

The Affordable Housing Community Hub

The Major Project Report

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ABSTRACT

This Major Project's goal was to centralize and organize affordable housing related data in efforts to aid housing advocates in the City of Toronto in their battle for stronger measures to produce and protect the little affordable housing that exists in our municipalities. The project was the creation of a website that had four components: (1) a database of literature, both academic and grey, related to affordable housing; (2) a municipal scan of policies related to the preservation and production of affordable housing in eleven of North America's least affordable cities; (3) a centralized calendar of events in relation to the preservation and production of affordable housing; (4) a directory of community organizations advocating for affordable housing currently operating in Toronto.

FOREWORD

The idea for this Major Project that I have attempted to create came about from all of the tremendous community and academic efforts in affordable housing literature I have been exposed to during my time in the Master in Environmental Studies program at York and the lack of organization and centralization that I have consistently felt is needed in what I see is a battle that can only be won if all allies work together and with all the combined knowledge of our efforts. If there was a centralized location where affordable literature could be stored, sorted, and made accessible to all I believe that advocates could better arm themselves when debating governments and other opponents to the creation and preservation of affordable housing.

The main problems I attempted to grapple with in the final product of this Major Project - a website - were the difficulties for average citizens to (1) locate or access scholarly and expert literature; (2) find events and community organizations related to affordable housing; (3) compare how other cities tackle unaffordable housing.

My Program of Study consisted of three major components: 'The State and Housing,' 'Capitalism and Housing,' and 'Affordable Housing'. This Major Project attempted to integrate these components as follows:

The State and Housing: This component was addressed through the creation of a municipal scan of 11 major North American cities facing struggles with housing affordability showing how the state has responded through policies addressing the preservation and production of affordable housing.

Capitalism and Housing: This component was addressed through the creation of a literature database containing and sorting many articles touching on the relationship of capitalism and its role in housing.

Affordable Housing: Although the creation of both the database and municipal scan addressed this component by providing access to data on this subject, the creation of the centralized affordable housing related events calendar and directory of community organizations was also able to connect to this component by directing potential affordable housing advocates to allies and public gatherings in efforts to unite likeminded individuals in our collective fight that touches us all.

Learning to work with the citation database system Zotero was both exciting and challenging as it gave me great hope in the organizing potential possible with this technology but also of the many hours required to make it work correctly and of the limitations in placing it within a website (as opposed to the stand alone application). In the end I did not have enough time to organize the website utilizing Zotero as fully as I wanted to but I do not plan to have the website end with this program; this project has really only just begun and it will require further work to truly bring the wealth of knowledge it contains to the masses of potential housing advocates that exist. Creating even this (relatively) simple website for this project made me aware of just how difficult and time consuming such an undertaking is and moving forward with this project, past my graduate studies in the MES program, I plan to seek out partners with programming and website development skills.

LAND ACKNOWLEDGEMENTS

I would like to take this opportunity to acknowledge my privilege in settling and living on lands that were colonized by my ancestors through the terrorizing, torture, and mass murder of the peoples who they stole this earth from. I pay tribute here to the Seneca, the Anishinaabe, the Haudenosaunee, the Mississaugas of the Credit River, and the Huron-Wendat and Petun First Nations who rightly call this land home. I would also like to acknowledge the continued presence of Indigenous peoples in the city of Toronto and the despicable treatment they continue to endure at the hands of my fellow privileged white people.

ACKNOWLEDGEMENTS

Before I thank anyone else I must first give thanks to the man who I could not have completed this project without - Donald Wauchup. His mastery of website programming and unlimited patients with my never-ending questions and pleas for help was a godsend and I cannot thank this wonderful human being enough. Thanks Donny!

I would like to thank my supervisor and professor Ute Lehrer. Through her consistent encouragement throughout the MES program (and particularly in year two) I was able to overcome much of my social anxiety and become more involved with my fellow classmates and assist in presentations. Ute also created courses that fascinated and pushed my thinking to new levels on topics I thought I knew better than I actually did. Ute put up with my endless emails and late submissions, always making time for me despite her often overwhelming schedule. I hope one day I have the chance to return the favour. I would also like to thank my advisor Stefan Kipfer who, together with Ute, challenged my ideas and helped to shape my thoughts on advocacy (even if I couldn't grasp half of what you were trying to tell me, Stefan ;)

I would like to thank Liette Gilbert and Luisa Sotomayer for their directing of the graduate program and the planning program and all of their assistance over the course of the MES program. I would also like to thank all the wonderful classmates and advocates I met throughout the program whose support, feedback, and friendship made it possible for me to complete this degree with my head still intact.

Lastly I would like to thank my partner Tamara with whom I rode out the pandemic, through thick and thin, as I struggled to finish this degree. She was always there for me with support, guidance, and love. I would also like to thank my family who cheered me on the whole way. Thank you everyone, it has been a journey and one I couldn't have done alone nor wanted to.

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The Affordable Housing Community Hub

Statement of Purpose

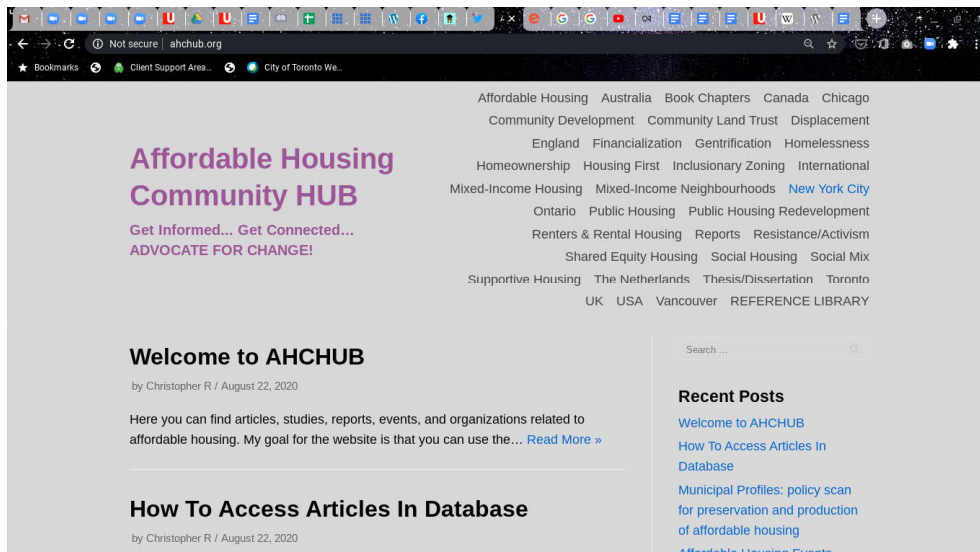
OBJECTIVE:

Create a centralized online information hub for affordable housing advocates to become educated, to help inform their arguments, and to assist them in participating in related actions and events.

MEANS:

The creation of a website (<http://www.ahchub.org>) containing:

- Literature Database
- Municipal Policy Scan
- Affordable Housing Related Events Calendar
- Community Organization Directory



Affordable Housing Community HUB

Get Informed... Get Connected...
ADVOCATE FOR CHANGE!

Affordable Housing Australia Book Chapters Canada Chicago
Community Development Community Land Trust Displacement
England Financialization Gentrification [Homelessness](#)
Homeownership Housing First Inclusionary Zoning International
Mixed-Income Housing Mixed-Income Neighbourhoods New York City
Ontario Public Housing Public Housing Redevelopment
Renters & Rental Housing Reports Resistance/Activism
Shared Equity Housing Social Housing Social Mix
Supportive Housing The Netherlands Thesis/Dissertation Toronto
UK USA Vancouver REFERENCE LIBRARY

Welcome to AHCHUB

by Christopher R / August 22, 2020

Here you can find articles, studies, reports, events, and organizations related to affordable housing. My goal for the website is that you can use the... [Read More »](#)

How To Access Articles In Database

<https://ahchub.org/homelessness/>

Search ...

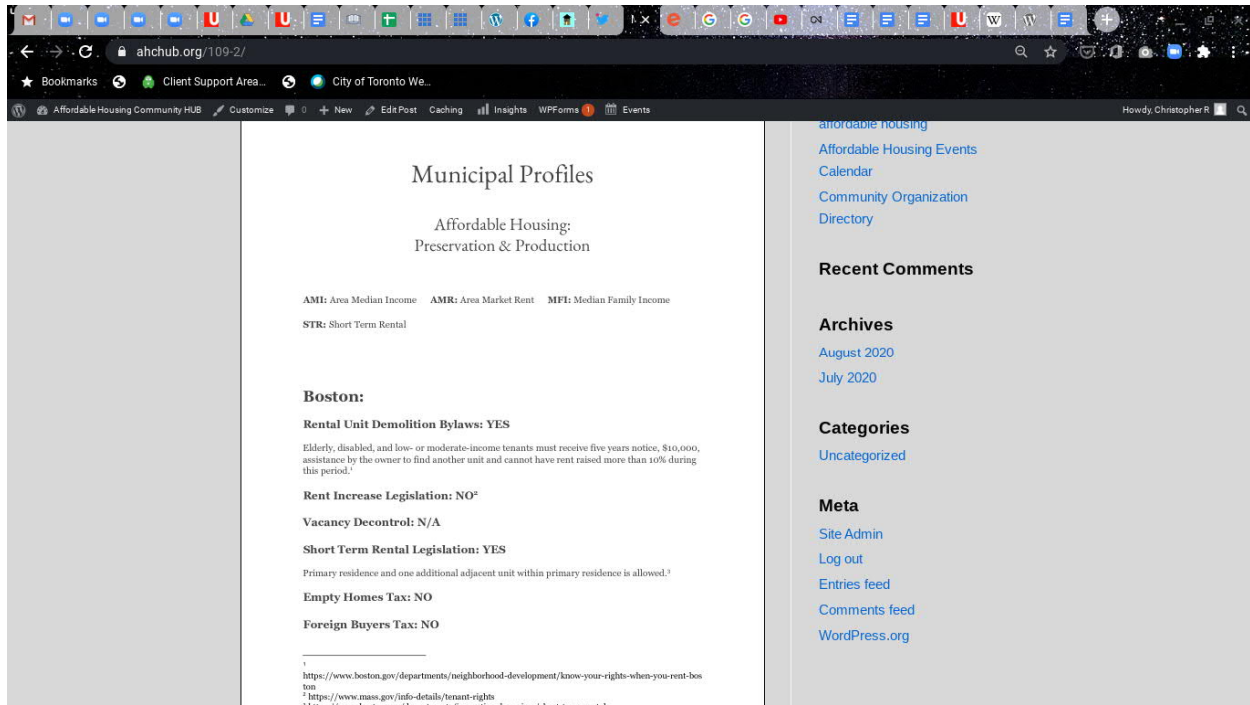
Recent Posts

- [Welcome to AHCHUB](#)
- [How To Access Articles In Database](#)
- [Municipal Profiles: policy scan for preservation and production of affordable housing](#)

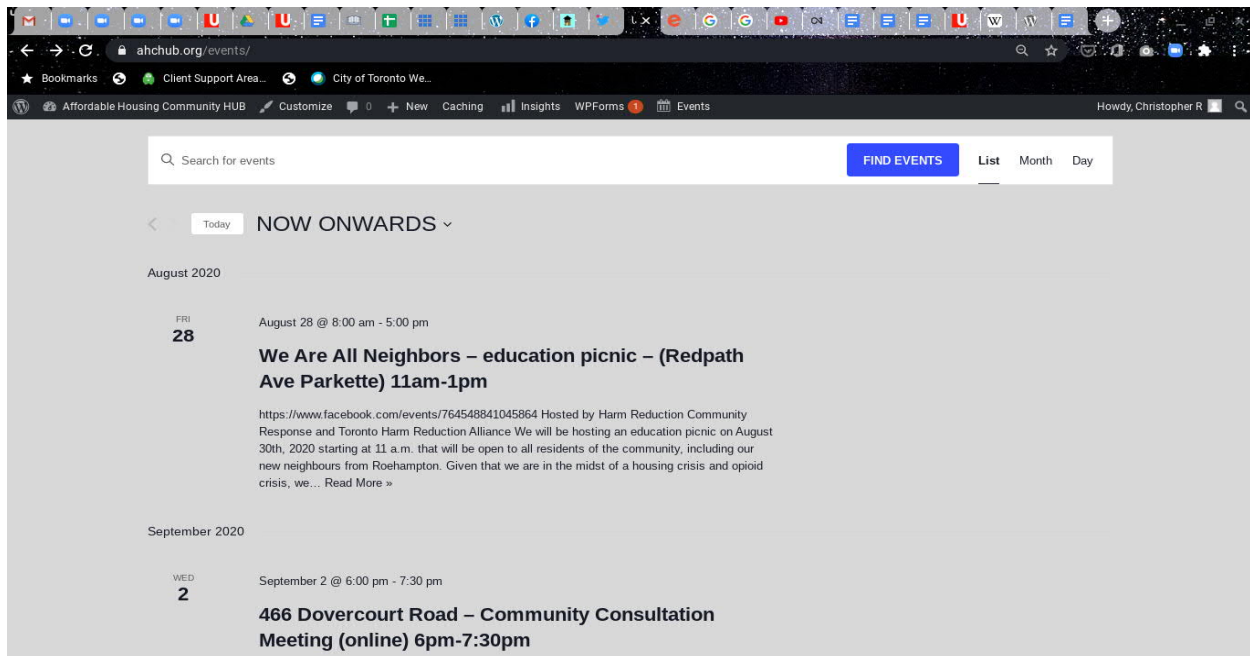
Database (www.ahchub.org - top right corner of main page)

The screenshot shows a web browser displaying the AHCHUB website. The main content area is titled "Homelessness" and features two article entries. The first entry is by Alden, S. (2015), titled "On the Frontline: The Gatekeeper in Statutory Homelessness Services," published in *Housing Studies*, 30(6), 924-941. The second entry is by Anderson-Baron, J. T., & Collins, D. (2019), titled "Take whatever you can get: practicing Housing First in Alberta," published in *Housing Studies*, 34(8), 1286-1306. The right sidebar contains a search bar, a "Recent Posts" section with links to "Welcome to AHCHUB", "How To Access Articles In Database", and "Municipal Profiles: policy scan for preservation and production of affordable housing", and a "Recent Comments" section. The browser's address bar shows the URL "ahchub.org/homelessness/".

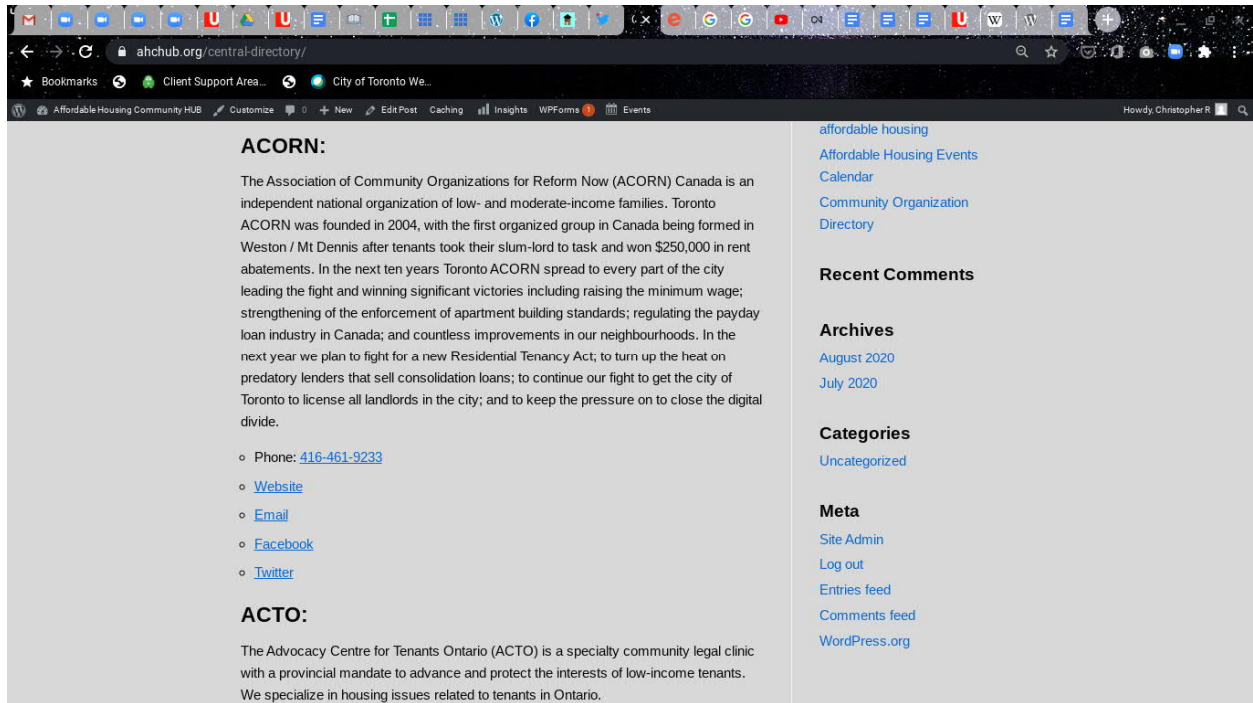
(example of database - expanded database entry for Homelessness category once clicked on from main page)



Municipal Policy Scan Profiles (www.ahchub.org/109-2/)



Affordable Housing Related Events Calendar (<https://ahchub.org/events/>)



Community Organization Directory (www.ahchub.org/central-directory/)

MAJOR PROJECT JOURNAL

The following journal will list and examine each piece of the Major Project, detailing the experiences in creating each component.

Literature Search/Database (www.ahchub.org - top right corner of main page)

To gather the literature entries for the database I used regular Internet searches, Google Scholar, and the University of Toronto Online Library which has access to the following interdisciplinary databases: JSTOR, ProQuest, Scholar's Portal, Scopus, and Web of Science. The searches conducted in each database limited the publication dates from 2014 to 2020 and used a combination of keywords including: 'rental housing', 'financialization', 'cooperative', 'land trust', 'public housing redevelopment', 'mixed-income housing', 'gentrification', 'displacement', 'social housing', 'public housing', 'supportive housing', 'inclusionary zoning', 'community land trust', 'activism', 'resistance' and usually in combination with the keyword 'affordable housing' but not always. The search was also further limited in entries to only those pieces of literature studying countries and/or municipalities in Europe, Australia, New Zealand, and North America - except for a handful of articles that included Asian countries in international comparisons. After all of these sorting parameters were implemented, I decided to only include articles that touched on:

- the production of affordable housing: cooperatives, public/social housing, supportive housing, inclusionary zoning units, etc.;
- the preservation of affordable housing: resistance, legislation, etc.;
- the causes of unaffordable housing: financialization, gentrification, etc.;

- the characterizations, perceptions, and assumptions of different resident tenure types: homeowners, renters, social housing tenants, etc.

After realizing that many journal articles did not contain tags (and so likely did not show up in my searches using the aforementioned sources) I decided it would be beneficial to check the top/most popular academic journals within the past seven years (2014-2020) to better my catch of relevant literature for my database. The journals included were: *Housing Studies*; *Housing, Theory, and Society*; *Housing Policy Debate*; *Housing and Society*.

Zotero

Zotero was selected as the database storage system of choice because of the appeal of the interface layout as well as its open source software, which is reassuring for the future life of the project. I used Zotero as a storage facility of metadata from literature, to attach PDFs, and to sort literature according to the tags attached to each. Although I watched a few video tutorials on how to use Zotero I feel there still must be other shortcuts and possible coding that may be able to be done that could potentially speed up literature entries and the automation of filling out the metadata for each.

When first loading literature to Zotero I noticed several problems. For many literature entries there were many sections of the metadata fields that did not fill automatically and so I often (about a third of the time) had to manually enter things such as page length, journal title, and date to the Zotero parent files. Zotero was also not always able to discern where abstracts were

located in articles, nor was it designed to substitute introductions in the abstracts section of the software, which is probably better left to manual input anyway as introductions could be several pages long and not always summaries of the literature to follow. All of this is to say that when Zotero failed to copy abstracts automatically in the abstracts section I entered them manually. I also entered parts from introductions when no abstracts existed or I wrote in my own short descriptions when neither was included in literature being loaded into the database. I felt that having abstracts (of some sort) were extremely important as I wanted users to be able to quickly discern whether or not literature items were worth reading so as to not waste time which may turn users off from using the database with the hundreds of entries I was hoping to have included in it. Further, I was hoping to have the abstracts for each piece of literature so as to help users judge whether or not the individual pieces of literature were worth going down to their local university to gain access to their PDF file (if the university in question actually had access to said piece of literature - the University of Toronto's Robarts Library has all of the items in my database, and York has many of them but not all). Many potential users may be intimidated or unable to reach Robarts, or once there find it still difficult to access that literature to download. And even if they do manage to download the literature they may find the literature incomprehensible. All of this is to say that the abstracts may not help many potential users.

Academic journal articles often come with tags attached to denote categories/topics that the piece should be associated with in literature searches. When creating tags for each literature item I decided to do several things. First, I chose to include any tags that were originally

included in the literature items. Second, I also added my own tags based off of the original tags' spellings and words used, to either broaden the tags to be included or to have spelling that I planned to use for others in an attempt to standardize the tags or in some cases to simply add tags to literature that did not include any, in which case I made searches for certain words and phrases then if at least eight or nine or more popped up in the texts I would add the tags. Some of the examples are as follows: financialization in addition to financialisation; shared equity housing in addition to cooperative housing; state-led gentrification in addition to gentrification; neighborhood effects in addition to neighbourhood effects, etc. For each literature item I also added tags to signify which cities and/or countries were represented in each. When taking a cursory review of some of the entries in Zotero, after finishing the database, I noticed that quite a few had tags attached only in the PDF file entry and not the parent file, and not knowing how this might affect whatever I may create with this database, I decided to go over every item (670 in total) to skim through them all and correct each (about 15% of them).

Although I imagined from the very beginning that I would not be able to share many of the PDF's with users as they were copyrighted, I nonetheless chose to use Optical Character Recognition software to make every attached PDF searchable and able to have text portions copy and pasted so as to make every piece of literature as useful as possible to users (immediately or down the road). Many articles that at first appeared to be formatted as a searchable PDF were later found to be warped in their representation of clipped text and so Optical Character Recognition software was applied to these items as well to ensure all

literature is perfectly searchable and able to be copied and pasted (although I'm sure mistakes were made and some PDF's slipped through the cracks).

Wordpress

Wordpress.org was used as the web host as this was the only one I could find that had a method for attaching (at least some components of) my database. Bluehost was the actual website builder used to create the Wordpress site as Wordpress.org is the professional version of Wordpress (as opposed to Wordpress.com) and the only version that can add plugins (such as Zotpress - more on this application in next section) and is quite tricky to navigate, and it requires a level of expertise (and coding skills from what I could discern), therefore Bluehost was a necessary intermediary. Bluehost was relatively easy to use and the initial site was created fairly easily although this required quite a bit of time to read up on implementing various features through online forums as well as simple trial and error and going through various menus to see what was there.

Zotpress (Wordpress Plugin Application)

The only way to load Zotero library is to use the Zotpress plugin created by Katie Seaborn. The process is not user intuitive and requires adding code (found after a struggle rifling through forums and then the help of a coder friend). I was ultimately hoping to be able to have a way for users to be able to select various collections of articles, based off of individual tags like those found on Zotero, and find a way to create a list of larger umbrella terms that users could select to open up more specific pieces of literature housed via folders under topics that fell

within ever more funnelled terms. What I found out was that Zotero, and its plugin Zotpress, are only able to generate citations in lists housed within collections and I saw no way to house collections within collections and so I had to instead just have collections as standalone folders and not placed within a larger system of folders within folders.

I was able to find assistance from a friend with computer programming skills who was able to figure out how to load the Zotpress plugin to Wordpress; we ran into the problem of seemingly having to choose between having a drop down menu to display tag collections or else have one giant bibliography with abstracts attached. From there we were able to find the code to have both a drop down list of collections as well as the abstracts attached to each citation listed in each collection. When first implementing Zotpress the application automatically created grouped folders containing items with the largest amount of shared tags. This was helpful in creating similar groupings from which I was also able to add the ability to have abstracts attached to each piece of literature.

Municipal Policy Scan Profiles (<http://www.ahchub.org/109-2/>)

To create the eleven profiles for the chosen municipalities in the policy scan on related legislation to do with the preservation and the production of affordable housing I had to contact numerous City staff on an ongoing basis as many questions required repeated inquiries to eventually get at the info needed. Many staff members had also changed positions and so often I had to be rerouted to the correct staff member currently in charge of the department sought after for inquiries.

Although most city staff contacted were very helpful and pointed out the appropriate web pages for the information asked for, the specific documents on websites were not always straightforward to locate if I had not known their precise URL. Further, much of the information was buried within lengthy bylaw regulations which would have been next to impossible to locate had it not been for city staff directing me in precisely which pages to go to. The phrasing was also often difficult to work out and for those less experienced in reading these sorts of documents I imagine the task would be quite time consuming, very frustrating and may dissuade many from pursuing such an endeavour.

Affordable Housing Related Events Calendar (www.ahchub.org/events/)

The calendar was added to the website via an extension for Wordpress. In the future I think it would be beneficial to list the open houses and other public events put on by the City in regards to affordable housing projects or redevelopments that could include these units. I have found the location on the City of Toronto's website where public events related to affordable housing are listed and have added the few that have been posted and will continue to keep an eye out for future dates. As there are likely events which I may not come upon I think it would be helpful and necessary to enlist the help of others by including a plea on the website for the public to email with event info for me to post (this is to include any and all events related to affordable housing, not just events hosted by the City).

Community Organization Directory (www.ahchub.org/central-directory/)

After speaking with several colleagues it has come to my attention that attempting to list individuals is futile as these staff members of community organizations change constantly and so this would not be of very much use. Instead I have decided to create a directory for the community organizations that relate to advocacy on affordable housing.

CONCLUDING THOUGHTS/IDEAS

I plan to continue work on the project/website and to do so I will reach out to as many housing advocates as I can find to share the task of continuing this kind of work more collectively. The following will touch upon the thoughts and ideas I have for moving forward and advancing what I have already begun with this Major Project.

Literature Database

Although my current database only holds written works, I took an eye-opening course this past summer where visual research methods were studied and I am now convinced more than ever that the website would benefit from such media. The visual methods media included photo-voice and photo elicitation, participatory video and cellfilms, and digital storytelling, all of which I plan to locate and add to the website along with traditional documentaries. Through the visual research methods covered in the course, marginalized groups were shown to be able to better tell their experiences. It also appears that visual methods allow a group's narrative to be more than just one of victims in need of paternalistic aid, which often does little in empowering these wronged individuals in order to take back control of their communities and thrive in their surroundings. The visual methods explored showed a way forward in training, equipping, exploring, and showcasing the lived experiences of marginalized populations in a form that is controlled by those under study, instead of as research subjects with stories that are ultimately sculpted and only really benefiting the academics in charge of the projects. To begin the endeavour of adding such media forms I plan to start out by contacting Professor

Chloe Brushwood-Rose to get her suggestions and thoughts on which organizations to get in contact with and what other ideas she may think helpful for this addition to the website.

I believe that the studies unearthed and weaved together as well as the other visual media entries to come must only be the starting point and inspiration from which locally sourced research should begin in efforts to create the custom solutions that every city needs in their individual circumstances and political climate. On top of whatever media is created or housed I now believe there must also be an accompanying assortment of community meetings to not only disseminate all of the media but also to bring together the various socio-economic groups that must come to better understand each other's needs, prejudices, and opinions to be able to overcome misconceptions, stereotypes and stigma and begin to build the inclusive neighbourhoods we all want and remove the moneyed interests from our cities, stopping them from their plans of replacing our communal capital with that of corporate capital. To this end I plan to coordinate with every community organization in Toronto (then hopefully expanding that to other municipalities with time) in organizing local meetings to host information sessions as well as strategic plans to advocate for both specific as well as general affordable housing plans. My hope is that these events will help begin conversations between different groups and unite them in plans to move the discussions forward and hopefully concrete plans to push for change.

To add to the database of literature I also plan to reach out with university departments in journalism, planning, geography, and any others the project's members find relevant to the

creation of literature and other forms of media on affordable housing advocacy. In this same vein I also plan to reach out to current and former graduates in related fields to post their various papers on the website, pending the approval of the members.

Municipal Policy Scan

The first policy scan left out laneway housing and secondary suites programs, public/cooperative housing creation/refurbishment, and transitional housing creation. All of these areas are of great importance to the battle for affordable housing and should be included on all future policy scans to be included on the website. Further, I plan to add to the current line up of eleven profiles I already have on the website and to also open up the work to others who join the project. I have also been asked by a few municipal employees that I made contact with in the creation of these profiles who wished to receive a copy of the final profiles. I plan to send these individuals the copy of the profiles asked for and I also will ask if they would like to join in creating a larger list of profiles, to combine whatever municipal scans they have come across to share with others who are interested.

Affordable Housing Related Events Calendar

As to the Calendar portion of the website I plan to reach out to Toronto's community organizations related to affordable housing asking them to please keep me informed on all events related to affordable housing they come to know of taking place in the GTHA so that I can more easily update the events posted on the website. Another idea I've had for a while is to create some sort of poll to have potential participants of public actions (strikes, picketing,

marches, demonstrations, etc.) cast their vote for what times and dates best suit their schedules in order that the largest numbers are able to attend these events and bring about the biggest impact from the increased amount of voices able to vocalize dissent to the public and those in power.

Community Organization Directory

Although some of my colleagues have their doubts as to the help that can be provided via the directory of groups and organizations related to affordable housing advocacy listed in the Major Project's website, I nonetheless think it could help direct potential advocates and other groups and organizations to find possible allies and outlets for them.

As the website is already a struggle for me to design and add to, I plan to reach out to the affordable housing community to see if I can locate someone with website design and/or programming skills to lend a hand with the future growth of the project.

ADDENDUM

Municipal Policy Scan: Research Summary and Comment

AMI: Area Median Income AMR: Average Market Rent

IZ: Inclusionary Zoning MFI: Median Family Income

RSO: Rent Stabilization Ordinance

Municipalities: Boston; Los Angeles; New York City; Oakland; San Diego; San Francisco; San Jose; Seattle; Toronto; Vancouver; Washington, D.C.

Rental Unit Demolition Bylaws

Rental unit demolition bylaws deal with the removal of rental units from the market when redevelopment occurs of the property in question in efforts to replace the units being destroyed. Of the eleven municipalities examined only Toronto, parts of San Diego, and San Jose actually had stipulations for the direct replacement of rental units, although only Toronto had such regulations for ALL rental units whereas the other two were contained to low income tenants (San Diego) or rent controlled units (San Jose) only. Three of the eleven municipalities examined required that suitable units be found for displaced tenants including Boston, New York City, and Vancouver, although New York City only requires similar rents to last for 6 years in the new substitute apartments. All three of these municipalities stipulate that moving expense fees are to be provided to tenants, ranging between 4 months' rent (Vancouver) to \$10,000 (Boston). Four of the eleven municipalities examined contained regulations requiring

that only moving expense fees be paid out to tenants with criteria such as age, number of dependents, income, and length of tenancy as determining factors in exact payout. The total displacement fees ranged from \$3,998 (Seattle; as low as \$4,500 for San Franciscans) to \$21,200 (Los Angeles). New Yorkers can receive 6 years rent at the discretion of the owners, in place of replacement units, which can easily total six figure payouts, although finding another affordable unit may prove next to impossible once vacated. Of all the eleven municipalities examined, only Washington, D.C. had no regulations whatsoever as to requirements of owners when they remove rental units from the market.

Rent Increase Legislation

Rent increase legislation deals with the regulated increase in rents able to be charged by landlords in any given year. Only Boston and Seattle did not contain any such stipulations for owners. Out of the remaining nine municipalities Vancouver had the strongest rent increase legislation covering all units, built at any date, tied to only inflation on a yearly basis. Toronto came in second with 2018 being the start date at which units were exempt from legislation, also tied to inflation. San Francisco (start date of 1979), Los Angeles (1979), New York City (1974), and San Jose were the only American municipalities in this survey that had similar rent increases tied to inflation or a set percentage only. These numbers did not include capital improvements, however even with these pass throughs total maximum yearly increases were capped at 10% for San Francisco, whereas an additional 2% in rent could be passed through to tenants in NYC, 3% for San Jose, and for Los Angeles no exact percentage is specified, only an

amount that provides “appropriate cost recovery”¹. Every municipality in California (including San Diego, San Jose, and Oakland) is now covered by the *California Tenant Protection Act of 2019* and as such rent control kicks in on units 15 years old or older with rents capped at inflation + 5%, 10% maximum. By choosing to stipulate a number of years rather than a date at which units were included into rent increase control, the number of units increases with time without further assistance from local councillors or regional politicians (that being said, the new California legislation expires in 2030). As to Washington, D.C., rent control kicks in on units built before 1976 with rents capped at inflation + 2%, 10% maximum, with capital improvements bringing the allowable total up to a 15-20% annual increase.

Vacancy Decontrol

Vacancy decontrol is the term for when rent increases are allowed to circumvent rent controls once a legal vacancy occurs. Vacancy decontrol has always been the enemy of rent control and a major loophole that landlords have long used to sidestep the limits placed on them in increasing rents to keep up with the rising market for their units. Outside of Boston and Seattle - neither of which have rent control - only New York City had policies in place to ban vacancy decontrol outright, while Washington, D.C. limited increases to 10% or up to 30% if surrounding rents are similar to this amount and Oakland had their limit set at 12%. The other eight municipalities included in this review had some form of vacancy decontrol. Most units under vacancy decontrol return to full market rent once a voluntary vacancy occurs or a just cause eviction takes place, resetting the rent which then becomes the new regulated amount. These

¹https://hcidla.lacity.org/system/files_force/documents/allowable_rent_increases_english.pdf?download=1

simple rules governed San Francisco, San Diego, San Jose, Toronto, and Vancouver. Although Oakland had very similar legislation, they went a step further and stipulated a punishment of 24 months of no rent increases should any tenant be evicted for any reason aside from non-payment of rent in an effort to increase the rent. In San Francisco it took 12 months before the new rent, reset by the new tenancy, came into rent regulation. Los Angeles adds its own little twist by allowing for unit remodeling to fall under vacancy decontrol initiation.

Short Term Rental Legislation

Short term rental (STR) legislation deals with rental units that are rented for less than 28 days (ex. Airbnb). Short term rentals remove rental units from the housing market and contribute to lowered vacancy rates and the subsequent rising rents that follow. Almost all eleven municipalities had short term rental legislation allowing limited use, although Oakland banned the practice outright, and San Diego hasn't made up its mind yet. The majority allowed for primary residences to be rented out for a certain amount of days per year: Washington, D.C. and Vancouver do not limit the number of nights per year while Toronto and San Jose were limited to 180, Los Angeles to 120, and San Francisco to 90. Seattle allowed for primary units and an accessory unit to be rented out as short term with no stipulations as to the number of days per year and any STRs "lawfully operated" before 9/30/2017 have been grandfathered in and have no restrictions at all as to the number of units allowed per owner in the Downtown Urban Center, while First Hill/Capitol Hill Urban Center are allowed five units in addition to the two units currently allowed for any resident. Boston also allowed for two units total (primary and an adjacent unit) to be legally used as STRs without limitations as to the number of days

rented. New York City did things the old way and had stipulations requiring all stays to be hosted, just like an authentic bed and breakfast. Despite so many municipalities adopting stronger STR regulations, most of which only allowing for primary residences and thus returning rental units to the long term rental market, nearly every municipality takes on the task of enforcement rather than placing the onus (and fines) on the platforms themselves, a method that brings the most compliance and is favoured by advocates of STR prohibition.²

EMPTY HOMES TAX

Empty homes tax (or vacant property tax) is a municipal surcharge for homes that are kept vacant and off the market. Of the eleven municipalities under study, only Oakland, Vancouver, and Washington, D.C. had legislation to tax vacant homes. Of these three Washington was by far the most severe implementing a 5% tax whereas Vancouver had only a 1% levy. Oakland was the least costly for homeowners with a maximum charge of \$6,000 for detached homes (which at a current median price of around \$801,072 for homes in this municipality as of July 6th, 2020, that works out to just shy of a .74% tax).

Foreign Buyers Tax

Foreign buyers taxes are a tax aimed at penalizing foreign investment into real estate by adding a surcharge to any residential properties purchased by non-residents. A foreign buyers tax was even more scarce amongst the eleven municipalities under study; only Vancouver and Toronto had implemented such a measure with their 15% levy issued in 2016 which grew to 20% in 2018

²According to ThorbenWieditz, co-founder of fairbnb.ca, told to the author through email correspondence.

for Vancouver³ and a similar 15% tax created for Toronto (and the rest of Ontario's Greater Golden Horseshoe Region) in 2017.

Inclusionary Zoning

Inclusionary Zoning is the term used to denote set aside units of subsidized housing in new residential developments mandated by municipalities. For inclusionary zoning legislation, every municipality except Toronto had such policies in place; Toronto is still contemplating what their new policy will be, but it will be hamstrung by the Province whatever it turns out to be as the latter has placed a 10% cap on any such measures as well as limiting target areas to major transit nodes. Nonetheless, Toronto City Council has gone through with several meetings and studies to come up with a plan, the latest proposals of which have come under harsh criticism during the comment period. The City proposed a direction that would have seen 10%-20% inclusionary zoning (2.5%-5% for purpose built rental projects) to apply to condominium developments in medium to hot markets of 100 to 140 units, with affordable rents defined as 100% Average Market Rent (AMR), with a minimum 10% of affordable units set at 80% AMR. Affordability requirements were proposed to be set at 20 years.

As to the definitions that structured the IZ households targeted (and thus rents to be charged) the various municipalities reviewed mostly (8 of 10 with IZ policies) stipulated affordable rents based on Area Median Income (or 'Median Family Income' as the term used by Washington, D.C.), which reaches incomes lower than when Average Market Rent (Vancouver) is used due to

³<https://globalnews.ca/news/6085491/bc-foreign-buyers-tax-lawsuit-tossed/>

the latter being markedly out of touch with the stagnating incomes of the majority of wage earners within today's Western metropolises.

Basing affordable rents off of average market rents is outdated and unable to deal with the mass of Toronto residents who cannot afford such rents (admittedly, Vancouver relies on this useless metric as well). Adding insult to injury the City's suggestion of designating a mere 10% of the affordable units as 80% AMR is laughable at best as it would rank it lower than any municipality reported on here. Further, applying the new IZ rules to only projects of 100-140 units is bizarre as this study has shown how most IZ policies apply to projects from 10-25 units, with even some requiring it on every single residential development. As to the length of affordability, the suggestion of 25 years is a joke and is topped by every municipality on this survey - with virtually all ranging from 55 years to permanent - except for possibly Washington, D.C.'s life of building length of affordability. As to the matter of suggesting that the most Toronto could ask for from developers is 10%-20% IZ units, depending on market, this appears middling compared with the municipalities in this survey:

Toronto; 100-140 unit minimum; 1%-2% of units at 80% AMR for 25 years

Boston; 10 unit minimum; 13% of units at 70% AMI for 30 years

LA; all developments that add net units; 15% at 65% for 55 years

New York City; all developments in MIH zone; 25% at 60% AMI and under for forever

Oakland; all developments; 5% at 50% for 55 years

San Diego; 10 unit minimum; 10% at 65% for 55

San Francisco: 10 unit minimum; 12% at 55% for forever

San Jose: 20 unit minimum; 6% at 50% for 55 years

Seattle: all upzoned developments; 5-11% at 40%-60% AMI for 75 years

Vancouver: all developments requiring rezoning⁴; 20% for social housing for 60 years

Washington, D.C.: 10 unit minimum; 8-10% at 60% MFI for the life of the building

It was troubling to see that the majority of municipalities are giving the option of paying a fee or including affordable ownership units instead of forcing developers to create affordable rental housing units, which only furthers the commodification of housing and privatizes a windfall from public program to individual families lucky enough to (1) be able to afford the reduced down payment and (2) be lucky enough to even access these very limited opportunities. IZ units should be creating perpetual affordable housing for as many low income households as possible and ownership units do not do this.

During the pandemic I worked as a bicycle delivery courier, bringing groceries from multiple charities to those in need. Most deliveries were to apartment buildings in Parkdale, but a few were to condos in Regent Park and Fort York. I hadn't actually given much thought to the on the ground reality of inclusionary units and I think my visits to Fort York offered me a glimpse. I have delivered many meals to condo dwellers in Fort York but never really noticed anyone but wealthy looking citizens milling about, and this never surprised me as there is nothing but restaurants and services catering to the well to do crowd (at least that's always been my

⁴Which is most large developments according to my correspondence with Allison Lasocha, Planner II, Housing Policy, Vancouver Plan, City of Vancouver

observation). The parks and other public spaces also are so well kept and wide open to view that I imagine anyone 'loitering' would be spotted immediately and have the police called on them. Because of all this I was very surprised when I saw what appeared to be low-income tenants going in and out of 150 Dan Leckie Way. This is a TCHC building (I later found out) and is not exactly inclusionary zoning housing as Toronto has yet to create such legislation, although it is likely still similar in that section 37 monies from nearby developers were probably used to finance the building.

As I just mentioned I have spent many evenings riding around the Fort York area and I cannot imagine where these TCHC tenants would shop in this pocket of wealth, many of whom appeared to be very low income and many of these with obvious mental health issues apparent to me. Looking at a map I can see that the nearest non-luxury grocery store (Freshco, No Frills, Price Chopper, etc.) is over a half hour walk, and even the nearest dollar store is over a kilometre away. As to social services or programming for these low income tenants - many of whom also likely struggle with mental health issues, such as those which I saw on my visit, wandering around outside with no mask on or anyone around to watch out for them- I doubt there is much of anything of the sort for these tenants. The reverse is how places like Regent Park get flooded with wealthier market-rate residents which have the effect of displacing local businesses that once catered to low income residents as rents go up and businesses change to reflect the new shoppers in the area.

Whether it's inclusionary zoning or mixed income redevelopment of public housing, both of which purport to support affordable housing - the former through creation, the latter through salvation - it all comes down to wealthy residents outnumbering low income residents by overwhelming ratios. And as for the 'social mixing' that is supposed to take place, it doesn't happen because that would take deliberate actions to make it happen and no one is willing to step up to the plate - least of all those politicians and developers who proposed the notion in the first place. Inclusionary zoning will no doubt create a lot of badly needed housing for low income residents, I just wonder if thriving communities will be able to be formed from it all. One example of getting the mix right is the legendary St. Lawrence Neighbourhood, where surrounding shops cater to all income groups and social services and amenities for wealthier residents is all within walking distance of the area. What happened to the coalitions of planners, academics, community groups, tenants, and progressive politicians that once existed and were able to achieve such magnificence?