

Framing Report Healthy Housing Quality in the Private Rental Sector

Solutions Lab on Healthy Housing Quality

Greg Suttor and Kate Murray
Wellesley Institute
July 2020

© Wellesley Institute, 2020



This is the first report from the Solutions Lab on Healthy Housing Quality, funded by Canada Mortgage and Housing Corporation and carried out by Wellesley Institute in collaboration with SHS Consulting.

Following Phase I start-up work, the reports from Phases 2 and 3 of the Lab (September 2019 to March 2020) are:

Framing Report

(May 2020)

1. Introduction

By the end of 2020, approximately 60 per cent of rental housing in Toronto will be at least 50 years old and moving towards the end of its lifespan. High-rise towers house many Toronto renters, an estimated 500,000 persons, approximately 50 per cent of all tenants in the city and more importantly, approximately 43 per cent of Toronto's lower income families.

It is imperative to preserve the infrastructure of this type of housing to provide decent and quality healthy housing for everyone, at both affordable rents and in a good state of repair. This is not a new imperative; there are other organizations that have looked at, and continue to look at, the quality of rental housing in Toronto. Public health, the United Way, RentSafeON, ACORN^{1 2 3} among others, have produced reports on the topic and have made recommendations to address the issues of disrepair, failing infrastructure and impacts on the health of the community and the residents. Other organizations and partnerships continue these efforts and their work will be mentioned in other parts of this paper. The Wellesley Institute, in collaboration with others through this Solutions Lab project, hopes to support and strengthen the work that has gone before with viable solutions for the residents who live in this type of housing.

About the project

Wellesley Institute was funded by Canada Mortgage and Housing Corporation (CMHC) to carry out a collaborative Solutions Lab, 'Best Practices for Healthy Housing Quality in Toronto'. Wellesley worked in collaboration with SHS Consulting, which has related expertise in housing policy research and in solutions labs.

The project's focus was the problems of poor housing quality in parts of the private-rental apartment building sector and finding better responses to address these problems. The Lab was a collaborative process from mid-2019 to mid-2020. It began with a problem definition and 'discovery', then moved through solution-finding and framing options, and then to a final roadmap for action. (The project did not deal with public and non-profit housing, or with 'secondary' rental which ranges from basement apartments to rented condos.)

In this process, Wellesley and SHS worked with tenants, apartment owners and managers, City of Toronto staff, and other stakeholders and experts. This collaborative approach was essential to understand the issues and arrive at doable solutions that have buy-in from key players.

Related research, consultations, and policy work supported the Lab. Written products of the fall 2019 phases of work include a draft of this framing report, a review of what other jurisdictions do about these issues and interviews with key players and experts. SHS Consulting will also produce reports on the workshops.

Purpose of this report

The challenges of poor housing quality are multi-faceted, and different players have different ideas to resolve these challenges. This document provides a framework of information for thinking about the problem and serves as a shared knowledge base for Lab participants and others.

It has four main concerns:

- What we mean by healthy housing quality
- The context, nature, and scope of the problem
- Some contributing causes of the problems
- The roles of governments and others, and their key recent initiatives

It draws on a range of sources, including selected reports, data, and information distilled from the workshops, consultation interviews and other activities in Phase 2 of the Solutions Lab. It is not a systematic summary of any of these, but a selective weave of information to give context for the other work.

2. What is Healthy Housing Quality

Housing is a key social determinant of health – the conditions of life that make for better or worse health and well-being. The World Health Organization recognizes adequate housing as a “fundamental condition and resource for health”. Housing that is affordable and of decent quality fosters good health.

The quality of housing directly affects physical health. This includes air quality and respiratory health; risk of injury from falls, burns, or other accidents; and exposure to lead, asbestos, and other toxins. Healthy housing has good heat and ventilation, no mould, and few allergens such as cockroach droppings.

Housing affordability and space also affects health. When housing is hard to afford, people crowd into smaller spaces, which raises the risk of infectious disease. When rent squeezes the household budget, there is less money for food, recreation, medications and dental care, and other things that foster health. In this situation people often settle for lower-quality housing to get lower rent. The best predictor of overall health is socioeconomic status, which directly affects the ability to obtain and afford good housing.⁴

Worries about rent or eviction can have large impacts on stress. Poor neighbourhood conditions – tied to constrained housing options – affect stress and personal safety. Housing especially affects children’s health, as they are still developing physically and psychologically.

These are also concerns about *health inequities* between population groups. Disadvantaged groups are more likely to face housing conditions that negatively affect health, contributing to inequities in health; but good housing can help equalize things. Groups most affected include people with low incomes, single parents, racialized groups, newcomers to Canada, and persons with age-related, mental health, or other disabilities.

Reflecting all these linkages, Public Health has historically had a leadership and advocacy role in public intervention in housing conditions. In Toronto, similar to many cities, this dates back over a century, to public health reports on housing that was unsanitary, overcrowded, ill-lit, and badly ventilated.

‘Healthy housing’ also speaks to wider issues than health related matters. Living in poor-quality housing can be rooted in broader issues of old buildings, financial barriers, weak standards, overcrowding of units*, few lower-rent options, or too little housing available. To address these, broader actions are needed.

3. The Rental Stock and Rental Market

The vital role of rental apartment buildings

In the City of Toronto, 525,000 households rent their home – 47 per cent of all households (2016).⁵ Half of them are in privately owned apartment buildings built and operated entirely as rental, totaling 260,000 units.⁶ A majority of these are high-rise. Approximately 43 per cent of Toronto’s low-income families as well as many seniors and singles live in this housing – far more than live in social housing. It is well known that this is the main accommodation option for people with lower incomes.

Problems of disrepair

Almost all these buildings were constructed between 1955 and 1985, and a majority in the 1960s and 1970s. The average building is now 50 years old and 80 per cent are more than 35 years old.

In Toronto, 52 per cent of greenhouse gas emissions come from homes and buildings, primarily natural gas heating. The biggest energy users in older towers are pumps, garage exhaust fans and electric baseboard heating. Improving the efficiency of aging apartment towers could contribute substantially to reducing emissions of air pollutants and greenhouse gases.

Several sources point to disrepair problems and retrofit challenges. Tenant surveys indicate patterns of a lack of adequate maintenance.⁷ City inspection data show various cases with ongoing multiple problems. Inadequate heat, drafts, mould issues, broken appliances, delays in repairs, and elevator issues are all identified. Repair issues hit the headlines dramatically in August 2018 with a serious fire at 650 Parliament Street, from a failed electrical system. Tenants were evacuated, ultimately for over a year, causing a great deal of turmoil in their lives. The city, building owners and insurance companies have incurred costs of many million dollars.⁸

Repair is costly and can affect affordability

Major repair and retrofit is expensive. For private investors there are limits on willingness to reduce return on investment or take on more debt to pay for this. At the same time, tenant incomes in this sector are low to moderate and have steadily declined, so people cannot easily afford rent increases to pay for the necessary work. This tension between costs and affordability is a central challenge in addressing the issues.

* The recent COVID 19 pandemic has put a spotlight on the risks of overcrowding. City of Toronto Public Health data shows that the city has recorded the highest concentrations of COVID-19 cases in northern Etobicoke and northern Scarborough, two parts of the city with the highest proportion of apartment buildings and lower income residents.⁹

These conflicting interests are partly mediated by Ontario’s rent control laws. These include provisions for Above Guideline Increases (AGIs) for repairs – often seen by tenants as lax and by landlords as stringent.

Rents in the City of Toronto are high relative to tenant incomes. As numbers of tenants have risen in recent years, especially at middle incomes, the cost of rent has spiked for newly available units, and vacancies have dipped almost to 1 per cent. A wave of investors, in particular large international corporations and REITS have purchased rental buildings, many pursuing strategies of upgrading with a payoff in higher rents. This ‘financialization of housing’ may result in improved quality of rental housing, but like all gentrification

initiatives accentuates tenants' concerns about rent increases associated with repair and the likelihood of being squeezed out and displaced.

4. Contributing Causes of the Problem

The challenges in ensuring healthy housing quality are many. Landlords, tenants, technical experts and policymakers may all see and experience different facets of the problem. Summarized below are some of the contributing factors, without attempting to assess which are most important.

Building age and deterioration

As buildings age, they normally need more maintenance and repair. This is partly a result of normal wear and tear and deterioration. To keep old buildings in good condition, more spending on maintenance is needed than is the case for newer buildings – both on-going maintenance and investment in major repair and retrofit.¹⁰ This includes repair or replacement of old components and systems: balconies, plumbing, electrical, elevators, roof, boilers, windows, and other elements. Analysis of census data shows a strong correlation between age of building and need for major repair.

Buildings of certain vintages also tend to have issues arising from the technology of the period. For example, exposed floor slabs, single-glazed windows, and electric baseboard heating were each typical of certain periods; pre-1976 buildings lack safety devices which can prevent catastrophic electrical failure.

Retrofit to today's standards

Old buildings need to be brought up to today's standards. Standards for electrical safety, emergency systems, elevators, physical accessibility and other matters are much higher today than when postwar apartment buildings were developed.

Climate change also points to a need for retrofit. Residential buildings are a major source of greenhouse gases, especially for home heating. Energy efficiency requires replacing boilers, windows, and control systems; to achieve high standards it requires changes to the overall building envelope. Climate change also presents risks – for example more hot days will raise the need for air conditioning. Without it, deaths as a direct result of heat waves will increase. "The evidence is overwhelming: climate change endangers human health".¹¹ The persons most likely to be impacted by this are those who are the most physically and economically vulnerable. These buildings are also prone to heat build-up in hot weather; climate changes will bring more days with high temperatures and heat-related health problems.

In Toronto, 52 per cent of greenhouse gas emissions come from homes and buildings, primarily natural gas heating. The biggest energy users in older towers are pumps, garage exhaust fans and electric baseboard heating. Improving the efficiency of aging apartment towers could contribute substantially to reducing emissions of air pollutants and greenhouse gases.

High costs of repair and retrofit

Tower Renewal Partnership has generated extensive data on the cost of major repair and retrofit. To summarize their data,¹² a 230-unit building undergoing one of three types of retrofit would approximately cost:

- A light energy retrofit (reducing water and electricity consumption) \$16,000 per unit or \$3.7 million per building.
- A medium energy retrofit (maintenance and enhancements such as window and door replacement, passive cooling) \$52,000 per unit (\$12 million per building)
- A state-of-the-art retrofit consisting of full systems replacement, building overcladding, elevator upgrades and GHG reductions of 90 per cent) \$140,000 per unit (\$32 million per building).

The cost to repair 650 Parliament Street, consisting of 565 units is estimated to be 60 million dollars.¹³

Repairing and retrofitting older buildings, though costly, is less expensive than to replace them with new buildings. Unfortunately, this logic does not tell us how to cover the costs of repair and of replacing building systems.

Ensuring investment in repair

Keeping older buildings in good condition is usually technically possible, but financial conditions may not be favourable. At present, landlords can cover costs of major repair and retrofit in various ways: from current revenues, using retained earnings, borrowing to pay the costs, and charging higher rents.

Average rents have increased by 12 per cent in Toronto over the last decade (2008-2018) in real (inflation-adjusted) terms, but this is not necessarily enough to cover repair and retrofit costs.

For most private landlords, repair and retrofit spending must justify itself in terms of return on investment. Some owners will take a more long-run view of this than others. For owners who seek a certain level of return, borrowing and charging higher rents are ways of spreading the costs of repair and retrofit into the future. Owners who have purchased a property in recent years, normally with high mortgage debt, may have little room in the operating budget and will need to borrow for major repair and retrofit.

Rent control impacts

Rent control under Ontario's *Residential Tenancies Act* affects repair and retrofit investment. The Act permits Above Guideline Rent Increases (AGIs) for such work. Guideline rent increases, rent increases to open market levels for new tenants, and AGIs are all important parts of landlords' annual revenue growth. AGIs can help limit the impact of such expenditures on landlords' overall return on investment.

Rent control is contentious. Many landlords have favoured an end to rent control. Many tenants have favoured stricter rent control, including controlled rents at turnover to new tenants, and limited ability to pass through capital repair spending onto rents.

Ontario's rent control system is not integrated with regulations or enforcement in the area of good repair. While the grounds for rent reduction include reduced cleaning and maintenance, apart from AGIs there is no direct lever in the RTA that creates rent incentives for major repair, or disincentives to disrepair.

Downmarket disinvestment

Some Toronto neighbourhoods are experiencing a negative cycle of mostly low-income demand, rents lower than in other areas, and increasing disrepair. This pattern of older housing ‘filtering’ to lower quality and relatively lower rents is found in cities around the world and is well explained in urban economics.¹⁴

This cycle can be self-reinforcing. Tenants with low incomes do not have the purchasing power, steady earnings, or tenancy records to compete with middle-income renters. They may settle for lower quality because they cannot afford or obtain something better. Families with children, newcomers, racialized groups, and those with disabilities face further barriers. When this affects a whole neighbourhood, spending money on repairs has little payoff in higher rents, and some landlords are thought to deliberately sustain profits by under-maintenance.

Converging factors are intensifying this. Incomes within the low-moderate range have increased only a little while rents rise steadily. Greater Toronto is growing rapidly on all parts of the income spectrum, but there is little new affordable housing. This means there are more people with lower incomes than before, and they have fewer housing options outside of lower-rent neighbourhoods. Some neighbourhoods have become stigmatized. The result is increasing concentrations of people living in poverty in certain areas, hand-in-hand with widespread disrepair.

Regulation and enforcement

Toronto has taken important steps with RentSafeTO, including a stronger code of standards, a doubling of inspections staff, and a proactive approach. But the scale of problems remains large compared to these steps toward stronger regulation. An inspection staff of fewer than twenty is small for a rental apartment sector of a quarter million dwellings that includes many buildings with disrepair problems.

The recent catastrophic failures in certain buildings have pointed strongly to the need for stronger regulation and enforcement of standards. The recent collaborative efforts between the City and provincial bodies such as TSSA and ESA are promising ways to make up for lost ground in recent years.

Funding and incentives

Effective repair strategies in many jurisdictions make use of public funding, loan financing, and incentives. Some suggest that a mix of carrot (funds and incentives) and stick (regulation and enforcement) is helpful.

The stronger repair priority in the National Housing Strategy is an important step forward. Repair and retrofit funding announced in the National Housing Co-Investment Fund (NHCF) equates to nationwide annual averages of about \$350 million in loans and \$230 million in grants. At the local level in Toronto, initiatives such as the City’s *AffordAbility* Fund, the *STEP* program, the *Better Buildings Partnership*, and the Toronto Atmospheric Fund’s *TowerWise* program have enhanced the availability of financing for retrofit.

There remain big challenges. Recent financial analyses have highlighted the exceptionally large costs of retrofitting. They also point to questions regarding how effectively the NHCF financing will work with some landlords’ business models. And we do not yet know how federal funds might be coordinated with local strategies.

Know-how and capacity

The experience with Tower Renewal Partnership pilot projects has spotlighted the importance of developing know-how and capacity. This has various dimensions. As more retrofit work is done, this

contributes to the building-up of overall knowledge of best practices. It becomes a basis for disseminating information with a wider range of property owners and managers who might participate in subsequent rounds of activity. Their research has also pointed out the possibility and the need, building on European precedents, of turning apartment retrofit into a sector of specialized experts and businesses who can operate in an ongoing way on a widespread scale.

Issues of know-how and capacity also arise in the City's work with owners and managers of rental buildings. Landlords vary greatly in their level of internal expertise, how much they make use of expert consultants, and whether they prepare multi-year plans of repair and retrofit. The City's new RentSafeTO regulations require more proactive activity on the part of landlords, but it is unclear how many landlords lack the required expertise. There are also questions about the City's own internal expertise, and budget to pay expert consultants to determine underlying issues, and what should be done to ensure action.

Coordinating programs and roles

The sketch of relevant programs in section 4 is a picture of fragmentation. It is not necessary or possible to consolidate all programs and responsibilities in one place. But it is unclear how well the elements fit together and work together.

The enhanced technical collaboration between staff of City divisions and provincial agencies, in the wake of high-profile building failures, is a positive step that also speaks to gaps in the system. City agencies' innovative financing initiatives are important but fall short of being a comprehensive approach. The new federal funding is a large step forward, but it is unclear how it can be coordinated with local strategies. There is little connection between enforcement of standards and what happens in RTA decisions at the Landlord and Tenant Board.

Repair and retrofit triggers difficult questions of how to handle the tension between carrying the costs of repair and retrofit while keeping rents affordable. They are about technical matters, the interests and business models of landlords, and about affordable housing – all at the same time.

5. Healthy Rental – Policy, Programs, and Roles

The city, provincial and federal governments all have significant roles relevant to healthy rental housing and disrepair. They are all in some way responsible for housing legislation and policy, contribute to programs and determine the financial resources available to ensure healthy housing, whether that is through direct funding initiatives to housing repair or retrofit, or funding the organizations that enforce housing standards or offer supportive services such as public health. Sector organizations also play key roles, as do some inter-sectoral partnerships. Several related recent initiatives are important context and a foundation for this Healthy Housing Solutions Lab.

City of Toronto

Property standards are overseen by the Municipal Licensing and Standards Division (MLS). In 2017, responding to intensive tenant advocacy, the City initiated the **RentSafeTO program**. It involves mandatory inspections of all multi-residential buildings of three or more stories and 11 or more units.

Key changes included more comprehensive standards, a proactive approach to inspect prior to a complaint, and a doubling of inspection staff. A significant minority of buildings rated poorly on first inspection. Most recently the program has been undergoing extensive review, including input from the public, all of which is likely to result in policy and procedural changes

Toronto Fire Services oversees fire safety and related retrofit requirements in Toronto under the *Ontario Fire Code*. It has been active on tower issues following the recent catastrophic fires.

The **Tower and Neighbourhood Revitalization Unit** delivers programs to preserve apartment towers, with financing for required work, expert assessment and guidance, and a building owners' forum. The contracts prevent owners from applying for an AGI under the RTA to cover retrofit work that TRI has funded. Complementing this tower revitalization activity are City **funding and incentive programs**, primarily focused on energy efficiency. They include the *AffordAbility Fund*, the *STEP program*, the *Better Buildings Partnership*, and the Toronto Atmospheric Fund's *TowerWise program*.

The City's **Housing Secretariat** is responsible for coordinating the City's overall affordable housing priorities. It also delivers the *Toronto Renovates* program, which provides a small amount of federal-provincial funding for rental and other repairs. The **Shelter, Support and Housing Administration Division** (SSHA) delivers most affordable housing programs (except as noted above); SSHA and **Toronto Community Housing** deliver repair/retrofit programs in social housing. The City also funds the *Tenant Hotline* of FMTA (Federation of Metro Tenants' Associations), and it offers *Tenant Support Grants* to tenant groups to pursue maintenance or rent-related hearings at the Landlord and Tenant Board.

Toronto Public Health has a broad policy interest in housing as a social determinant of health, continuing the deep historic health-housing connection. A more specific role is to carry out asbestos inspections in apartment buildings and provide tests for lead in water (although this is less relevant to apartment buildings). TPH also assists with bedbug infestations. It also inspects for mould, but if the source is from water it refers the matter to MLS.

New City of Toronto strategies support the apartment repair and retrofit priority. The **Resilience Strategy** (2019)¹⁵ identified the social and physical sustainability of apartment tower neighbourhoods as one of its three main priorities. It included a goal of ensuring that buildings are resilient to climate change and reduce greenhouse gas emissions. Rental repair is among the various priorities in the **HousingTO 2020-2030 Action Plan**.¹⁶

Government of Ontario

The **Ministry of Municipal Affairs and Housing** (MMAH) leads policy on rental issues and is responsible for the **Residential Tenancies Act** (RTA). It has a broad oversight role in rental housing stock and rental market issues. MMAH co-funds some programs initiated federally under the National Housing Act, notably the Ontario Priorities Housing Initiative (OPHI), whose predecessor programs have been the source of funds for *Toronto Renovates*.

Most aspects of the *Residential Tenancies Act* are administered by the **Landlord and Tenant Board**, one of eight administrative tribunals grouped within Social Justice Tribunals Ontario.

Two autonomous provincial government agencies have important roles in the safety of technical systems and equipment. The **Electrical Safety Authority** (ESA) governs electrical safety. Following the recent catastrophic high-rise fires in Toronto it is taking an active role in examining these challenges. The **Technical Standards and Safety Authority** (TSSA) oversees safety and regulations in various equipment; most relevant to apartment buildings are elevators, boilers, and natural gas equipment.

The **Office of the Fire Marshal** (within the Ministry of the Solicitor General) is responsible for the *Ontario Fire Code* and related activities of municipal fire services.

Provincial legislation and programs shape retrofit. When major renovations are done, the *Ontario Building Code* applies. The **Accessibility for Ontarians with Disabilities Act, 2005 (AODA)** requires enhanced accessibility standards in entrances, elevators and life safety features, for new construction and major renovations of buildings. The **Independent Electricity System Operator** (IESO) deliver energy-efficiency retrofit incentive programs (formerly delivered through Hydro One and Toronto Hydro).

Federal Government

The federal government has broad policy leadership in housing, primarily through the **Canada Mortgage and Housing Corporation** (CMHC) and through tax policy. Although most of the funding and program delivery in affordable housing is provincial and municipal, it is shaped by federal policy and federal-provincial agreements. Federal tax law strongly influences housing investment, housing finance including mortgages, and other overarching features of the housing system.

The **National Housing Strategy** (NHS), released in 2017, sets out various goals and priorities and has created a new set of programs. The largest area of additional federal funding under the NHS is for repair and retrofit. This is delivered by CMHC through the Housing Repair and Renewal Stream of the **National Housing Co-Investment Fund**. Currently, there is an understanding that this source of funding has not been well-used by building owners as the criteria for application was too stringent.

Historically, federal policy in the 1950s to early 1980s helped create Canada's large private rental apartment stock. Generous **tax policy** helped draw private investors and lenders into developing this housing in the 1950s and 1960s; generous federal **tax incentives** as well as large CMHC-administered **grant and loan programs** kept apartment development going in the mid-1970s to early 1980s.

Intersectoral Collaboration

Tower Renewal Partnership: This partnership carries out retrofit and improves residents' quality of life in apartment buildings, working with interested landlords and with tenants. It is a collaboration of the Centre for Urban Growth and Renewal (based at ERA Architects), Maytree Foundation, and DKGI Inc. consultants, in collaboration with United Way, Evergreen Cityworks and the City of Toronto. Since 2008, it has assessed the needs of many buildings and carried out retrofit projects; produced research on technical, financial, and other matters; and influenced the National Housing Strategy repair priority. It has also documented rental buildings' energy and climate retrofit needs and the large costs involved.

City-Provincial technical collaboration: Following the fire at 650 Parliament Street, the City's MLS, Fire Services and the provincial Electrical Safety Authority are sharing data and expertise, to identify and prioritize apartment buildings most at risk. This is in its early stages, with follow-up to be determined.

6. Toward Solutions

In this Solutions Lab, Wellesley Institute and SHS Consulting worked in collaboration with key partners:

- The **Greater Toronto Apartment Association** (GTAA) is the sector organization and voice of private rental landlords. Wellesley has also reached out directly to various interested landlords through other channels.
- **FMTA** (Federation of Metro Tenants' Associations) is the voice of tenants in Toronto and with a role to support tenant associations across the city. **ACORN Toronto** (Association of Community Organizations for Reform Now) plays a vital role in organizing low-income residents on issues that impact them, including housing.
- Other experts have also endorsed and supported the work. It includes linkages with the **Neighbourhood Change Research Partnership**, led by David Hulchanski; and with the Ontario-wide **RentSafe** initiative, which has carried out research and fostered collaboration between property standards staff, public health units, and community agencies in various Ontario cities and towns.
- This Lab involves close collaboration with people whose roles and expertise are a foundation for solutions that will move us forward on these issues. This includes close collaboration with the **Tower Renewal Partnership** as well as with **City staff** of divisions and agencies which lead related initiatives and policy.

7. Conclusion

This paper, along with an international jurisdictional review, supported the lab participants and collaborators and contributed to the development of solutions and the and evaluative phase of the project. It provided context to the lab report-outs to create the final phases of the project – an options paper, a final report outlining the solutions proposed by a smaller co-design team and a roadmap to begin the steps for implementation.

The five solutions build upon what other organizations have done as well as several new ideas.

- The first was to increase and expand housing standards, putting an emphasis on health and safety and climate change.
- Secondly, an expanded program was recommended to coordinate access to funding for retrofits and repairs.
- Third, tenant education and supports are needed via community tenant hubs and an information sharing platform.
- The idea for the city to acquire at-risk buildings for rehabilitation was widely supported.

- Finally, a role was seen for an organization to lead the implementation of these solutions and continue to advocate for development of healthy housing across Toronto.

This project and the resulting solutions would not have been possible without an understanding of the issues and the work of partners and organizations that support the development of quality housing.

ENDNOTES

¹ Toronto ACORN, State of Repair: *The Tenants' Case for Landlord Licensing in Toronto*, November 1, 2016. <https://acorncanada.org/resource/toronto-acorn-state-repair>

² Toronto Public Health. Housing and Health: Unlocking Opportunity. Toronto, ON. Toronto Public Health 2016 <https://www.toronto.ca/legdocs/mmis/2016/hl/bgrd/backgroundfile-97428.pdf>

³ United Way Toronto ON. "Vertical Poverty: Poverty by Postal Code" January 2011 <https://www.unitedwaygt.org/document.doc?id=89>

⁴ Aziza Mahamoud, Brenda Roche, Bob Gardner and Michael Shapcott, *Housing and health: Examining the links*. March 2012. <http://www.wellesleyinstitute.com/wp-content/uploads/2012/06/Housing-and-health-Examining-the-links.pdf>

⁵ Census profile (2016), cat 98-316-X2016001. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

⁶ Canada Mortgage and Housing Corporation, *Rental Market Report: Greater Toronto Area*, table 1.1.3. 2018. <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2019/rental-market-reports-toronto-64459-2020-a01-en.pdf?rev=f6096cab-1f47-4b84-b02f-6bb8db2ad716>

⁷ Toronto ACORN, State of Repair: *The Tenants' Case for Landlord Licensing in Toronto*, November 1, 2016. <https://www.toronto.ca/legdocs/mmis/2016/hl/bgrd/backgroundfile-97428.pdf>

⁸ Chris Fox, CTV News Toronto. *Residents of 650 Parliament could return home in November as restorative work is more than half-way done*. Posted August 14, 2019. Accessed May 20, 2020. <https://toronto.ctvnews.ca/residents-of-650-parliament-could-return-home-in-november-as-restorative-efforts-are-more-than-half-way-done-1.4549206>,

"Class Action Lawsuit launched on behalf of residents of 650 Parliament St.," CBC News Toronto. Posted September 15, 2018. Accessed May 20, 2020. <https://www.cbc.ca/news/canada/toronto/class-action-lawsuit-residents-650-parliament-street-1.4812337>

⁹ "COVID 19: Status of Cases in Toronto", City of Toronto. July 23, 2020, accessed July 27, 2020. <https://www.toronto.ca/home/covid-19/covid-19-latest-city-of-toronto-news/covid-19-status-of-cases-in-toronto/>

¹⁰ Jerome Rothenberg, George C. Galster, Richard V. Butler and John R. Pitkin, 1991, *The Maze of Urban Housing Markets: Theory, Evidence, and Policy*, University of Chicago Press.

¹¹ Dr. Margaret Chan, WHO Director-General, *WHO Conference on Health and Climate*, 27–29 August 2014, Geneva <https://www.who.int/mediacentre/news/releases/2014/climate-health-risks-action/en/>

¹² "Tower Renewal and Retrofit Finance: Supporting the Repair and Renewal of Canada's Aging Apartment Stock", Centre for Urban Growth + Renewal, Tower Retrofit Project, March 28, 2018. <http://towerrenewal.com/wp-content/uploads/2019/08/TRP-Tower-Renewal-and-Retrofit-Finance-2019.pdf>

¹³ Chris Fox, CTV News Toronto. "Residents of 650 Parliament could return home in November as restorative work is more than half-way done." Posted August 14, 2019. Accessed May 20, 2020. <https://toronto.ctvnews.ca/residents-of-650-parliament-could-return-home-in-november-as-restorative-efforts-are-more-than-half-way-done-1.4549206>,

¹⁴ Rothenberg et al. (1991); William Grigsby, Morton Baratz, George Galster, and Duncan MacLennan (1987), *The Dynamics of Neighborhood Change and Decline* (Oxford: Pergamon Press).

¹⁵ "Toronto's First Resilience Strategy," City of Toronto. June 2019. p. 75. Accessed July 10, 2019. <https://www.toronto.ca/services-payments/water-environment/environmentally-friendly-city-initiatives/resilientto/>

¹⁶ "Housing TO 2020 – 2030 Action Plan," City of Toronto. November 2019. Accessed March 3, 2020.

<https://www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-140651.pdf>