retrieved from

http://www.toronto.ca/legdocs/mmis/2013/ny/bgrd/backgroundfile-61040.pdf

The property owners of Celestica at 844 Don Mills Road and 1150 Eglinton Avenue East, situated in the most ideal location less than one kilometre east of Leslie Street, have used this language to persuade the City to approve its request. The property owners emphasize that its proposed development of almost 2,900 residential units will be "critical to maximizing the multibillion dollar investment in transit infrastructure." Yet, converting the site, being as large as it is, will fundamentally devastate the viability of employment land in the area, by not only taking that property out of circulation, but setting a precedent for the numerous other applications in close proximity to the site. According to the City, in 2011, Celestica Inc. had approximately 1,720 employees working at its location on Don Mills and Eglinton. The *Employment Area* surrounding this intersection as a whole contained 298 firms that employed approximately 11,385 people. As such, converting the site will not only take jobs away from over 1,700 people, but will also jeopardize the thousands of other jobs in the area by setting a framework for land-use redesignations.

The City declined Celestica's application for conversion due to the issues that were outlined above. However, in July 2015, real estate developers Diamond Corporation, Lifetime Developments and Context Development Inc. acquired the land from Celestica for \$137 million.²³⁹ When the land acquisition was announced, Diamond Corporation stated that it was in "renewed discussions with the City in anticipation of a future mixed-use master planned community consisting of a diverse mix of housing [and] new employment opportunities."²⁴⁰ Although it is unclear what the municipality will decide regarding the lands, the developers would not have acquired the property if they were not confident that they could secure the zoning redesignation, which is illustrated through its press release.²⁴¹ Consequently, the viability of the Don Mills and Eglinton *Employment Area* may be threatened in the near future.

The property owners of 1200 Eglinton Avenue East make a similar argument, but add that the conversion would somehow fulfill the City's mandate regarding balancing employment

²³⁷ Toronto, City of (2013p) *Strikeman-Elliot Correspondence*. Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/comm/communicationfile-41713.pdf
²³⁸ Toronto 2013a

²³⁹ News Wire (2015) "Celestica Enters into Agreement to Sell its Toronto Real Estate." Retrieved from http://www.newswire.ca/news-releases/celestica-enters-into-agreement-to-sell-its-toronto-real-estate-518332111 html

²⁴⁰ Diamond Corporation (2015) "Diamond Corp, Lifetime and Context Team up for Landmark Master Plan Community at Don Mills and Eglinton." Retrieved from

growth and housing development. The lawyers representing the property owners explain that "a *Mixed Use Areas* designation would serve to promote development of areas of the City where people can work, live and play; and promote the use of the recently approved future Light Rail Transit corridor along Eglinton Avenue." According to the City, the site currently employs approximately 1,350 people and a conversion would consequently eliminate these jobs as well. Like the property above, the conversion would not only reduce employment opportunities in the office sector, but would also introduce thousands of people into a community where secure jobs will already be scarce, contradicting the notion that the development would create a more balanced community.

Despite the evidence to suggest the negative consequences of redesignating even a single property, the lawyers further argue, "contrary to the Final Staff Report [for the Municipal Comprehensive Review], the introduction of residential and sensitive non-residential uses on the site will not adversely affect the overall viability of the Employment Area." The lawyers representing the property owners of 1695 Eglinton Avenue East too make the argument that redesignating the site will not affect the supply of employment spaces in the City, adding that the conversion will "provide a community building opportunity." However, as the City has noted in each recommendation for refusal, although a single conversion will not affect the "overall viability," multiple conversions will.

Making direct reference to a policy from the Official Plan Review, the lawyers representing the property owners of 15 Gervais Drive, 39 Wynford Drive, 1681 Eglinton Avenue East and 24&30 Mobile Drive employ the same argument as the aforementioned applicants. Instead, however, the lawyers claim that "retaining the subject lands as Core Employment Areas is *contrary* to Recommendation 1(e) of [the] "Official Plan Review: Employment Uses Policies," which recommended allowing for a mix of uses including residential development on district edges near rapid transit stations" [emphasis added]. ²⁴⁷ This argument fundamentally distorts the

²⁴² Toronto, City of (2013q) *McMillan Correspondence*. Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/comm/communicationfile-41589.pdf
²⁴³ Ibid

Toronto 2013q

²⁴⁵ Ritchie-Ketcheson (2014) "Notice of Appeal." Retrieved from http://www.ritchieketcheson.com/appeal/files/assets/common/downloads/page0063.pdf

²⁴⁷ Dillon Consulting (2013) *Correspondence*. Retrieved from http://www.toronto.ca/legdocs/mmis/2013/pg/comm/communicationfile-38594.pdf

Official Plan's purpose, a document that is meant to be applied with all its constituent parts taken into consideration. Further, the "mix of uses" the applicant is proposing is not among residential and office/light industrial/institutional uses, but rather a mix of residential and retail space.²⁴⁸ As described in a previous section, the expansion of employment in the retail sector is one of the principal causes of the growing income gap Canada-wide, since it does not provide the wages, security, nor benefits that employment in other sectors provide.

After the municipality had passed OPA 231, the property owners of 815-845 Eglinton Avenue East and 939 Eglinton Avenue East, among many others, filed an appeal to the OMB. Although the properties were among a select few of applications to receive some sort of approval (the City granted a *Mixed Use Area* designation for a portion of each site), the landowners were not amenable to the City's planning rationale and filed an appeal to have the entirety of OPA231 repealed.²⁴⁹ The site at 939 Eglinton will be located within a few hundred metres of one of the future Crosstown stations and, as such, the landowners wanted to integrate a station entrance into their development.²⁵⁰ Recognizing the profitability of having a residence attached to a rapid transit line, the lawyers representing the property owners claim that this development will implement the City's mandate regarding development near transportation hubs.²⁵¹ However, like the previous applicants, this neglects the much broader vision the municipality has regarding urban development, which includes a vibrant economic base interspersed among the condominium towers.

Moving Forward

The municipal government in Toronto, despite its expanded land-use powers, seems to have very little control over how development proceeds within the City.²⁵² Governments have traditionally been viewed as holding a monopoly on the use of force,²⁵³ giving it the capacity to

Ritchie-Ketcheson (2013) Correspondence. Retrieved from

http://www.toronto.ca/legdocs/mmis/2013/pg/comm/communicationfile-38577.pdf

²⁴⁹ Ritchie-Ketcheson (2013b) *Correspondence*. Retrieved from

 $\underline{http://www.ritchieketcheson.com/appeal/files/assets/common/downloads/page0128.pdf}$

250 Ibid

²⁴⁸ Ibid

²⁵¹ Ibid

²⁵² Ibid

²⁵³ Rand, A. (1964) *The Nature of Government* In The Virtue of Selfishness: A New Concept of Egoism. New York, NY: Penguin Group.

control and mediate how society functions. Although governments still hold power in society, speculative investors, developers, and landowners play a significant role in determining how and when spaces, and in particular urban spaces, are used and reused. Condominium development can be an important part of the municipality's tool-kit for generating affordable housing. However, there needs to be a set of complementary policies that control for the destabilizing effects that development may have on other sectors, including affordable housing and employment.

The municipal government's attempt to protect employment land in Toronto is an important first step in combatting the devastating impact of the continued loss of jobs in the economy. However, the City needs to produce a comprehensive, or even a small-scale, study of the *specific* zones that are being targeted for conversion in order to understand what has been causing the sustained loss of manufacturing jobs over the past 15 years. It also needs to ensure that it maintains its position regarding employment land protection, by preventing landowners and developers from throwing their weight around land-use planning decisions.

The new policies, nevertheless, have also been an important strategy for ensuring that the socio-spatial structure and urban form does not only reflect the residential development industry's vision for how the City ought to look, a pattern of development that has historically excluded those most affected from having the discursive space to express their needs and desires. Condominium development and the trickle-down economic logic that is used to justify this form of housing development need to be fundamentally challenged. This can be achieved through the introduction of policies that slow down this method of development, while finding ways to encourage or incentivize the development of purpose-built affordable apartments on lands that have been devoted to the private-market.

The City also needs to redress some of the growing issues related to precarious employment by tackling the underlying structural conditions that have generated labour market casualization and instability in the first place. It also needs to consider how the provincial government has been responsible for the promotion of policies that reinforce the pervasive employment organizational structures in Ontario, policies that find its roots in an austere economic agenda. In addition to encouraging the development and preservation of office space

²⁵⁴ Harvey, D. (1996) "Cities or Urbanization?" City: Analysis of Urban Trends, Culture, Theory, Policy, Action. 1(1-2): 38-61.

around Toronto, the municipal government would need to introduce a new set of policy prescriptions that discourage businesses from relying on and expanding the use of unstable forms of labour that have become increasingly popular in the functioning of the international economy. Finally, the province would need to reconsider its workfarist welfare regime and how it relegates a class of individuals to perpetual underemployment and poverty.

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