



SOLUTIONS LAB REPORT

Healthy Housing Quality

A WAY FORWARD FOR RENTAL APARTMENTS IN TORONTO

December 2020

Acknowledgements

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Wellesley Institute

Greg Suttor, Senior Researcher
Kate Murray, Researcher



SHS Consulting

Christine Pacini, Partner
Adrienne Pacini, Principal, Strategic Design
Cheryl Hsu, Senior Design Researcher and Strategist
Lanxi Dong, Design Researcher



Lab Advisory Committee

Amy Butenhuis, Office of Recovery and Rebuild, City of Toronto
Daryl Chong, Greater Toronto Apartment Association
Andrew Cohrs, Centre for Urban Growth and Renewal
Geordie Dent, Federation of Metro Tenants' Associations

Judy Duncan, ACORN
Jordann Thirgood, Municipal Licensing and Standards, City of Toronto
Loren Vanderlinden, Toronto Public Health

Lab Participants

Thank you to the team of over 50 additional Lab Participants, comprised of tenants, landlords, City of Toronto staff, and expert community stakeholders who shared their knowledge and creativity with us over the course of the Lab. Their names are listed in the Appendix of this report.

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 Cover photo courtesy of Richard Burlton.

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1.0 Introduction

The Healthy Housing Quality Solutions Lab (“the Lab”) was a collaborative initiative, initiated by Wellesley Institute, with support from SHS Consulting, and funded by Canada Mortgage and Housing Corporation. This Lab aimed to provide a suite of options to respond to the issues of disrepair and housing quality in Toronto’s private rental apartment sector. The Lab also explored the intersections of housing and health and the system dynamics, stakeholders, and processes that create the outcomes experienced today.

The overarching design challenge for this Lab was:

How might a healthy housing initiative for older private rental apartment buildings ensure good repair and quality of housing in Toronto by identifying best practices and introducing new regulatory or program interventions?

The Vital Role of Rental Apartment Buildings

In the City of Toronto, 47 percent of all households (525,000 households) rent their home (Statistics Canada, 2016). Half of all renter households live in privately-owned apartment buildings, built and operated entirely as rental buildings, totalling 260,000 units (CMHC, 2018). The majority of these buildings are high-rise, and almost all were constructed between 1955 and 1985. The majority were built in the 1960s and 1970s. Often, these older privately owned, high-rise apartment buildings are the affordable option for people with lower incomes. Approximately 43 percent of Toronto’s low-income families, as well as many seniors and singles, live in this housing—far more than live in social housing.

Despite efforts to enact a rights-based approach to housing, there are few (if any) tangible policy examples of housing recognized as a human right in Canada. What is more, the interdependencies between housing and the other social determinants of health shed light on the necessity for healthy quality rental apartment buildings for our communities.

The Need for a Collaborative Approach

Given the issue of healthy housing quality is multi-faceted, the Lab worked with a wide range of stakeholders, representing diverse ages, stages, and backgrounds to understand the current state and eventually co-design a set of potential ways forward in the form of a suite of solutions. This Lab builds and draws on recent initiatives and research in the domain of healthy housing quality in Toronto and around the world.

Reading this Report

This Solutions Lab report is the Lab’s culminating report and provides a summary of the outcomes of the collaborative process. The report follows the phases of the co-design methodology, as described further below in the section titled “A Co-Design Methodology”. The first chapter begins with a picture of “where we started”, followed by a description of “where we want to be”, based on conversations with Lab participants. Finally, this report proposes a set of four potential solutions for “how we will get there”, along with roadmaps to guide implementation.

In addition to this document, the Lab team produced four other reports related to each phase of work. This document includes components of each of these reports.

- | | |
|--|--|
| 1. Framing Paper (December 2019) | 4. Report on Phase 3; Preferred Options Paper (March 2020) |
| 2. Jurisdictional Scan (December 2019) | 5. Report on Phases 4, 5, and Roadmap (this document; July 2020) |
| 3. Report on Phase 2 (December 2019) | |

Defining Key Terms

The following terms are used throughout this report:

- **“The Lab”** refers to the Solutions Lab initiative and activities related to it.
- The **“Lab team”** refers to the team of researchers and consultants who carried out the Lab.
- **“Lab participants”** refer to people who informed and contributed to the Lab, by participating in a Lab event or other activity.
- **“Lab events”** refer to any information-gathering or co-design activity that took place between the Lab team and Lab participants. For this Lab, these included interviews, workshops, and other events.



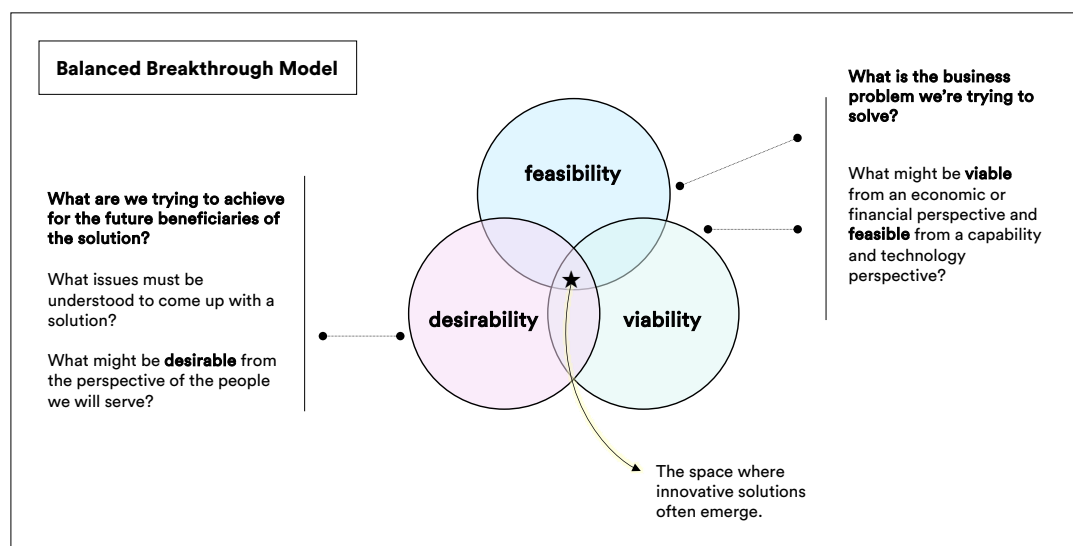
Our Journey

The Healthy Housing Quality Solutions Lab was an eighteen-month co-design¹ process, consisting of a series of Lab events, as described in this section.

A Co-Design Methodology

The methodology for the Solutions Lab is informed by the co-design process, which is an inclusive and creative approach to problem-solving and evaluating solutions. The process is participatory and iterative and invites a diverse mix of stakeholders to share their perspectives and work together towards new ideas and solutions.

The goal of the approach is to generate solutions that are **desirable** (to the people it will serve and to those who will deliver the solution), **feasible** (in its delivery from a capability and technological perspective), and **viable** (from an economic and financial perspective), as illustrated by the Balanced Breakthrough Model (pictured below). Using this approach, the Lab team connected with those closest to the issue, engaged decision-makers, and built champions for a suite of healthy housing quality solutions.

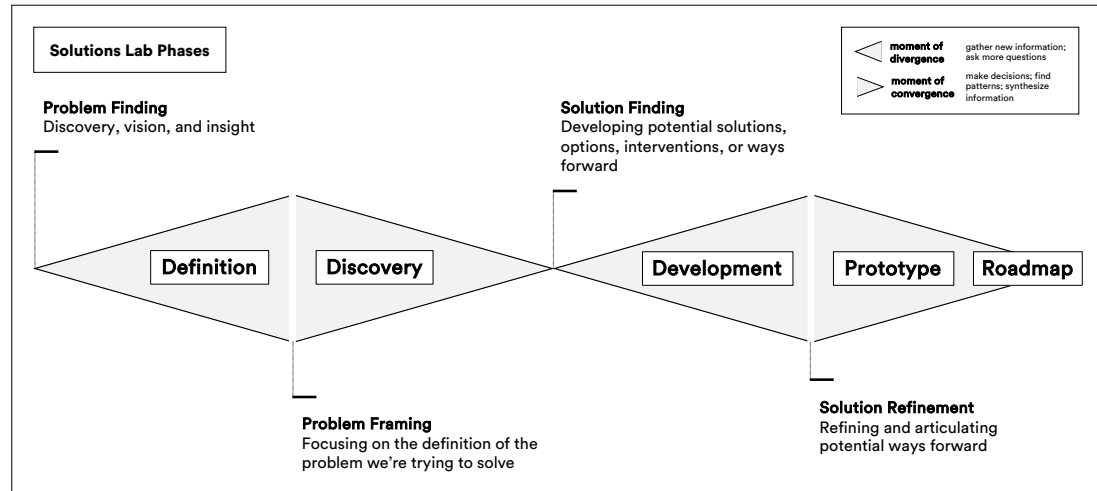


The Balanced Breakthrough Model, adapted from Brown, 2008 and Stanford d. School

¹ The **co-design process** is an integral component of the CMHC Solutions Lab program. Read more about the process in the Government of British Columbia's Service Design Playbook, available on their website: <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/services-policies-for-government/service-experience-digital-delivery/service-design-playbook-beta.pdf>

Lab Phases

The Lab process followed a series of five phases, as pictured below: **Definition, Discovery, Development, Prototype, and Roadmap**. Throughout these phases, the Lab process guided the Lab team and participants through moments of divergence (to ask questions and gather new information) and moments of convergence (to synthesize information and find patterns). This structure gave life to the iterative nature of the design process.



The Solutions Lab Process, adapted by SHS Consulting



Summary of Lab Events

The co-design approach for this Lab included fifteen key Lab events where participants provided their input, experience, and expertise across each phase of the process. The following table provides an overview of these events.

	Lab Event	Participants
Discovery	1. Advisory Committee Meeting	Advisory Committee (7*)
	2. Interviews with subject matter experts	Subject matter experts (14)
	3. Workshop 1: the City of Toronto staff perspective	City of Toronto staff (8)
	4. Workshop 2: the tenant perspective	Tenants and tenant advocates (18)
	5. Interviews: the landlord perspective	Landlords and building owners (6)
	6. Healthy Housing Forum: information-sharing and convening event	All stakeholders (34)
	7. Advisory Committee Meeting	Advisory Committee (7)
Development	8. Workshop 3: ideation workshop to come up with new ideas	All stakeholders (17)
	9. Workshop 4: solution development workshop to refine and evaluate ideas	All stakeholders (20)
	10. Advisory Committee Meeting	Advisory Committee (7)
Prototype	11. Workshop 5 (a): solution prototyping and feedback on Solution 1	All stakeholders (9)
	12. Workshop 5 (b): solution prototyping and feedback on Solution 2	All stakeholders (5)
	13. Workshop 5 (c): solution prototyping and feedback on Solution 3	All stakeholders (4)
	14. Workshop 5 (d): solution prototyping and feedback on Solution 4	All stakeholders (5)
Roadmap	15. Workshop 6: solution validation workshop on requirements for implementation	Advisory Committee (7)

* Indicates the number of participants who attended the Lab event.

2.0 Where we started

System Stakeholders

As described in the Methodology section of this report, the co-design approach and events intended to reveal the dynamics, experiences, and points of view from key stakeholders and actors in the system. This section provides an overview of the findings from the co-design events that frame the “healthy housing quality problem” from varying viewpoints.

Stakeholder Groups

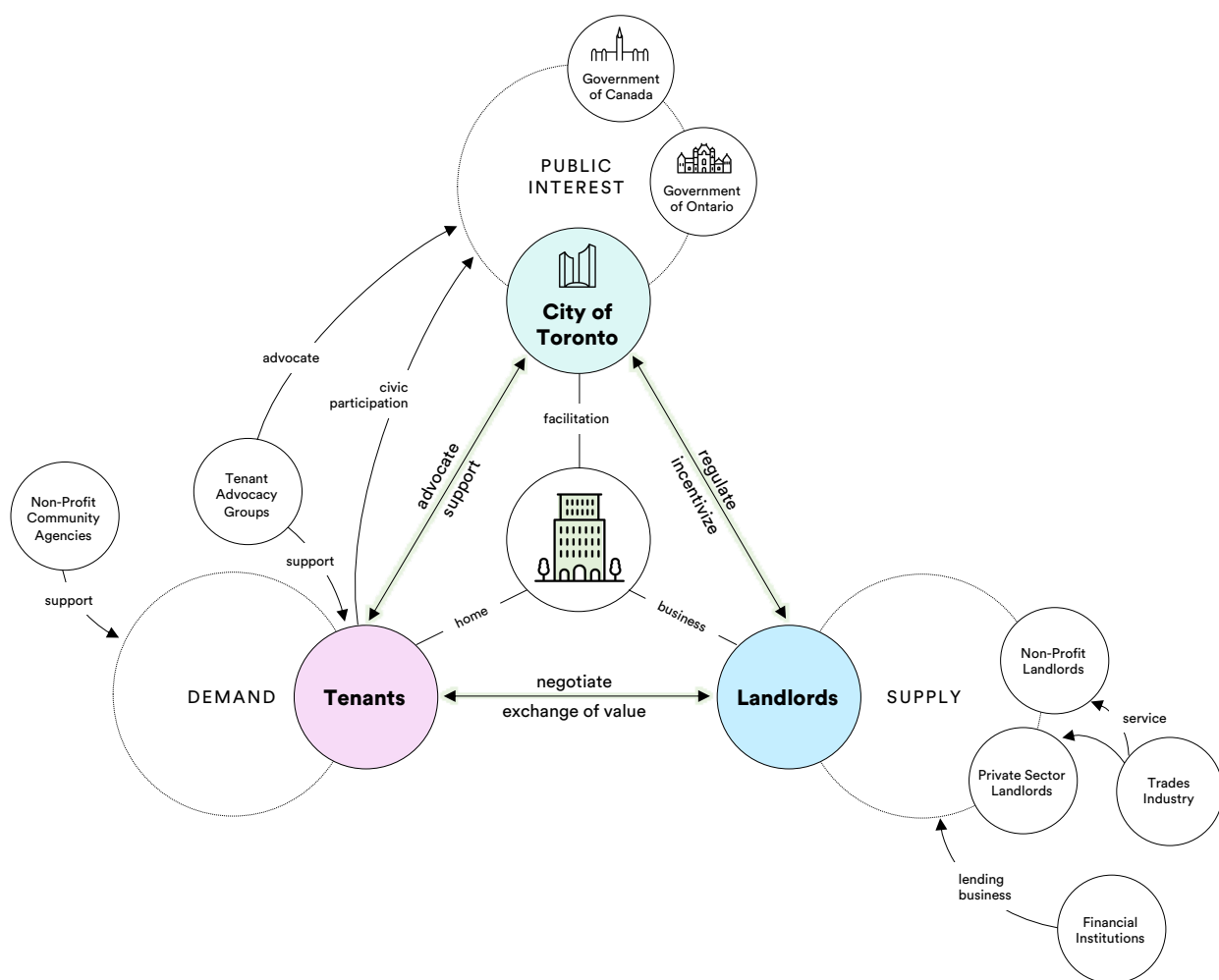
Through the Lab process, the team gathered information to support the illustration and analysis of the current system related to healthy housing quality in Toronto. To effectively map and understand a complex system, designers often begin by identifying and categorizing the stakeholders and actors within the Lab context. For this work, Lab participants assisted the team by identifying and describing these stakeholder groups, as summarized in the table below.

Group	Stakeholders	
Tenants	<ul style="list-style-type: none"> Advocacy groups (including Federation of Metro Tenants' Associations (FMTA) and ACORN) 	<ul style="list-style-type: none"> Individuals and families living in Toronto's rental apartments Tenant associations
Landlords	<ul style="list-style-type: none"> Landlord associations (e.g. Greater Toronto Apartment Association (GTAA)) 	<ul style="list-style-type: none"> Building owners Investors Property management staff
Public Sector	Municipal <ul style="list-style-type: none"> Public Health RentSafeTO Municipal Licensing Standards (MLS) Shelter, Support and Housing Administration (SSHA) Toronto Fire Services Social Development, Finance & Administration (SDFA) 	Provincial <ul style="list-style-type: none"> Landlord and Tenant Board (LTB) Federal <ul style="list-style-type: none"> Canada Housing and Mortgage Corporation (CMHC), National Housing Strategy
Related Services + Agencies	<ul style="list-style-type: none"> Legal aid (e.g. Advocacy Centre for Tenants (ACTO)) Non-profit support agencies Tradespeople 	<ul style="list-style-type: none"> Third-party accreditation (e.g. Certified Rental Building Program (CRB)) Electrical Safety Authority (ESA)

Stakeholder Relationships

The Lab team and participants examined and discussed the roles, interests, and influence of three key stakeholder groups: tenants (demand-side), landlords (supply-side), and City of Toronto (the public interest).

The following graphic highlights the relationships between these stakeholders of interest. Overall, the City of Toronto in the realm of the public interest (along with other levels of government) regulates and incentivizes landlords, responds to advocacy from tenants, and provides tenants with supports. Other key stakeholder groups identified below play critical roles in the solutions provided later in this report. These include tenant advocacy groups, private sector landlords, non-profit landlords, non-profit community agencies, the trades industry, and financial institutions.



Healthy Housing Stakeholder Relationships, developed through the Healthy Housing Quality Solutions Lab process, SHS Consulting

The Current State

This section summarizes some of the dimensions of the healthy housing quality problem and issues of disrepair in Toronto's private sector rental buildings.

Dimensions of the Problem

This section outlines the contributing factors to the problem and helps explain the nature of the problem. The challenges of poor housing quality are multi-faceted, and different players bring a range of perspectives and motivations.

Building Age and Deterioration

As buildings age, they increasingly require more maintenance and repair. This fate is partly a result of normal wear and tear and deterioration. Analysis of census data shows a strong correlation between the age of the building and the need for major repairs. More spending on maintenance (both for ongoing maintenance and major repairs and retrofits) is needed, to keep old buildings in good condition, compared to newer buildings (Rothenberg et al., 1991). These building needs can include repair or replacement of old components and systems, such as balconies, plumbing, electrical, elevators, roof, boilers, windows, and other elements.

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 specific periods. Pre-1976 buildings often lack safety devices which can prevent catastrophic electrical failure.

Retrofit to Today's Standards

In addition to emerging maintenance and repair issues, old buildings also 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 many postwar apartment buildings were developed.

Climate change also points to a need for retrofit. Residential buildings are a significant source of greenhouse gas emissions, especially due to the use of heating systems. 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 building condition risks—for example, more hot days will increase the need for air conditioning. Without air conditioning heat-related deaths during the summer months will increase.

High Costs of Repair and Retrofit

The Tower Renewal Partnership generated extensive data on the cost of major repairs and retrofits. For instance, according to their data, a 230-unit building may require the following:

- A **light energy retrofit**, reducing water and electricity consumption, costs approximately \$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, costs \$52,000 per unit or \$12 million per building.
- A **state-of-the-art retrofit**, consisting of full systems replacement, building over-cladding, elevator upgrades and greenhouse gas reductions of 90%, costs \$140,000 per unit or \$32 million per building (Tower Renewal Partnership, 2019).

The cost to repair the apartment building at 650 Parliament Street (565 units), which suffered from catastrophic failure, was estimated at \$60 million (Fox, 2019). Repairing and retrofitting older buildings, though costly, is less expensive than replacing them with new buildings. Unfortunately, this logic does not tell us how to cover the costs of repair and replacing building systems.

Tension Between Costs and Affordability

Keeping older buildings in good condition is usually technically feasible but may be financially challenging. Landlords can cover costs of major repair and retrofit in various ways: from current revenues, using retained earnings, borrowing to pay for the costs, and charging higher rents.

For most private landlords, repair and retrofit spending must justify itself in terms of return on investment. Some owners will take a more long-term view of this than others. For owners who seek a certain level of return on investment, borrowing and charging higher rents are ways of spreading the costs of repair and retrofit into the future. Owners who purchased a property in recent years may carry high mortgage debt and may not have the ability to borrow to undertake major repairs and retrofit.

Average rents have increased by 12 percent in Toronto over the last decade (2008-2018) in real (inflation-adjusted) terms, but this increase may not be enough to cover repair and retrofit costs. Meanwhile, incomes of moderate-to-low-income tenants living in this housing stock sector have steadily declined. When costs of repairs are passed on to tenants through rent increases, the housing often becomes unaffordable to current renters². As numbers of renter households have risen in recent years, market rents have spiked for available units, and vacancies have dipped almost to one percent. Moreover, more investors are purchasing rental buildings, many pursuing upgrading strategies with a payoff in higher rents. This tension between costs and affordability is a central challenge in addressing the issues. Ontario's rent control laws partly mediate these conflicting interests. These include provisions for Above Guideline Increases (AGIs) for repairs, as discussed below.

² Throughout this report, when referring to **housing that is "affordable" to tenants**, this assumes that the household is paying 30% or less of their gross household income on housing costs.

Rent Control Impacts

Rent control under Ontario's Residential Tenancies Act (RTA) 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 often essential parts of landlords' annual revenue growth. AGIs can help limit the impact of such expenditures on landlords' overall return on investment, but this comes at the tenant's expense. Rent control policies are 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 capital repair spending on to tenants.

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 repairs, 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 (Rothenberg et al., 1991; Grigsby et al., 1987). 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 housing because they cannot afford or obtain an alternative. Families with children, newcomers, racialized groups, and those with disabilities face further barriers. When this affects a whole neighbourhood, repair spending has little payoff in terms of higher rents, and some landlords will sustain profits by limiting maintenance activities. Some neighbourhoods have become stigmatized. The result is increasing concentrations of people living in poverty in certain areas, hand-in-hand with widespread disrepair.

Converging factors are intensifying this. In lower-rent areas, there is a bigger gap between repair costs and potential rent revenues. The difference is more considerable for buildings in serious disrepair.

Regulation and Enforcement

The City of Toronto has taken essential steps with RentSafeTO, including a more robust code of standards, a doubling of inspections staff, and a proactive approach. However, the scale of the healthy housing problem remains large compared to these steps toward stronger regulation. The recent catastrophic failures in certain buildings have pointed strongly to the need for stronger regulation and enforcement of standards. The current collaborative efforts between the City and provincial bodies such as the Technical Standards and Safety Authority (TSSA) and the Electrical Safety Authority (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 carrots (funds and incentives) and sticks (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.

Significant challenges remain. Recent financial analyses have highlighted the substantial costs of undertaking retrofits. These analyses also demonstrate the need to ensure federal financing works in conjunction with local-level programs, local housing contexts, and landlords' business models.

Know-How and Capacity in the Sector

The experience with Tower Renewal pilot projects has spotlighted the importance of developing various dimensions of know-how and capacity. The retrofit work completed contributes to the building-up of overall knowledge of best practices. It becomes a basis for disseminating information with a broader range of property owners and managers who might participate in subsequent rounds of activity. Tower Renewal research has also built on European precedents, pointing out the possibility and the need for turning apartment retrofit into a sector of specialized experts and businesses who can operate 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 needed expertise. There are also questions about the City's own internal knowledge and budget to pay expert consultants to determine underlying issues and a way forward to ensure action.

Coordinating Programs and Roles

It is unclear how well the current programs, roles, and elements of the system 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 significant step forward, but it is unclear how to ensure its coordination with local strategies. There is little connection between enforcement of standards and what happens in RTA decisions at the Landlord and Tenant Board.

Trends and Patterns Affecting the System

Lab participants identified trends and patterns that might be affecting the current system, its dynamics, and outcomes for stakeholders. These are summarized here, supported by quotes from Lab participants. These quotes aim to demonstrate the sentiments and experiences with the current system.

Housing as a Human Right

Despite policy efforts to enact rights-based approaches to housing, there is a sense that we have yet to recognize housing as a human right in any practical or applied way in Canada.

Financialization of Housing

The financialization of housing has been a growing global phenomenon, which has often reinforced adversarial relationships between landlords and tenants due to an enhanced feeling of conflicting interests. Also, people are experiencing “renovictions” (evictions to perform renovations and increase rents) as the value of units continue to climb.

New Economics of Rental Housing

There is renewed appetite for investing in purpose-built rental housing (e.g. acquisition and building new). There was an 82% increase in purpose-built market rental units under construction from 2015 to 2019. There were 33,681 proposed purpose-built rental units in the first quarter of 2019, a 26% increase compared to the same period in 2018 and a 172% increase compared to 2015 (City of Toronto, 2019).

Technology

Technology plays an increasing role in many aspects of the system, including community conversations and engagement through social media, more sophisticated online maintenance request systems, and building system monitoring.

“
Lab Participant Quote

In Canada, society views housing as a privilege. It is not viewed as a human right nor as a community asset.

“
Lab Participant Quote

This notion that housing is a ‘private’ matter has been instilled over time; it is now interwoven with our attitudes and actions.

“
Lab Participant Quote

There is the dynamic of disinvestment, whether in neighbourhoods or in individual buildings, as a way to hasten tenants into vacating the building so they can be re-rented to others at a higher rate.

“
Lab Participant Quote

Especially in the current context in Toronto (vacancy at or below 1%), there is a huge current demand and larger anticipated demand for rental housing.

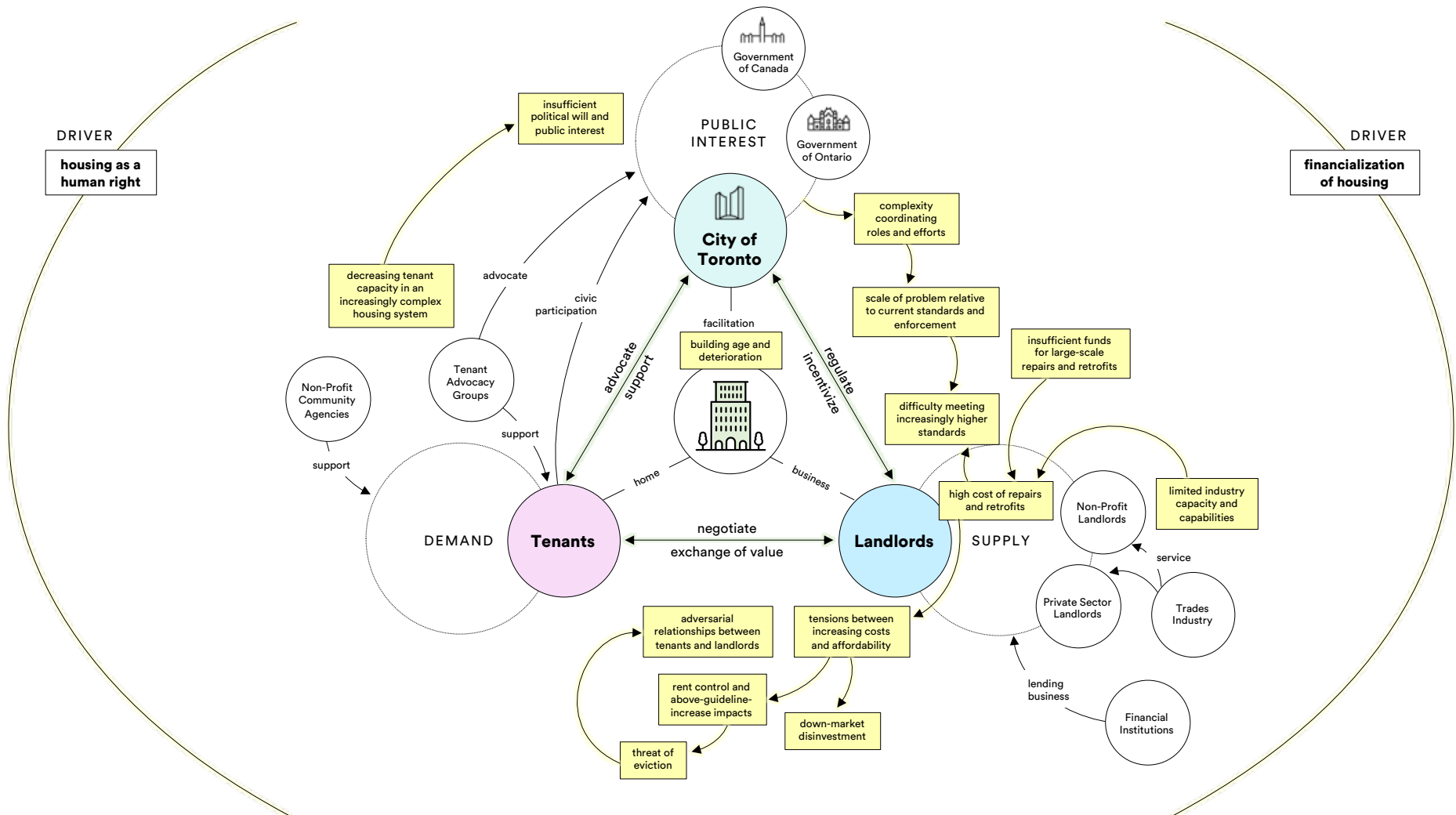
“
Lab Participant Quote

Real estate is the newest form of investment. It becomes no longer a place to live, but a place to make money.

“
Lab Participant Quote

There is a link to the financialization of residential real estate... The attractiveness of buildings in gentrify-able neighbourhoods to big international investment firms.

Mapping the Dimensions of the Healthy Housing Quality Problem



Understanding Stakeholder Perspectives

In the Discovery phase, the Lab team gathered perspectives from tenants, landlords, and City staff on healthy housing quality issues. The team then synthesized the information further to identify “pains” and “gains” from each stakeholder perspective. **Pains** are obstacles that are in the way when trying to reach an outcome or benefit. Pains are also risks or negative impacts one seeks to avoid. **Gains** are the desired outcomes and benefits. These could be functional, social, financial, or emotional³.

The following tables provide a summary of the pains and gains as described by tenants, landlords, and City staff.

Tenants	Pains	<ul style="list-style-type: none"> • A conflict between the interests of tenants and landlords (e.g. profit versus quality housing, the threat of “renoviction”) • No effective channels to communicate effectively with landlords and superintendents about issues • Lack of transparency about repairs and capital projects/plans • Lack of ongoing maintenance and quality repairs, leading to fear for safety (e.g. electrical systems causing a fire) • Frustration from “lack of control” over the state of housing and lack of tools, knowledge, and supports to fight for quality housing • Physical and mental health impact of living in a home with issues of disrepair • Diverse viewpoints among tenants on what needs to change (e.g. safety in buildings) • Lack of education on tenant rights • Fear of above guideline increases (AGI)
	Gains	<ul style="list-style-type: none"> • Sense of safety and security in the building • Access to supports • More effective ways of communicating with landlords to achieve alignment and resolve issues • Transparency about when repairs happen • Trust in landlords and regulatory bodies to do their jobs • Living in healthy housing

Landlords	Pains	<ul style="list-style-type: none"> • Losing potential rental revenue over units that cannot be rented due to disrepair • Lack of accessible information for landlords, especially for smaller landlords • Working with building management staff who may not have the knowledge or skills to deal with problems that arise, cultural miscommunication and lack of face-to-face communication with tenants • Increased issues due to the aging housing stock • Problem tenant behaviour (due to lack of social supports) can exacerbate repair needs • Lack of business case for larger-scale retrofits • A perception that all landlords are bad • Dealing with ineffective regulations that increase administrative costs without achieving the desired outcomes for buildings with persistent quality issues • Increased administration leading to reduced ability to reinvest in properties
	Gains	<ul style="list-style-type: none"> • Having productive two-way communication with tenants; having engagement within the building • Support from the government to complete large-scale retrofits • Tenants who take care of the building and prepare their units for repair work/treatments • A sense of a “two-way-street” with tenants in ensuring a healthy building state • Earning a return on investment while being socially responsible and giving back to the community • Recognition of landlords who are doing the work and maintaining well-run buildings • Industry and government working together on regulations and standards

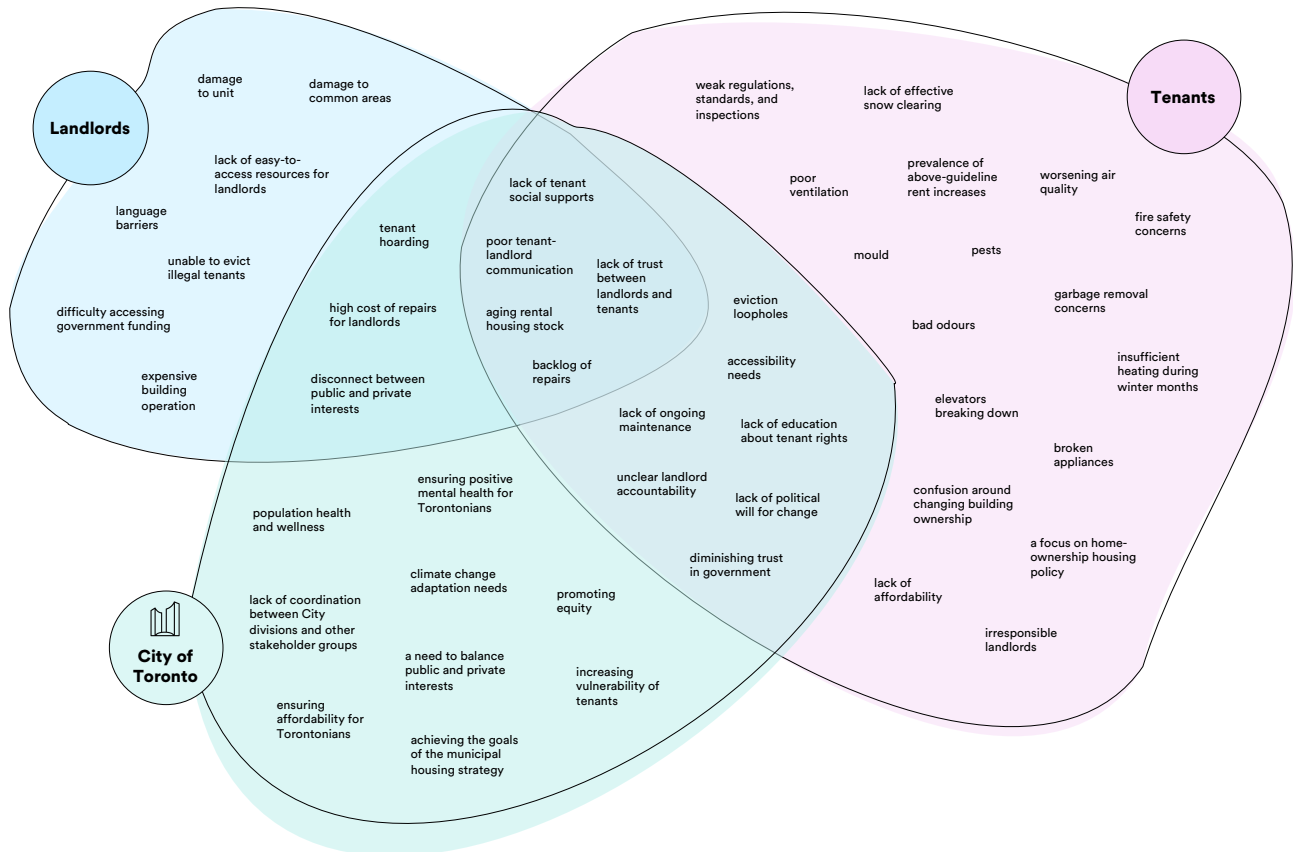
³ Osterwalder, A. et al. 2014. Value Proposition Design: How to Create Products and Services Customers Want. Wiley.

City	Pains	<ul style="list-style-type: none"> • Lack of jurisdiction to be able to address some of the issues • Lack of will of governments to take ownership of problems; the need for cultural change • Lack of a “rights-based” framework for housing, despite the Federal Government’s legislated right to housing • Lack of coordination between divisions and clarity around roles; having to refer people to other departments; housing separated from other social community services • A disconnect between the private and public sector on what is meant by healthy housing quality • Lack of coordination and action on evidence-based policy to enact change • The scale of the problem of aging housing stock and the cost of solving it • Housing unaffordability in the city; low competition, scarcity, disinvestment, etc.
	Gains	<ul style="list-style-type: none"> • Better coordination on overarching goals • Collaboration between different levels of government • More clarity around the system and roles; a map or diagram on how the various pieces work together in the housing quality system • Improved effectiveness of programs and enforcement of regulations • Improved quality of life for tenants and preservation of housing stock • Meeting climate change and resilience goals



Overlapping Perspectives

The following graphic is a visualization of how some of the issues expressed by tenants, landlords, and City representatives overlapped during the initial Discovery Phase workshops.

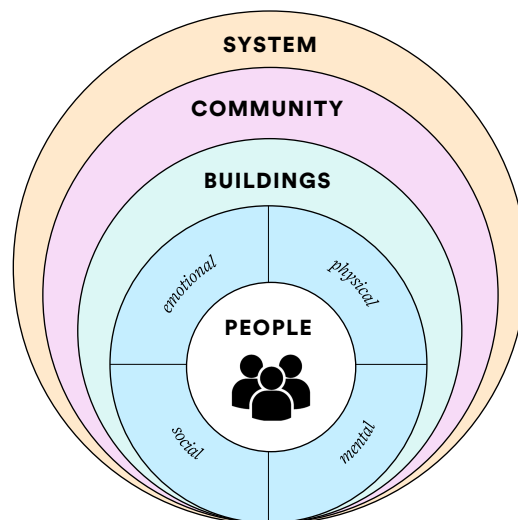


Intersections of Housing and Health

The Lab process included discussion of what “healthy housing quality” could mean for rental apartment buildings. There were four levels identified: **healthy buildings, healthy people, healthy communities, and healthy systems.**

Healthy People

This level of intersection explores how people’s physical and mental health, safety, and quality of life are related to and impacted by the health of the buildings in which they live. Lab participants reinforced the importance of providing tenants with a place that is comfortable, safe, and clean, where they can have pride in their home. These factors can affect a person’s mental health. Also, specific repair issues such as elevator disrepair are especially severe for people with disabilities, older adults, and people with young children.



Healthy Housing Framework, developed through the Healthy Housing Quality Solutions Lab process, SHS Consulting

Healthy Buildings

This first level of intersection relates to long-term maintenance and sustainability of the building. For Lab participants, a healthy building includes timeliness, consistency, and quality when dealing with issues such as pests, vital services, physical structure, and other typical quality concerns. For the City of Toronto, a healthy building also includes the ability to reduce a building’s environmental impact and increase its resiliency over time in the face of climate change. Problems related to heat are top-of-mind for the City, as power outages and more days of extreme heat become a reality for Torontonians. Dealing with heat-related upgrades and maintenance can be costly and complicated.

Healthy Communities

The third level of intersection identified by Lab participants was the lens of community. Healthy communities consider the relationships between tenants, landlords, and City staff. The affordability of someone’s home (and potential threats to that affordability), security of tenure, inclusivity and dignity, and social equity in the system all impact the interactions between these key stakeholder groups. Many Lab participants discussed the importance of building and maintaining good working relationships between these three stakeholder groups, using open lines of communication to foster cooperation around common goals and interests.

Healthy Systems

Finally, conversations in the Lab events revealed the need for a systems-level lens on healthy housing quality issues. One participant stated, “housing inadequacy impedes effective action in many spheres: social services, education, healthcare, job training, and employment.” The Lab team also learned that there is an understanding that Provincial and Municipal legislation does not currently intentionally link issues of healthy housing quality to health evidence. This missing link calls for a more evidence-based approach to dealing with systems issues related to healthy housing quality.

Other themes that arose reflect a need for a focus on systems-level change such as transparency, intersection and accountability, a responsive and proactive system in the face of sustainability challenges.

3.0 Where we want to be

This section provides an overview of the development phase, including the success criteria, needs and opportunity areas, and barriers and enablers of change.

Defining Success

The Lab's Discovery Phase concluded with conversations about what successful outcomes and interventions might look like for stakeholders in the system and how change might happen. This section describes the findings from those conversations.

Success Criteria

Success criteria to inform the development of the healthy housing solutions were co-developed with participants during the Forum event. The success criteria acted as design principles and as an evaluation framework used in the Development and Prototype phases of the Lab. The success criteria are in the form of “our solution must...” statements.

“Our solution must...”

1. **Involve intersectoral collaboration across actors in the system** (tenants, landlords, levels of government, other sectors) and support capacity-building for all stakeholders to work together.
2. **Include a shared definition for healthy housing**, that includes dimensions of physical, mental, emotional and community health.
3. **Integrate a rights-based approach to healthy housing** that ensures equity and dignity for tenants and promotes anti-racism in housing.
4. **Have an accountability framework** with metrics that are measurable, evaluable, and transparent.
5. Include long-term considerations around **environmental sustainability and climate resilience**.
6. **Protect the availability of affordable housing stock** over the long-term.
7. **Lead to tenant empowerment** through education and the support of collective advocacy.
8. **Improve communication between tenants and landlords**.
9. **Be grounded in evidence** in the forms of both quantitative data and qualitative lived experience.
10. **Be inclusive of both short-term and long-term outcomes** so that the solution may be immediately actionable while being future-oriented.

From “Needs” to “Opportunities”

The pains and gains developed from initial research findings, and as summarized above, were presented back to participants at the Forum event. Participant groups validated the points and generated initial ideas for future interventions. The highest priority needs surfaced during the event are synthesized below, listed against potential opportunity areas identified by Lab participants.

Healthy People

From needs...		...to opportunities.
Power imbalances affecting relationships In a relationship-driven system, where power imbalances are prevalent, there is a need to work with and support tenant voices in solution development.	➤	<ul style="list-style-type: none"> • There is an opportunity to bring the voices of people with lived experiences (especially rental housing tenants) to the forefront. • The importance of continued work with people with lived experience was an important message emerging from the Lab events. One participant stated, “by working together with tenants, it will be easier to address the barriers, stigma and mistrust that tenants face when trying to advocate for themselves.”
Siloed housing and health initiatives There are clear linkages between housing and health outcomes; however, there are no intentional linkages in metrics or evaluation criteria between people working across these two domains in the City.	➤	<ul style="list-style-type: none"> • There is an opportunity to create more understanding of the linkages between housing and health. Solidifying these linkages would require public health metrics and property standards to be aligned. • The system should widely adopt definitions for “healthy housing” and what success would look like. Data on environmental health conditions may also be required.

Healthy Buildings

From needs...	...to opportunities.
<p>Accountability for ongoing maintenance</p> <p>In buildings that are not well-maintained, landlords may perform “superficial” repairs, instead of fixing more serious structural issues in buildings.</p>	<ul style="list-style-type: none"> • More rigorous accountability around housing standard violations are needed. • Inspection reports can be provided to tenants of the results to ensure transparency and accountability. • Tenants also want to see more disincentives like financial penalties around the violation of property standards.
<p>Complexity of renovating the aging stock</p> <p>The aging housing stock continues to increase the complexity and severity of the maintenance problems.</p> <p>These issues exist within a policy and funding environment where long-term investments are difficult and expensive (especially in the context of climate change). Landlords want to make long-term investments into their buildings but do not always have reliable information around what a good retrofit entail.</p>	<ul style="list-style-type: none"> • More information and financial supports (funding, tax incentives) for large-scale repairs and retrofits can help. • A one-stop-shop that includes information about landlord responsibilities and expectations would be useful, as well as tax code changes to incentivize building retrofits.

Healthy Communities

From needs...	...to opportunities.
<p>Adversarial relationships</p> <p>A lack of education and awareness about tenant rights and expectations as a tenant can exacerbate adversarial relationships between tenants and landlords.</p>	<ul style="list-style-type: none"> • There is an opportunity to improve access to good quality information for both tenants and landlords. • This opportunity includes providing new channels of communication and information-sharing between all stakeholders to ensure problem-solving can be done effectively by trained staff and tradespeople, and so that tenants can know what to expect and what is expected of them. • Investment into tenant education around online platforms is also necessary, especially with older non-English speaking tenants.
<p>Lack of transparency around maintenance activities</p> <p>Tenants wish to be informed about their rights and have access to up-to-date and thorough information about the progress of construction and maintenance on their buildings.</p> <p>An absence of effective channels of communication between landlords and tenants can lead to eroding trust and lack of accountability from the viewpoints of both groups, especially related to maintenance activities.</p>	<ul style="list-style-type: none"> • Ideas include providing user-friendly information about work underway, why it is undertaken, and if the proper permits have been secured (several Greater Toronto Apartment Association (GTAA) building owners interviewed are already doing this). • According to GTAA building owners, the liaison between the building owner and the tenant needs to be diligent on complaint follow-through and documentation for landlords and tenants on work orders and ensure transparent communications. • Empowering tenants can be a win-win for all stakeholders involved, especially around renewing trust around landlord-tenant relations.

Healthy Systems

From needs...		...to opportunities.
<p>Lack of system-level view on the issues</p> <p>Without more proactive municipal partnerships with tenants, it is difficult to create policies and programs that are grounded in lived experience.</p>	➤	<ul style="list-style-type: none"> • Lab participants suggested the City can find more proactive ways to partner with tenants. • For example, there was a recommendation (based on San Francisco's code enforcement program) where the City educates and hires tenants around the enforcement of property standards to expand the capacity of City inspections. Hiring tenants as enforcement workers is also an opportunity to build capacity with and offer work to non-English-speaking or low-income tenants.
<p>Lack of inter-departmental government collaboration and solutions</p> <p>There are many City agencies involved in housing that are not directly connected. The Lab events revealed a potential lack of "inter-sectoral work" or alignment between key stakeholders and actors related to the issues of healthy housing quality. There is a possible need for more spaces of collaboration across City departments and sectors.</p>	➤	<ul style="list-style-type: none"> • A collective decision around how we define healthy housing can support the shared understanding and coordination of all the actors involved within the system. There is an opportunity for the system to work more collaboratively, towards a shared vision of healthy housing. • There may be an opportunity to host a discussion about roles and a shared vision for the future. This Lab begins the conversation. • Other ideas include information-sharing agreements or opportunities to allow diverse stakeholders (like tenants) to participate at the decision-making table. The St. Jamestown action team was shared as an example of an inter-departmental systemic approach by the City to address building issues.
<p>Absence of a cohesive narrative to mobilize action</p> <p>Action on this issue tends to be reactive, and mobilization of resources around housing happens only through compelling narratives, for example, by declaring a crisis in housing.</p>	➤	<ul style="list-style-type: none"> • A compelling narrative around housing that is aspirational is a powerful way to create political will, collective buy-in and public demand for action. • Lobby for new and updated legislative healthy housing standards (e.g. through the development of health-based habitability standards)
<p>Fear of rental rate volatility</p> <p>A recurring theme that came from several Lab participants across all three stakeholder groups was the opportunity to find ways to ensure housing repairs and retrofits can happen while maintaining affordability for tenants.</p> <p>The fear of rental rate volatility (e.g. above-guideline increases) can be financially detrimental to tenants who live on fixed incomes.</p>	➤	<ul style="list-style-type: none"> • Suggestions included an incentive available to support repairs, linked to affordability criteria, or mechanisms to ensure tenants benefit from the savings from retrofits. • There was an idea to require landlords to be in good standing when they apply for City permits and grants through a certification process and find ways to sustain the cost of the program by financially penalizing bad landlords.

Creating Change

Lab participants described some of the barriers, enablers, and opportunities for change. This information was used in the Development and Prototype phases of the Lab to help generate and test proposed solutions and interventions.

Barriers and Enablers of Change

Lab participants identified the following barriers and enablers of change:

Barriers	Enablers
<ul style="list-style-type: none"> • There is a lack of political will from governments to intervene significantly in the housing market. • There is a lack of enforcement of regulations and standards; it can be cheaper for landlords to pay the fine than do the work. • There is a segment of landlords running poorly maintained buildings. • Some individuals living in private rental housing may require supports to live independently. • The scale of repairs needed for aging towers is daunting and costly; landlords may not have the capital to take on large-scale renovations themselves. • There is a perception of a low propensity of landlords to undertake maintenance activities, with a tendency to be reactive instead of proactive when it comes to taking on these repairs—this can be, in part, due to a lack of understanding of building infrastructure. • The system can put landlords and tenants against each other, making regular processes more adversarial. • There are inherent social inequities that position some tenant groups at a disadvantage when it comes to demanding housing adequacy. 	<ul style="list-style-type: none"> • Institutional owners are replacing smaller landlords; if publicly traded, they will have shareholders whose reputation can be damaged by unprofessional management. • Tenants are self-advocating and participating in housing issues (e.g. RentSafeTO and RentSafe Ontario), providing their insights and creating a shift in how problems are addressed. • While the “greening of towers” is not the same as good repair, there are synergies between the two initiatives. • There are best practices in the community, such as landlords engaging tenants and creating systems for tracking repair work. • There is a movement towards greater accountability, such as requiring licensed electricians to sign off on electrical safety plans.

4.0 How we'll get there

This section details the outcomes from the Prototype Phase, including descriptions of the four prioritized solutions, an overview of the Healthy Housing Collaborative solution, and maps of the suite of solutions and potential system-level impacts.

A Suite of Solutions

During the Development Phase, Lab participants identified eight potential interventions based on the system needs and opportunity areas. Entering the Prototype Phase, Lab participants selected four primary solutions to build out further. This process included evaluating the ideas based on the **desirability** of the solution (the solution's ability to generate impact by solving a problem that people care about), **feasibility** (the potential for the solution to be implemented given today's capacities and capabilities), and **viability** (the potential for a sound economic model to support the idea). The Lab participants ended the process with four prioritized solutions that would work in a coordinated way as a "suite of solutions" to addressing healthy housing quality issues.

Prioritized Solutions

The following solutions, included in this section, were explored in detail:

Solution 1 Standards and Enforcement	This solution is a coordinated approach to standards and enforcement, based on best practices and evidence, that works within current regulations while filling in gaps, to promote a systemic definition of healthy housing quality and bring the worst-performing buildings to a healthy state.
Solution 2 Investment and Funding	This solution is a centralized "one-stop-shop" of funding and loans to conduct renovations and deep retrofits with criteria to ensure healthy housing quality and affordability. The funds would include both existing funding and convening of new funding from other sources.
Solution 3 Healthy Housing Quality Hub	This solution resources and supports tenants to find solutions to healthy housing quality issues through the creation of place-based hubs and a central tenant network. The place-based hubs deliver on-the-ground supports for tenants at a neighbourhood level, while the central tenant network connects local issues to systemic opportunities.
Solution 4 Acquisition	This solution identifies mechanisms to acquire aging or "distressed" housing stock from building owners unable or unwilling to provide healthy housing quality and will ensure adequate repair and ongoing affordability.

Additional Potential Interventions

In addition to the four prioritized solutions, Lab participants identified the Healthy Housing Collaborative as a critical intervention to both support the implementation of the four solutions and to continue the work of the Healthy Housing Quality Solutions Lab to ensure healthy and affordable housing in Toronto.

System-Level The Healthy Housing Collaborative

This solution is a collaborative committee dedicated to maintaining a cross-system dialogue on healthy housing quality to preserve quality affordable rental housing in Toronto and to further the solutions emerging from the Healthy Housing Quality Solutions Lab.

Potential Interventions

Lab participants identified four additional intervention areas. These solutions do not include detailed descriptions; however, they may support the four prioritized solutions by amplifying some of their intended impacts.

Property Tax Incentives

This solution proposes property tax changes to promote repairs, renovations, and retrofits to bring buildings up to a healthy quality standard. These changes could include reducing property taxes on older buildings or deferral or relief of property taxes for landlords who conduct repairs and guarantee affordability. Other proposed ideas include:

- Linking these incentives to other revenue-generating policies at the City, such as the empty homes tax; and
- Introducing property tax class equalization across building types to reduce rents.

Operating Cost Savings

This solution is an initiative to promote operational cost savings, initiated by and beneficial to both landlords and tenants. This initiative would create healthy housing by directing these cost savings to repairs and retrofits and by creating a sense of collaboration between landlords and tenants working towards a common goal for their building. This initiative could include practices such as:

- Reducing utility costs by repairing or replacing inefficient windows;
- Reducing waste removal costs by implementing proper waste management procedures;
- Providing incentives or rewards to tenants for reducing their energy or water use; and
- Passing utility costs on to tenants when energy efficiency retrofits have taken place.

Industry Capacity

This solution is an initiative to foster a sustainable and thriving industry around retrofits and repairs for healthy buildings. This new initiative might include:

- Partnerships with colleges and trades to build the industry capacity for repairs and retrofits of high-rise rental buildings; and
- A “buying collective” or single-purchaser system for contracting to undertake renovations and retrofits.

This solution could leverage corporate social responsibility initiatives among private sector organizations, public funding to improve and transform the retrofit market, and tenant participation in maintenance activities.

Data and Evidence

This solution is a data-sharing platform to support and strengthen evidence-based policies and programs for healthy housing. The platform could deliver impact by increasing transparency of issues across all stakeholders, allow various organizations to implement consistent evaluation metrics, and identify areas for further research. The new platform could include:

- A source of more usable data (e.g. interactive data) through open and accessible channels;
- A place to find new information for landlords and frontline staff to support tenants;
- A tracking system for building condition evaluations (maintenance orders, ongoing repairs, capital plans, etc.); and
- A method for convening data from a wide range of publicly available sources (e.g. MLS, CMHC, Statistics Canada, etc.) for the entire housing stock.

The Ecosystem of Healthy Housing Quality Solutions

The map on the next page outlines the ecosystem of the healthy housing quality solutions developed through this Lab.

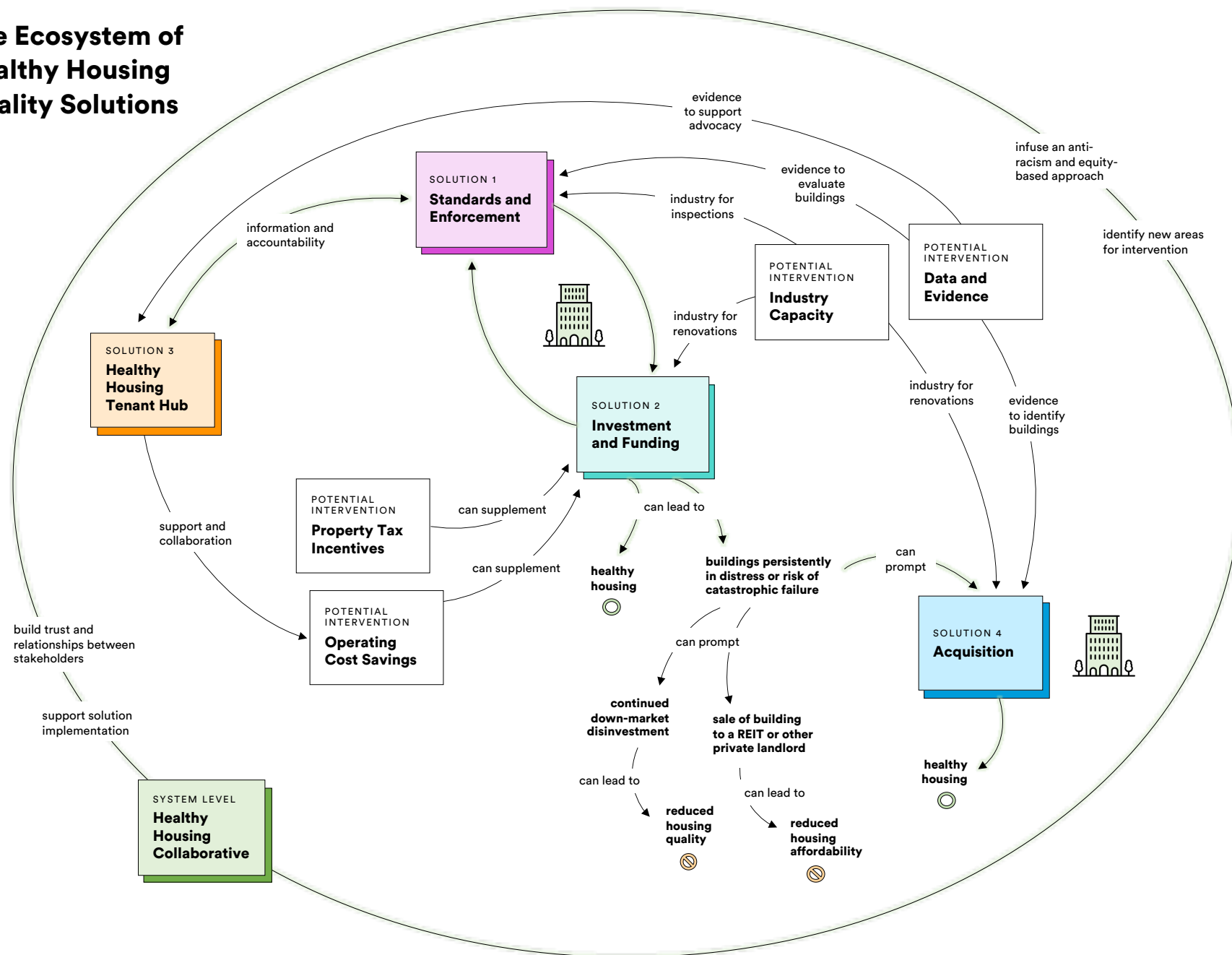
As shown below, **Solution 1: Standards and Enforcement** and **Solution 2: Investment and Funding** work together to promote a system of healthy housing. The holistic set of building standards and mechanisms to enforce those standards proposed by **Solution 1** intend to support the City in its role as a regulator and to support landlords by setting out clear requirements for rental housing in Toronto. For this reason, these two solutions are of high priority for implementation.

Should landlords have difficulty funding or financing the required repairs or retrofits to meet the standards, **Solution 2** offers enhanced access to existing and potentially new sources of funds to upgrade the buildings to meet the standards.

In addition to this dynamic, **Solution 3: Healthy Housing Tenant Hub** can provide information and accountability to the standards and enforcement mechanisms in **Solution 1**. This solution sets tenants up to participate actively in the healthy housing system by equipping them with more knowledge and tools for advocacy.

When this interaction between **Solutions 1, 2, and 3** is not sufficient, **Solution 4: Acquisition** acts as a last resort to reduce the instances of buildings in persistent distress from either continual neglect or sale to another private landlord intending to increase rents to undertake repairs. This solution encourages the municipal government to acquire, renovate, and turn buildings over to non-profit ownership to preserve affordability while ensuring healthy housing quality. This solution became of higher urgency and priority in the wake of the COVID-19 pandemic, mainly to preserve the precarious stock of rental housing.

The Ecosystem of Healthy Housing Quality Solutions



Solution 1: Standards and Enforcement

Why is this needed?

Tenants, landlords, and City staff need to effectively understand, use, and enforce standards currently in place. There are areas where more standards would be helpful to residents and building owners. There are existing standards and regulations related to property standards, building codes, climate change, and codes for safety. However, these standards require clarity, coordination, and ease of access, focusing on the most high-risk buildings.

Currently, several different checklists are used, including checklists developed by the Federation of Rental Housing Providers of Ontario, Tower and Neighbourhood Revitalization Unit, private landlords, the Certified Rental Building (CRB) program, and RentSafeTO. However, it is still not well-understood what a distressed building looks like (which is also required for [Solution 4: Acquisition](#)). Moreover, Lab participants expressed that the existing tools such as RentSafeTO inspections are not addressing all issues, likely because resources remain modest, compared to the scale of the problem. There is yet to be widespread implementation of building condition audits, evidence of multi-year capital plans at the building or portfolio level, or related City requirements and monitoring.

This initiative would also help move policy recommendations forward to support healthy housing quality by providing a common language and definitions for what healthy quality housing entails. While the City's Tower and Neighbourhood Revitalization Unit began the work to spread some of this knowledge, their audience is limited to the most interested landlords.

The Concept

This solution is a coordinated approach to standards and enforcement, based on best practices and evidence, that works within current regulations while filling in gaps, to promote a systemic definition of healthy housing quality and bring the worst-performing buildings to a healthy state.

What are the core objectives?

The objectives of this solution are:

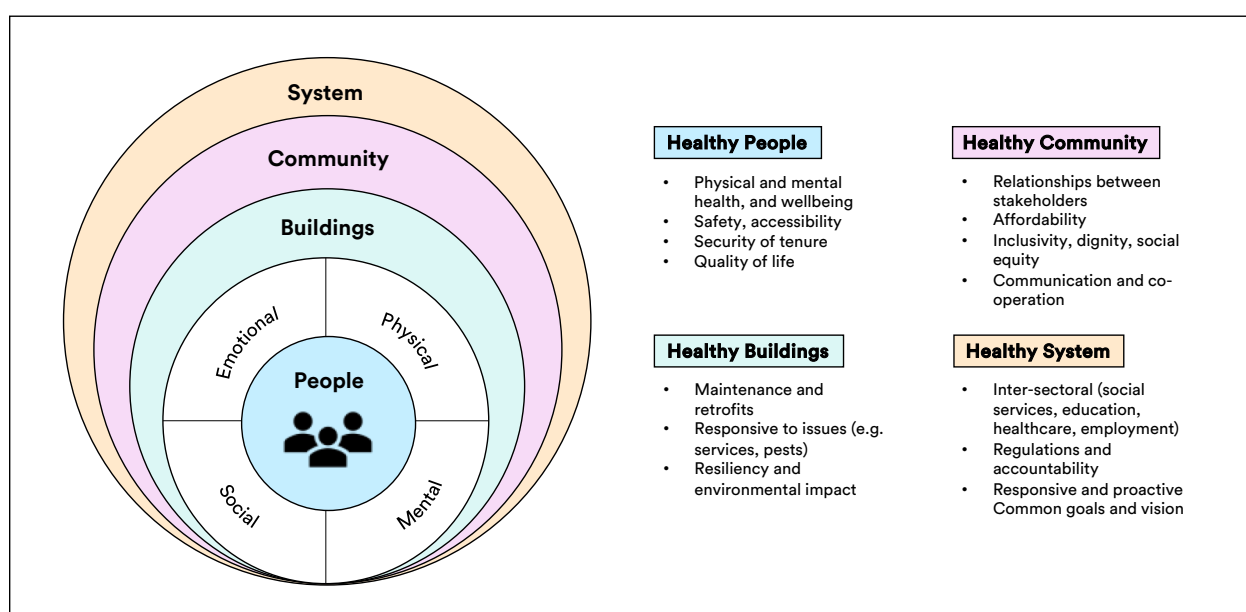
- To create holistic standards for healthy housing quality, developed through a collaborative process with a diverse group of stakeholders, used to educate and communicate the definition of healthy housing and then used to track the improvements; and
- To create a more coordinated approach to the enforcement of existing and new healthy housing quality standards to bring high-risk buildings up to standard.

What could it look like?

The standards and enforcement solution would bring a collaborative group together to establish the “healthy housing quality checklist”, based on the proposed framework shown below. The Lab participant group, involving landlords, tenants, City of Toronto staff (including Toronto Public Health), and other stakeholders is a promising starting point in terms of group composition. Professionals such as structural engineers and others with technical knowledge of building functions and management should also be involved.

A Framework for Healthy Housing Quality

The following framework for the healthy housing quality was proposed and developed through this Lab process. This framework can be used to create a **healthy housing checklist** for standards and enforcement, as described in this section.



The application of this framework to a healthy housing checklist is discussed further in the table provided below.

Links to the other Healthy Housing Quality Solutions

This Standards and Enforcement solution provides a foundational framework for healthy housing quality and links to the other solutions proposed in this Lab. The **Healthy Housing Quality Framework** and the components of this solution shown on the following pages support the other prioritized solutions by:

- Helping provide the standards and enforcement required to award funds in **Solution 2: Investment and Funding**;
- Providing an opportunity for the exchange of information with tenants in **Solution 3: Healthy Housing Tenant Hub**; and
- Helping identify the buildings that may end up coming into play in **Solution 4: Acquisition**.

Components of the Solution

The following table provides an outline of some of the components of this solution.

Component	Additional Details and Implications
<p>Offer a shared language for healthy housing quality, through the Framework for Healthy Housing Quality</p> <p>The framework for healthy housing quality can inform a holistic approach to taking stock of existing and developing new standards and enforcement mechanisms.</p>	<p><i>This framework, offering shared language, can support policymakers, landlords, and tenants with the following:</i></p> <ul style="list-style-type: none"> • Increasing ease of identifying and filling gaps in current standards; • Creating new evaluation metrics based on this holistic lens, introducing human-centred needs, community needs, and a systems view; • Evaluating existing metrics provided by RentSafeTO and others to ensure they are encompassing these lenses; • More explicitly connecting regulatory change to climate change and resilience; and • Assisting municipal departments to work together to promote and enforce healthy housing quality by drawing more explicit connections between housing, health, community resilience, and infrastructure.
<p>Establish and communicate the best practices of successful buildings</p> <p>This solution could also aim to convene best practices from across the City to help landlords and tenants understand what “healthy housing quality” requires.</p>	<p>This component of the solution, suggested by Lab participants, would help communicate what “success” looks like and shed some light on landlords who are providing healthy housing quality for their tenants.</p> <p>This solution could also highlight promising examples of landlords working with residents or motivating them to work together to ensure their building meets healthy housing standards. These standards may go beyond what is evaluated by RentSafeTO (providing a potential link to Solution 3: Healthy Housing Tenant Hub).</p> <p>Landlords doing exceptional work related to resiliency, environmental impact, and climate change goals could also be featured.</p>
<p>Identify buildings at high risk of catastrophic failure</p> <p>With this more holistic lens on healthy housing quality, this new approach for standards and enforcement could help identify distressed buildings.</p>	<p>There are several existing risk assessment tools, such as those provided by RentSafeTO, the Electrical Safety Authority Risk Assessment Tool, and checklists from other organizations that can help identify whether a building is at risk of catastrophic failure or is detrimental to community wellbeing.</p> <p>This solution could expand the scope of “high risk” to include a larger subset of buildings and what would constitute a failure to trigger an audit. This evaluation would be a necessary complementary component to Solution 4: Acquisition.</p>

Component	Additional Details and Implications
<p>Identify the gaps in standards through a new Healthy Housing Checklist</p> <p>This checklist, based on the Healthy Housing Framework pictured in this section, would help identify existing gaps in standards, especially related to the other areas of healthy housing quality, beyond the building itself.</p>	<p>Lab participants shared some potential gaps in standards based on the broader scope of healthy housing quality. These included:</p> <ul style="list-style-type: none"> • Requiring building owners to maintain a capital reserve fund, capital repair plans, and conduct building condition assessments regularly; • Introducing property standards related to risk and quality of life for tenants; • Mandating that landlords and tenants both have insurance; • Introducing a national building code for retrofits, phased in over time; • Introducing national legislation on healthy housing quality that adopts this holistic definition; • Increasing communication requirements around retrofits (between landlords and tenants); • Incorporating work environment standards for employees, training for building staff, and other human resources considerations; • Incorporating risk management protocols (e.g. liability around cleaning sidewalks, removing hazards, etc.); • Developing standards for improving the resident experience, such as processes for submitting and tracking maintenance requests; and • Requiring mandatory education and certification for property managers. <p>One of the main implications of considering additional standards is the extra cost, pressure, and scrutiny placed on landlords in an already highly regulated space. The optimal design for the standards and enforcement mechanisms would ensure the worst-performing landlords move towards healthy housing quality and the remaining landlords maintain their appropriate standards.</p>
<p>Identify the gaps in enforcement mechanisms</p> <p>The enforcement piece plays a critical role, ensuring landlords achieve standards and authorities implement penalties when standards are not met.</p>	<p>Lab participants identified potential gaps in enforcement, based on this broader definition of healthy housing quality. These included:</p> <ul style="list-style-type: none"> • Improving capabilities to conduct RentSafeTO inspections; • Increasing proactive oversight of buildings; • Increase penalties for landlords overall; and • Introducing other new ways to monitor and enforce standards by involving tenants, such as self-assessment by landlords with tenant sign-off.

For more information on the connections between the Healthy Housing Quality solutions, see the description on page 29 and the graphic on page 30 of this report.

Who is needed to bring this to reality?

The following groups were identified as potential **key partners** to bring this solution to reality. This process would require enhanced dialogue among these players. Potential key partners include:

- The City of Toronto, including Municipal Licensing and Standards (including RentSafeTO), Housing Secretariat, Public Health, Resilience Office, Environment and Energy Division, Fire Services, and the Tower and Neighbourhood Revitalization Unit;
- Electrical Safety Authority;
- The utilities and insurance sectors;
- Landlords and tenants; and
- Structural engineers.

Lab participants emphasized the importance of building on the credible work already underway in this space.

Precedents and Examples of Similar Solutions

The following examples from other jurisdictions inspired this solution. Consult this Solutions Lab's Jurisdictional Scan report for more details.

Chicago	Troubled Building Initiative
In Chicago, through the Troubled Building Initiative, the worst-performing buildings are the focus of City of Chicago's attention using an integrated approach. Six City departments work together to address private rental buildings that are “persistently troubled” and have come to their attention because of complaints, inspections, and code violations.	
Boston	Role of Public Health Officers
In Boston, public health officers can take the role of building inspectors when a person's health is at risk as a result of sub-standard housing. In many jurisdictions in Canada, mould, pests, and other non-fire/non-building collapse inspections can trigger public health orders. Executing these orders requires permitting private inspectors to enter the unit.	
England	Housing Health and Safety Rating System
In England, national legislation provides the standards of quality housing through the Housing Health and Safety Rating System, an evaluative tool that all municipalities are expected to follow. Building owners or managers that fail in their duty to provide adequate housing are identified on a publicly accessible ‘rogue landlord’ database and can be banned from renting accommodation.	

Solution 2: Investment and Funding

Why is this needed?

This solution emerged from the following problem frame crafted by the Lab participants: **“How might we support investments in aging buildings to ensure healthy conditions while maintaining affordability for tenants?”**

Access to Existing Funding and Financing

Based on conversations with Lab participants, there is currently confusion and a lack of clarity about how building owners can access funding for renovations and retrofits. There are many different funding sources with different criteria. These criteria and the associated application process can be complicated. A centralized location to access these funds could provide services to address the following challenges:

- A need for support to access the available loans and grants;
- A need for assistance to create or enhance the business case for obtaining grants and loans; and
- A need for support for navigating government funding eligibility.

Access to New Funding and Financing

In addition to increasing the ease of access to existing funding and financing for renovations and retrofits, there is a need for new sources of funding and financing to bring buildings up to today’s standards of healthy housing quality. Lab participants expressed the following existing gaps:

- There is a lack of sufficient funds available to conduct deep retrofits to bring older rental buildings up to current standards—existing funding and financing are of limited scope. For instance, the City of Toronto is providing low-interest financing through the Tower and Neighbourhood Revitalization Unit.
- Existing funding and financing sources are difficult to access or have not proven useful for most private landlords’ repair or retrofit needs.
- Grants for this type of large-scale retrofit work only exist for social housing; however, much of the stock requiring retrofits is in the private sector.

The Concept

This solution is a centralized “one-stop-shop” of funding and loans to conduct renovations and deep retrofits with criteria to ensure healthy housing quality and affordability. The funds would include both existing funding and convening of new funding from other sources.

What are the core objectives?

The objectives of this solution are:

- To create a new means for building owners to easily access low-interest loans and funding for renovations and retrofits tied to meeting standards;
- To convene new sources of funds for renovations and retrofits; and
- To tie together “carrots” and “sticks” with the goal of healthy, long-lasting buildings.

What could it look like?

This section describes what this solution could look like and how the model could work. Additional details and implications of the solution’s component are also provided, based on the input and conversations with the Lab participants.

Value Proposition

The Value Proposition describes what value this solution will generate for the intended users of this solution.

Value Proposition 1: Providing better access to existing sources of funding and financing

Component	Additional Details and Implications
A central location This solution would allow all funding for building renovations and retrofits to be centrally located, in a “ one-stop-shop ” for ease of access by building owners.	This central component of the solution is based on a few assumptions : <ul style="list-style-type: none"> • It will be possible to find an existing organization or government body willing to take on this role; • If there is less confusion, friction, or complexity, building owners will apply for available funds more frequently and renovate/retrofit their buildings; and • There may still be building owners who do not wish to make use of public funds.
The one-stop-shop must establish criteria for obtaining grants and loans. These criteria could include: <ul style="list-style-type: none"> • Appropriate benchmarks that building owners must achieve and maintain; and • Assessments by engineers to evaluate buildings and recommended improvements. 	Some of the criteria suggested includes: <ul style="list-style-type: none"> • Ensure that “cosmetic renovation”, of common areas is not eligible; • Ensure that recipients of these grants and loans are not eligible for above-guideline increases for their rents; • Tie the eligibility criteria to climate change goals; • Tie the criteria to the new metrics established in Solution 1: Standards and Enforcement; and • Tie the criteria to new requirements for tenant-landlord collaboration.

<p>Incentives for deeper retrofits</p> <p>The one-stop-shop could provide incentives such as loan forgiveness for more expensive (“deeper”) retrofits.</p> <p>Also, for tax purposes, the cost of deep retrofits could be written off (not considered as only an “improvement”); renovated units will not be considered “new units”.</p>	<p>This component of the solution would require that once renovations and retrofits are underway, the organization responsible for the one-stop-shop would measure the impacts of the improvements.</p> <p>The ability to allow recipients to write off deep retrofits lies with the federal government. Canada Revenue Agency policies would need to change to make this a reality. Note that this change may not benefit all landlords equally further investigation is required.</p> <p>There were some concerns about the notion of providing capital grants to private building owners, as opposed to financing through low-interest loans. [Additional details are provided below.]</p>
<p>Ensuring affordability for tenants</p> <p>The criteria for obtaining grants and loans imposed by this one-stop-shop must include mechanisms to ensure affordability is maintained.</p>	<p>Lab participants urged that if a building receives public funds, there must not be an increase in rents. This approach would be similar to that of existing City of Toronto and CMHC programs. It will be important to enforce this requirement.</p>

★ *A note on maintaining affordability for tenants*

The value proposition offered in this solution is easier access to funds for taking on renovations and deep retrofits, in exchange for ensuring affordable rents for tenants. For this solution to be successful, the trade-offs for landlords and tenants must be weighed. The rental revenue stream is required to support other required continuous improvement activities. This solution assumes that current rent levels permit ongoing maintenance to an acceptable standard.

This solution should provide a financially viable alternative that requires rents to be maintained while promoting more landlords take on the needed renovations or retrofits. This solution would support landlords who are not able to use their existing capital reserves to undertake this work or might require another way to access financing for the work.

Value Proposition 2: Convening new sources of funding and financing

Component	Additional Details and Implications
Convening new funds for deep retrofits This solution could help convene funds from non-traditional sources or partners who may have an interest in ensuring healthy housing quality in Toronto.	<p>Lab participants noted the importance of distinguishing between ongoing repairs and renovations/deeper retrofits. These funds would help landlords undertake the larger-scale projects, beyond the required everyday maintenance activities.</p> <p>Some unconventional players were named that could play a role in convening new funds for deep retrofits. These groups included:</p> <ul style="list-style-type: none"> • Telecom companies (e.g. Bell, Rogers) • Construction unions • Bank of Canada, given their city-building mandate • Insurance companies • Private impact investors and community foundations; and • Other non-profit organizations • Creating a national “bank” like the KfW in Germany* <p>* Note that the Canada Infrastructure Bank already possesses some of these mechanisms. A new requirement would be to apply these mechanisms to “residential infrastructure”.</p>
Offering new funding models There were suggestions to introduce new funding models, such as shared or more collaborative approaches.	<p>Lab participants provided the following ideas:</p> <ul style="list-style-type: none"> • Sharing retrofit investments between the government and building owners, in exchange for equity in the building and ensuring rent levels are maintained • Hiring tenants to support renovation or retrofit projects • Issuing a social impact bond that tenants and the community could also invest in and earn a modest return

★ A note on the implications of “funding” versus “financing” solutions

Lab participants discussed the implications of offering grant funding to private building owners instead of offering financing (debt) options. The following perspectives were provided:

- Many building owners are not willing to take on more debt.
- Often, there is no viable business case for taking on the large-scale retrofits as the cost is prohibitive. With today’s standards and market, sometimes even ongoing repairs and upgrades can be costly to landlords, resulting in assets becoming distressed over time.
- Landlords often expect to be granted above-guideline increases (based on the Residential Tenancies Act in Ontario) to cover their costs when they inject their own capital into the building.
- There is an ethical dilemma with providing public grants to for-profit entities, where we must evaluate the “public good” offered and the accountability and transparency of use of the funds.
- The reality that many of the worst-performing buildings are home to newcomers, seniors, and families currently living in poverty reflects the nature of this ethical dilemma. This group of households with lower incomes should be supported by having access to healthy quality housing.

While there was no clear conclusion on the way forward, it is evident that this arena is complex and requires more investigation and work with building owners. Any provision of government funds should eliminate the opportunity for above-guideline-increases to rents. Difficulties may arise should the landlord choose to sell the building. The Tower and Neighbourhood Revitalization Unit at the City of Toronto could be a useful resource for this purpose, with experience building relationships between governments and building owners.

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Lab Participant Quote

Grants can be confusing and sometimes don't feel like the right way to use public funding, but people in these towers deserve to have good homes. We have to balance competing narratives.

Target Audiences

Building owners

This solution aims to support building owners seeking funding or financing to undertake renovations or larger-scale retrofits to improve building quality. Specifically, this solution builds in the assumption that small-to-mid-sized building owners have less opportunity to borrow against other assets or reserve funds to undertake necessary improvements, compared to a real estate investment trust (REIT) or a larger building owner landlord. Therefore, this solution does not necessarily target all building ownership scenarios, as it may be more attractive to the small-to-mid-sized building owners looking to improve their buildings.

The complexity of the problem points to a need for careful program development to arrive at a solution that works well for private landlords—a solution that does not impair asset values or investment returns and supports work that has more extended payback periods.

Healthy housing quality funders

This solution could support organizations that provide funds for renovations and retrofits by offering them feedback on the accessibility and efficacy of their programs, based on shared experiences of landlords seeking funds through the one-stop-shop. This feedback could help improve the uptake of these programs from other interested building owners. For instance, this could include providing input into CMHC's National Housing Co-Investment Fund application process or enhancing local funds such as the City of Toronto's High-Rise Retrofit Improvement Support Program (Hi-RIS).

Key Partners

The following groups were identified as potential **key partners** in bringing this solution to reality, many of which would be sources of **funding** that building owners could access through the one-stop-shop:

Partner	Additional Details and Implications
Stakeholders For successful renovations and retrofits to occur, the views, needs, and involvement of key stakeholders must be considered.	<p>Landlords and tenants should be involved as key collaborators to ensure renovations and retrofits are undertaken with attention to the needs of both groups.</p> <p>Lab participants identified Canadian Federation of Apartment Associations, Advocacy Centre for Tenants Ontario, and the Federation of Metro Tenants' Associations as potential stakeholders.</p>
A "home" for the one-stop-shop This solution will require an organization to host the one-stop-shop, where the funds will be convened.	<p>Lab participants suggested this one-stop-shop exist within an existing, well-known body that already has relationships in place with building owners in Toronto and beyond. Suggested groups include:</p> <ul style="list-style-type: none"> • The City's Tower and Neighbourhood Revitalization Unit has expressed a preliminary interest in supporting this solution, as they are already working and communicating with both the provincial and federal governments; this would allow for a local perspective, and a potential tie-in to RentSafeTO and the local standards and enforcement mechanisms. • The City of Toronto's Housing Secretariat or Shelter, Support, and Housing Administration (SSHA) could also be considered for the one-stop-shop. • There may also be a role for CreateTO, the Government of Ontario, and Canada Mortgage and Housing Corporation (CMHC). <p>The Entity identified in Solution 4: Acquisition could play a role in this solution, as this is the group identifying and assessing the distressed stock for potential acquisition</p>
Sources of funds Organizations and governments currently offering funding and financing will provide important sources of funds, accessible through this one-stop-shop.	<p>The following organizations were identified as having existing funds that could be convened for easier access:</p> <ul style="list-style-type: none"> • Canada Infrastructure Bank • Canada Mortgage and Housing Corporation (CMHC) • Infrastructure Ontario • The Federation of Canadian Municipalities Green Municipal Fund • The Atmospheric Fund • The High-Rise Retrofit Improvement Support Program (Hi-RIS)⁴ • The Better Buildings Partnership <p>Introducing alternative sources of funds will require identifying other key partners. Some examples included approaching utility companies, the Bank of Canada, private equity investment through the insurance, private impact investors, community foundations, and other non-profits.</p>

⁴ Learn more about the **Hi-RIS** program on the City of Toronto's website: <https://www.toronto.ca/community-people/community-partners/apartment-building-operators/hi-ris/>

Partner	Additional Details and Implications
Other partners Additional partners will be required to support fulfilling the value propositions of this solution.	Lab participants identified engineers and skilled tradespeople as necessary partners to undertake the renovations and evaluate the success of this solution.

★ *A note on the potential sources of funds*

Different forms of funding and financing can be attractive to specific building owner types (based on their business models and the size, scale, and scope of their portfolios and operations). This solution recommends convening sources of funds that address the diversity of models and financial realities that exist across the rental housing sector. Government funding and financing for housing purposes can take the form of:

- Direct grants and forgivable loans, often offering low government borrowing rates to housing clients and favourable terms and conditions;
- Loan guarantees;
- Mortgage insurance;
- Blended public-private financing;
- Collaboration with locally-based financial institutions; and
- Tapping into environmental financing sources.

Other potential sources of funds through tax measures include accelerated depreciation, corporate tax credits, property tax reductions, and exemptions from municipal fees. In Canada, CMHC, the federal Ministry of Finance, conventional lenders, provincial ministries and housing agencies, and municipalities have experience distributing such sources of funds.

Resources

This solution requires other **resources** to set up the one-stop-shop. Ideas on other resources include:

Resources	Additional Details and Implications
The political will to implement this type of solution	Political will is a necessary resource for the success of this solution. This leadership could also help leverage potential partnerships with other funds, such as the Sustainable Towers Engaging People (STEP) ⁵ Assessment Tool, the work of The Atmospheric Fund, and the Better Building Partnership.
Robust standards against which landlords will be enforced	<i>For it to be effective, this one-stop-shop requires implementing robust standards and enforcement mechanisms. This solution must work in coordination with Solution 1: Standards and Enforcement.</i> <i>This solution provides an opportunity to raise the bar on the standards required to qualify for the funds offered by this one-stop-shop. For instance, Germany and other European countries have national standards in place related to climate change goals and tied to accessing funds.</i>
Technical expertise to evaluate the success of the solution	As noted in the Key Partners section, additional technical expertise to evaluate the success of the program will be required. Lab participants expressed a current lack of this capability in the system.
Enhanced communication channels between landlords and tenants	Lab participants expressed the importance of enhanced communication channels between landlords and tenants, especially when renovations or retrofits are underway. The efforts of Solution 3: Healthy Housing Tenant Hub could support these communication channels by offering new approaches for the benefit of both landlords and tenants.
A business model for financial sustainability of this fund into the future	A key resource required for this solution is a viable business model for the fund that also supports building owners' financial viability and affordability for tenants. Lab participants provided the following ideas: <ul style="list-style-type: none"> • This solution may require an upfront federal government contribution to bring the worst-performing buildings up to standard; • Working with the federal government's post-COVID-19 infrastructure investment initiatives to kick-start some of the retrofits; • Pooling provincial government funds; and • Investigating other revenue options through the municipal tax system.

⁵ The Sustainable Towers Engaging People (STEP) Assessment Tool is provided by the Tower and Neighbourhood Revitalization Unit at the City of Toronto.

Precedents and Examples of Similar Solutions

The following examples from other jurisdictions inspired this solution.

Germany	Kreditanstalt für Wiederaufbau (KfW)
	<p>Germany's <i>Kreditanstalt für Wiederaufbau</i> (KfW) is a bank owned by the federal and state governments (Tower Renewal Partnership, 2017). The bank provides loan financing administered through conventional lenders. It focuses on energy and climate retrofits, with a careful process to determine the required work and target standards for each property. Subsidized interest rates are as low as 0.75%, with high per-unit loans, favourable borrower conditions, and long repayment periods. If energy standards are met, up to 30% of the loans are forgiven. Building owners can access relatively larger loans for work that achieves higher standards.</p> <p>Implementing a KfW model in Canada would require federal policy and funding decisions. This model might involve a national lead (e.g. a conversation with the Federation of Canadian Municipalities (FCM)), provincial leadership, and possibly a dialogue with the City, the Tower and Neighbourhood Revitalization Unit, and other municipalities.</p>

Solution 3: Healthy Housing Tenant Hubs

Why is this needed?

Tenants and tenant serving organizations play critical roles in the advocacy around healthy housing needs. However, Lab participants acknowledge a power imbalance between tenants and landlords, which makes dealing with conflict about their housing situation difficult. There are also gaps in knowledge and support at the local neighbourhood levels across the city, resulting in reduced tenant knowledge and ability to assert tenant rights. Tenants need supports to collectively mobilize and respond to building owners and property management around healthy housing quality issues.

Currently, the needs of tenants are much larger than the available resources that exist to assist them in doing this work.

The **Federation of Metro Tenants' Associations (FMTA)**, **ACORN**, and **community legal clinics** play key roles, offering a tenant hotline, support to local tenant associations, and organizing efforts. FMTA and ACORN have also been influential voices on policy issues. Actions at the local neighbourhood level are also important. Some activities already happen at this level, including legal clinics, neighbourhood initiatives for action on housing, **and tenant networks or unions** such as those in York South-Weston and St. Paul's.

However, all of these existing initiatives and supports can be better supported and scaled through increased resourcing by the City of Toronto or other levels of government.

The Concept

This solution resources and supports tenants to find solutions to healthy housing quality issues through the creation of place-based hubs and a central tenant network. The place-based hubs deliver on-the-ground supports for tenants at a neighbourhood level, while the central tenant network connects local issues to systemic opportunities.

What are the core objectives?

The objectives of this solution are:

- To create new community spaces where tenants and other stakeholders can discuss and, through mediated collaboration, work on solutions to local problems;
- To unite tenant conversations across the city to keep healthy housing quality issues as a political priority;
- To increase knowledge about rental repair issues, healthy housing quality, and legislation for tenants; and
- To complement the existing work of community legal clinics, tenant hotline, tenant association defence fund, community development initiatives by various organizations around the city.

What could it look like?

There are **two functions** to this solution:

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| <p>1. Local place-based “healthy housing hubs” located strategically throughout the city</p> | <p>2. A Central Network for tenants to be able to collectively mobilize and work with other stakeholders, specifically landlords and the municipal, provincial/territorial and federal levels of government</p> |
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Function 1: Place-based Tenant Hubs

The **place-based tenant hubs will be located strategically throughout the city to address local issues**, and be connected to the central network (perhaps in a hub-and-spoke model⁶) to serve the following functions:

Physical local resource hubs for tenants

There was a desire to see physical hubs that are located strategically around the city in community centres and other shared spaces that have space for physical meetings to take place. Lab participants emphasized a desire for in-person tenant liaisons that can support tenants within their community in ways that enhance trust and familiarity. This support requires more significant investments from the City to commit to tenant capacity resourcing, for example, through the provision of physical spaces and paid positions for tenant staffing.

Provide context-specific advice to tenants in different languages, based on local needs

These place-based tenant hubs will also deal with day-to-day local tenant needs and be involved in other community development activities (e.g. tenant engagement, information sessions and workshops on healthy housing quality, and support for tenant associations or other grassroots initiatives).

Function 2: Central Tenant Network

The **Central Tenant Network** will connect place-based tenant hub efforts and learnings to identify systemic healthy housing issues and advocate for solutions. This network can build upon and further resource existing tenant networks such as FMTA and ACORN to serve the following functions:

Uniting tenant conversations to a systems-level dialogue

Lab participants want to see a unified tenant network that can relate to the representatives of the three levels of government and engage in housing policy and **system-level conversations** about what is needed. For example, by creating a central repository of tenant associations and organizations across the city, different tenant groups can connect on broader issues and advocate collectively.

⁶ The **hub-and-spoke** organization design is a model which arranges service delivery assets into a network consisting of an anchor establishment (hub) which offers a full array of services, complemented by secondary establishments (spokes) which offer more limited service arrays, routing users needing more specific services to the hub for access (Elrod and Fortenberry. 2017. The hub-and-spoke organization design: an avenue for serving patients well. BMC Health Services Research.).

Co-developing standards and education around “tenant-landlord engagement”

Lab participants discussed that having standards around tenant engagement can be helpful for both landlords and tenants (e.g. those provided through the Federation of Rental Housing Providers of Ontario’s Certified Rental Building program or RentSafeTO). Landlords and tenants can co-develop education and training programs around effective tenant-landlord engagement. These educational materials can be made available to landlords and property managers. This offering might be especially useful for the smaller landlords who may not have the capacity or resources to create these programs themselves.

A landlord Lab Participant recommended a tenant-capacity-building model borrowed by condo associations where elected tenant representatives can be required to meet regularly and can nominate an individual to bring issues forward to landlords. This idea was not favourable to all tenant participants, as this would reduce the burden on the landlord at the expense of placing all of the advocacy work around the building’s issues on a single tenant.

A central repository of healthy housing best practices

There was a desire to have a central repository of best practices and case studies of buildings that are run by landlords that are successful in running healthy and affordable buildings. These best practices can be shared by tenants and landlords alike to raise awareness around innovations and practices to improve relations between landlords and tenants. This component of the solution can be linked with the best practices for healthy buildings coming out of **Solution 1: Standards and Enforcement** and could involve the Tower and Neighbourhood Revitalization Unit at the City of Toronto, as a platform to showcase sector support for these best practices.

Roles and Partnerships

The following groups have been identified as potential **key partners** in bringing this solution to reality, which include:

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| <ul style="list-style-type: none"> • A lead role for a collaborative committee made up of City staff, tenant leaders, building owners, and other stakeholders; • Tenants, tenant leaders, and existing associations; • City of Toronto Council; | <ul style="list-style-type: none"> • City of Toronto staff (including the Tower and Neighbourhood Revitalization Unit); • Existing municipal groups who could offer space (e.g. Toronto Public Library); and • Existing groups (e.g. FMTA, ACORN, ACTO, legal clinics). |
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This solution also requires other **resources** to set up the place-based healthy housing hubs. Engaging with potential **key partners** is the priority, before creating new entities or duplicating work already being done. There were several suggestions on additional resources required. These ideas included:

- Funding from governments;
- Space for the hubs (could involve sharing existing spaces) and other online channels for sharing knowledge and best practices; and
- Community development workers to support tenants.

This solution could incorporate previous solution ideas in the Lab, including a collaborative platform for stakeholders to co-develop solutions for healthy housing. It can also support the cooperation required between tenants and landlords to carry out deep retrofits (**Solution 2: Investment and Funding**) and help inform standards and enforcement for healthy housing quality (**Solution 1: Standards and Enforcement**) from tenant perspectives.

Precedents and Examples of Similar Solutions

The following examples from other jurisdictions inspired this solution.

Vancouver	Renter Centre
The Vancouver City Council approved and committed funding to the establishment of “one-stop-shop” for tenants to find supports through a “Renter Centre” in 2021. This Renter Centre will include a renter’s office, an advocacy and services team, a funding program for services, and more training for tenant relocation specialists. The proposed Renter Centre will be physically located in central downtown Vancouver to help renters who don’t have a phone or internet to access resources.	
New York	Tenant Support Unit
New York City Department of Housing Preservation and Development promotes the quality and affordability of the city's housing. Starting in 2015, this department’s Tenant Support Unit began going door-to-door in neighbourhoods across the city, informing tenants of their rights, documenting building violations, receiving complaints related to harassment and eviction, and making referrals to free legal services to help them avert eviction, displacement, and homelessness.	

Solution 4: Acquisition

Why is this needed?

There are buildings in the Greater Toronto Area that are aging, in severe disrepair, or at risk of catastrophic failure. **When landlords have been persistently unable or unwilling to ensure decent repair, there needs to be a mechanism to bring the building back to a healthy quality standard of repair before catastrophic failure occurs.** Without a “last resort” option, standards and enforcement mechanisms do not prove to be effective in ensuring healthy housing quality for tenants living in buildings with persistently problematic landlords.

Market forces can lead to the sale of distressed buildings to private companies (e.g. to REITs) with the size, scale, and scope to bring the investment back to acceptable healthy housing quality. However, these acquisitions have often led to increased rents, impacting affordability.

The Concept

This solution identifies mechanisms to acquire aging and “distressed” housing stock from building owners unable or unwilling to provide healthy housing quality and will ensure adequate repair and ongoing affordability.

What are the core objectives?

The objectives of this solution are:

- To create a last-resort option to acquire private rental buildings from persistently problematic landlords that are unable or unwilling to provide quality housing to tenants; and
- To put the buildings into the hands of housing providers who can maintain affordable and healthy quality rental housing.

What could it look like?

This solution involves enabling a public sector actor (e.g. the City of Toronto) or new non-profit entity (e.g. a non-profit partnership between the City and other stakeholders) to temporarily acquire a “distressed asset” to carry out the needed repairs in the distressed buildings. As some of the phases of the acquisition process require employing the City’s legal authorities, they are the likely entity to take on this role.

Lab participants described an existing suite of regulatory and enforcement mechanisms (e.g. local improvement charges, billing improvements through property tax mechanisms) that can enable the City of Toronto to take over buildings and improve them. For this solution to be effectively employed, these mechanisms and their associated shortfalls need to be identified (in connection with **Solution 1: Standards and Enforcement**). There is also an opportunity to explore novel policy opportunities, for example, Montreal “**right of first**

refusal” gives the City the legal power to claim priority to purchase any buildings up for sale in a neighbourhood identified as in need of more affordable housing.

This approach also needs clear linkages to investment and funding (**Solution 2: Investment**).

A Phased Approach to Acquisition and Improvements

Lab participants emphasized that the acquisition of a privately-owned building is a last-resort measure after all other existing mechanisms to incentivize or force the current owners to bring their buildings out of distress are exhausted. The following is an example of a phased approach that the City can initiate:

↓	Phase A: Identification of the distressed building	There needs to be a robust definition of a “distressed building” and inventory of buildings that meet these criteria [see below for notes on the definition]. This definition would be aligned with the Healthy Housing Framework in Solution 1: Standards and Enforcement .
↓	Phase B: Assessment of the distressed building	<p>The City will use existing enforcement and assessment mechanisms to do the following:</p> <p>Identifying buildings in distress</p> <ul style="list-style-type: none"> • Determine if a building is “in distress” and require the building owner to make the necessary improvements to the building; and • Maintain a list of buildings that are most at risk, to pay special attention to these buildings. <p>Enforcing standards</p> <ul style="list-style-type: none"> • Monitor current enforcement practices, including issuing substantial work orders and requiring the building owner to develop and implement a plan to undertake the outstanding work orders in a timely matter; and • If unsuccessful, then fines and court proceedings are required to ensure a state of good repair. <p>During this assessment phase, the City must consider the impacts on the deterioration of the building on tenants’ quality of life. To ensure the state of the building does not negatively impact tenants, landlords will be expected to adhere to strict timelines for completing the required repairs.</p> <p>Landlords being fined or met with significant work orders might choose to sell their building. This solution requires an alternative avenue to selling to the private sector so that rents can remain affordable [see below for more information on approaches to creating the sale].</p>

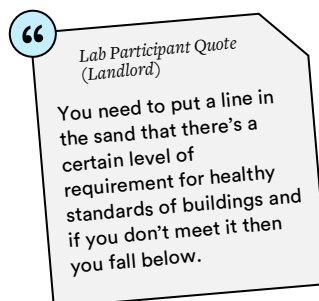
↓	Phase C: The City takes on temporary ownership and undertakes necessary repairs to the distressed building	<p>If improvements are not possible with the current building owner (i.e. they do not occur promptly), or if the tenants' quality of life continues to suffer, the building will be considered for acquisition by the City. Note that this ownership would be temporary until the building is sold to a housing provider. It is not the intent for the City to be the ultimate owner and operator of the building [find more details about the ownership transfer on the next page].</p> <ul style="list-style-type: none"> • Scenario 1: The City could purchase the building from the building owner. The building owner would likely only accept offers at or above fair market value; however, the owner could accept given the outstanding payments owed to the City may be burdensome. • Scenario 2: If the building owner is unwilling to accept Scenario 1, the City could use its authority to obtain ownership of the building. There are a few mechanisms that could be used in this scenario, including through unpaid taxes, through expropriation for “the public good”, and through a right-of-first-refusal policy should the building be put up for sale [these options are discussed further below].
↓	Phase D: Improvements are made to the distressed building	<p>As the owner of the building, the City will make the required improvements to bring it back to healthy housing standards.</p> <ul style="list-style-type: none"> • The costs of the improvements will be deducted from the purchase price of the building. • During this phase, the City may require access to funds from federal and/or provincial governments for the purchase of and/or repairs to the building, to ensure financial viability.
©	Phase E: Sale of the distressed building	<p>After making the improvements, the City will then transfer or sell the asset to a housing provider. The sale would come with requirements related to preserving tenancies and rents, given that the City (and potentially other levels of government) have invested funds to improve the building. There would also need to be a charge secured against the property for the value of the improvements.</p> <p>It may be helpful for the City to establish a roster of pre-approved building owners, entitled to bid on the assets coming up for sale by the City through this process.</p> <p>Similar to Phase D, access to funds from other levels of governments for the purchase of the building would help ensure the financial viability of this solution for non-profit organizations.</p>

Defining “Distressed” Assets in Phase A

The Entity must use its legal powers or leverage the power of the City to both require improvements and acquire the distressed building. One of the first steps is to develop a clear, agreed-upon definition of a “distressed” asset. There was agreement among participants that these “distressed” assets will likely be a subset of buildings whose owners that have been persistently problematic and unwilling to cooperate. However, there will have to be robust and transparent standards and criteria (see **Solution 1: Standards and Enforcement**) to assess healthy housing so that a clear and specific threshold for “distressed” can be defined.

There were suggestions to integrate a variety of existing assessment tools around building management to define and assess a “distressed asset”. Examples of inputs and criteria include:

- **RentSafeTO Building Evaluations and Audits:** buildings that fall below a particular score according to existing RentSafeTO standards
- **Certified Rental Building™ Program:** a certification program that assesses buildings based on day-to-day management and maintenance
- **Buildings at “catastrophic risk”:** the Electrical Safety Authority (ESA) is developing a tool for assessing buildings at risk of catastrophic failure, such as electrical failure
- **Age of the building:** buildings that are over the age of 50 years and that have not been maintained over time can be potentially defined as “distressed assets”
- **Consistent 311 complaints** related to capital repairs



Resourcing in Phase C and Phase D

This solution requires **financial resources** to purchase and improve the buildings. Access to financing and funding (mortgages and equity) are essential to cover the purchase (typically over \$240,000 to buy an average Toronto rental unit today) and the repair and retrofit. Financing enables costs to be paid over a length of time – limiting the current budget impacts – while direct funding keeps the mortgage moderate and rents affordable. While the City might recuperate some of the costs of the repairs and retrofits through the sale of the improved asset, it needs existing capital to be able to make the improvements.

There were several suggestions on where this funding could come from:

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| <ul style="list-style-type: none"> • Federal grants and support (e.g. CMHC funding), either through existing funds or a new funding program for this solution (it could be possible to use a “portfolio approach” for all buildings acquired) • Provincial grants and support • Federation of Canadian Municipalities (FCM) • Social Impact Bonds and Community Bonds | <ul style="list-style-type: none"> • City of Toronto programs and funding <ul style="list-style-type: none"> - High-Rise Retrofit Improvement Support Program (Hi-RIS) - Better Buildings Partnership (BBP), - Local Improvement charges - Redirecting revenues from housing-specific City taxes (e.g. vacancy tax) |
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Ownership Transfer Post-Repairs in Phase E

After the “distressed asset” has been brought back up to healthy housing quality standard, there will be a transfer of ownership from the City to another organization. Lab participants discussed two options for who might ultimately own and operate the building:

- **Non-profit ownership** [the preferred option among Lab participants]: Lab participants were interested in selling the buildings to non-profit owners with a proven business model, where landlords have successfully provided deeply

affordable housing for people. As opposed to a private sector model aimed at maximizing return on investment, non-profit ownership can ensure that rents remain affordable. There may be a need to build additional capacity in the non-profit and co-op housing sector to be able to move quickly when these opportunities arise. Access to funding for the purchase of the building may also be required for some non-profits to participate.



Lab Participant Quote

One of the things I liked about Chicago that we don't have is property management training and the non-profit sector's ability to scale up. There are a number of providers providing great housing.

- **Private sector ownership:** There is also the option for renovated buildings to be put up for bid for private industry to take over and manage. Although most Lab participants raised concerns about the housing going to the private sector as it may not protect the affordability of the stock, other jurisdictions addressed this concern by putting in place agreements with mandatory requirements for affordability for a certain number of years.

Key Roles and Partnerships

The City takes on the critical role in the acquisition process, becoming the owner of the distressed buildings for improvement. A group with relevant expertise and financial capacity must lead this solution. This group could be a City division or an agency of the City that specializes in affordable housing or real estate development. Lab participants also discussed creating a new non-profit entity or public-private partnership made up of multiple stakeholders that could temporarily acquire the building while it is being brought up to standards. Of the options, most Lab participants agreed that the City of Toronto should ideally play the role as this entity, given its Service Manager⁷ role.

The following groups have been identified as potential **key partners** for this solution:

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| • The City of Toronto, as the owner of the distressed buildings for improvement | • Non-profit and co-op housing providers, as the potential long-term owners of the improved buildings |
| • Government of Ontario, as a grant provider | • Private sector housing providers, as a potential long-term owner |
| • Government of Canada, as a grant provider | |
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Business Model Gaps

A sound business model is still required for this solution to be financially viable, feasible, and desirable for all parties involved. Without mandatory renovation standards (**Solution 1: Standards and Enforcement**), or a credible financial threat of loss, most landlords will not likely sell their building for less than market value. The economic viability of this business model is also up against a rental system that often allows for above-guideline-increases after repairs are completed.

⁷ **Service Managers:** In Ontario the responsibility for social housing was transferred to 47 "upper tier" municipal governments in 2002. These are referred to as "Service Managers", often counties or regional municipalities. The Service Managers are responsible for the funding and administration of social housing.

Regulatory Needs and Gaps

Regulatory changes would be required to bring this solution to reality.

Enforcing improvements

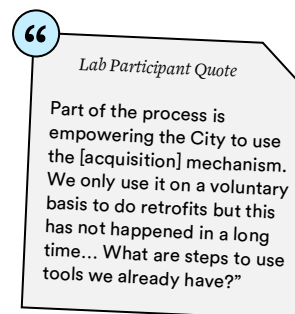
Lab participants noted that there are some existing mechanisms for the City to be able to force improvements and acquire buildings, for example, through local improvement charges and by billing retrofit costs through property tax payment mechanisms. Lab participants commented that this process is rarely used, and there may be a need to encourage the City to use acquisition as a last resort. The following questions remain regarding this function of enforcing improvements:

- What does the existing process for making use of the legal mechanism to acquire buildings look like? Answering this question requires a discussion with the City's Legal Services or Revenue Services division to determine the effectiveness of this process.
- How robust is this legal option for City staff, and what gaps may exist that could limit the success of this solution?
- Current provincial local improvement charges regulations do not allow the City to make improvements to private property without the owner's consent. However, property standards bylaws can trigger improvements (although charges are often contested). Would a change to the local improvement charges be required for this solution?
- If a new owner takes on the retrofitted building, what regulatory changes would be needed to secure affordability and long-term tenure as part of the ownership transfer?

Acquiring buildings

The City may require establishing new policies to enable acquisition of the buildings. This approach could require more legal powers, such as the ability for the City to exercise a Montreal-style right-of-first-refusal (described further below) when such a property is offered for sale, or powers to purchase in cases of severe disrepair.

Similar to a bank initiating a sale process when mortgage payments are missed, this solution requires the City to accelerate the process of the landlord losing the asset when a building has reached a point of distress. For instance, the City could hire a cost consultant to determine the magnitude of the cost of repairs in comparison to the building's rental stream. The City could register a lien on title, and eventually initiate a tax sale process. More research and legal consultation are required to fine-tune this part of the solution.



Right of First Refusal

This solution is in alignment with the Canadian Observatory on Homelessness' Recovery for All "Six-Point Plan to End Homelessness" published in 2020. The Plan calls to "implement measures to curtail the impacts of financialization of rental housing markets by limiting the ability of large capital funds (including REITs) to purchase distressed rental housing assets". The Plan proposes instituting a national right of first refusal for government or non-profit housing providers to purchase the multi-unit residential properties up for sale. This initiative may also require a new funding envelope to ensure non-profit groups have the funds to acquire these properties.

Precedents and Examples of Similar Solutions

The following examples from other jurisdictions inspired this solution.

Chicago	Troubled Building Initiative
Chicago, through its Troubled Building Initiative, works first with community groups, elected officials, and city enforcement officers and then with the courts to attempt to bring buildings to a decent state of repair. As a last resort, if the building owner is unwilling or unable to make appropriate repairs, the courts may assume the building, make repairs and then turn the building over to an owner who will maintain the affordability of the building.	
Montreal	Right of First Refusal
Montreal, by provincial legislation, has substantially more control than Toronto over its economic and social development and urban planning. Montreal now has a pre-emptive right of first refusal to buy private buildings (residential and non-residential) offered for sale in designated areas. The City can purchase the building for a fair value and has six months to determine if it wishes to obtain the building to use for any public purpose, including non-profit housing. As of February 2020, Montreal has identified 300 properties that it would attempt to buy, using this process to create more social housing.	

The Healthy Housing Collaborative

Beyond the four concrete solutions emerging from the Healthy Housing Quality Solutions Lab, the process revealed the importance of continuing a collaborative dialogue around the issues of housing disrepair, quality, and the interplay between tenants, landlords, and municipal governments.

This fifth recommendation is to continue a similar convening of a Healthy Housing Quality collaborative or roundtable of diverse stakeholders seeking to find a way forward for private sector apartment buildings in disrepair in Toronto and beyond.

Why is this needed?

The Healthy Housing Quality Solutions Lab revealed the need for ongoing work to identify needs and problems, better understand the system and dynamics of disrepair among rental buildings, and to have more holistic conversations about how communities might work together to implement new solutions. The process also highlighted the importance of ensuring collaborative discussions bring a group with requisite variety to the table. This mix includes variety in stakeholder perspectives, including representation from the supply (landlord) side, demand (tenant) side, and regulatory side (governments). Currently, there is no “level playing field” or space for these conversations to occur safely and constructively.

The Concept

This solution is a collaborative committee dedicated to maintaining a cross-system dialogue on healthy housing quality to preserve quality affordable rental housing in Toronto and to further the solutions emerging from the Healthy Housing Quality Solutions Lab.

What are the core objectives?

The objectives of this solution are:

- To convene a diverse group of stakeholders to continue the healthy housing quality dialogue;
- To establish an anti-racist, equity- and justice-seeking approach for the implementation of the solutions emerging from the Healthy Housing Quality Lab;
- To continue to refine the collective definition and understanding of what holistic, healthy housing quality should look like in Toronto and beyond;
- To expand the role of stakeholders who may traditionally be considered periphery to the issues (e.g. public health authorities such as Toronto Public Health); and
- To improve the sharing of information and data related to healthy housing quality across all stakeholder groups and City divisions.

What could it look like?

The Healthy Housing Collaborative could be designed with the following functions in mind.

Supporting the Implementation of the Healthy Housing Quality Solutions

As described in the other solution roadmaps, the four other healthy housing quality interventions require continued conversation, diverse perspectives, and sector leadership to bring the concepts to a real-world demonstration, and eventually to a proven solution. There are a few opportunity areas for this Healthy Housing Quality Collaborative to consider for continued involvement:

	Role for the Healthy Housing Quality Collaborative
Solution 1 Standards and Enforcement	<ul style="list-style-type: none"> • Help establish the working group to lead the pilot phase of this solution. • Act as the central online presence, directing landlords to the Healthy Housing Checklist. • Support collecting the existing standards and enforcement checklists in use by stakeholders across the system (e.g. landlords' checklists, City of Toronto checklists). • Support the working group to secure ongoing funding for the solution.
Solution 2 Investment and Funding	<ul style="list-style-type: none"> • Help establish the working group to lead the pilot phase of this solution. • Act as the central online presence, directing interested landlords to the one-stop-shop. • Support the working group to make connections with other stakeholders who currently offer or may be willing to provide grants and loans as part of the one-stop-shop. • Support the working group to recruit landlords to pilot the solution. • Support the working group to test the usability of the one-stop-shop. • Support the working group to secure ongoing funding for the solution.
Solution 3 Healthy Housing Quality Hub	<ul style="list-style-type: none"> • Help establish the working group to lead the pilot phase of this solution. • Act as the central online presence, directing interested tenants to the Central Platform and information about the Hubs. • Open the Hub up to multi-stakeholder conversations around select topics. • Connect with the Central Tenant Network to continue the dialogue with tenant leaders and other interested participants. • Support the working group to secure ongoing funding for the solution.
Solution 4 Acquisition	<ul style="list-style-type: none"> • Help establish the working group to lead the pilot phase of this solution. • Support the working group to finalize the definition of a "distressed building". • Act as a source of information, best practice, and data on healthy housing metrics and emerging trends in the sector. • Support the working group to secure ongoing funding for the solution.

Infusing an Anti-Racism and Equity-Based Approach

The urgency to adopt an anti-racism and equity-based approach to addressing housing challenges and to the transformation of housing in Toronto persists. This Collaborative could take a meta-level view of the four solutions to ensure they are promoting equity, justice, and positive impacts especially for Black communities, Indigenous communities, and individuals and households who are at greater risk of housing need. This role can only be adopted if the Collaborative is comprised of voices from these mentioned communities.

Identifying New Areas for Intervention

Given the Collaborative's unique meta- or system-level view of the Healthy Housing Quality solutions, the group will be suited to take on identifying new areas for intervention to further the work of the Health Housing Quality Lab. A few key steps include:

- Investigating some of the solutions proposed through this Lab process that were not brought forward to the prototyping phase;
- Evaluating the implementation of the four solutions to identify gaps, complementary interventions, or ways to improve the solutions to create positive impact; and
- In conjunction with the anti-racism and equity-based approach, exploring opportunities for additional solutions and interventions that address systemic racism in the housing system, with a goal of healthy housing quality for all.

Continuing to Build Trust and Relationships Between Stakeholders

Finally, the Health Housing Quality Collaborative could provide leadership as a convening body focused on creating space for diverse perspectives, difficult conversations, and united work across stakeholder groups that do not otherwise convene regularly. This emphasis would establish the Collaborative's role as an anchor body in the housing system, building trust and new relationships across interests.

What is needed to bring this to reality?

Similar to the other solutions proposed in this Lab report, this initiative requires leadership and sufficient funding. The Wellesley Institute is a natural fit to support the launch of the Healthy Housing Quality Collaborative, given its experience and connections made through convening this Lab.

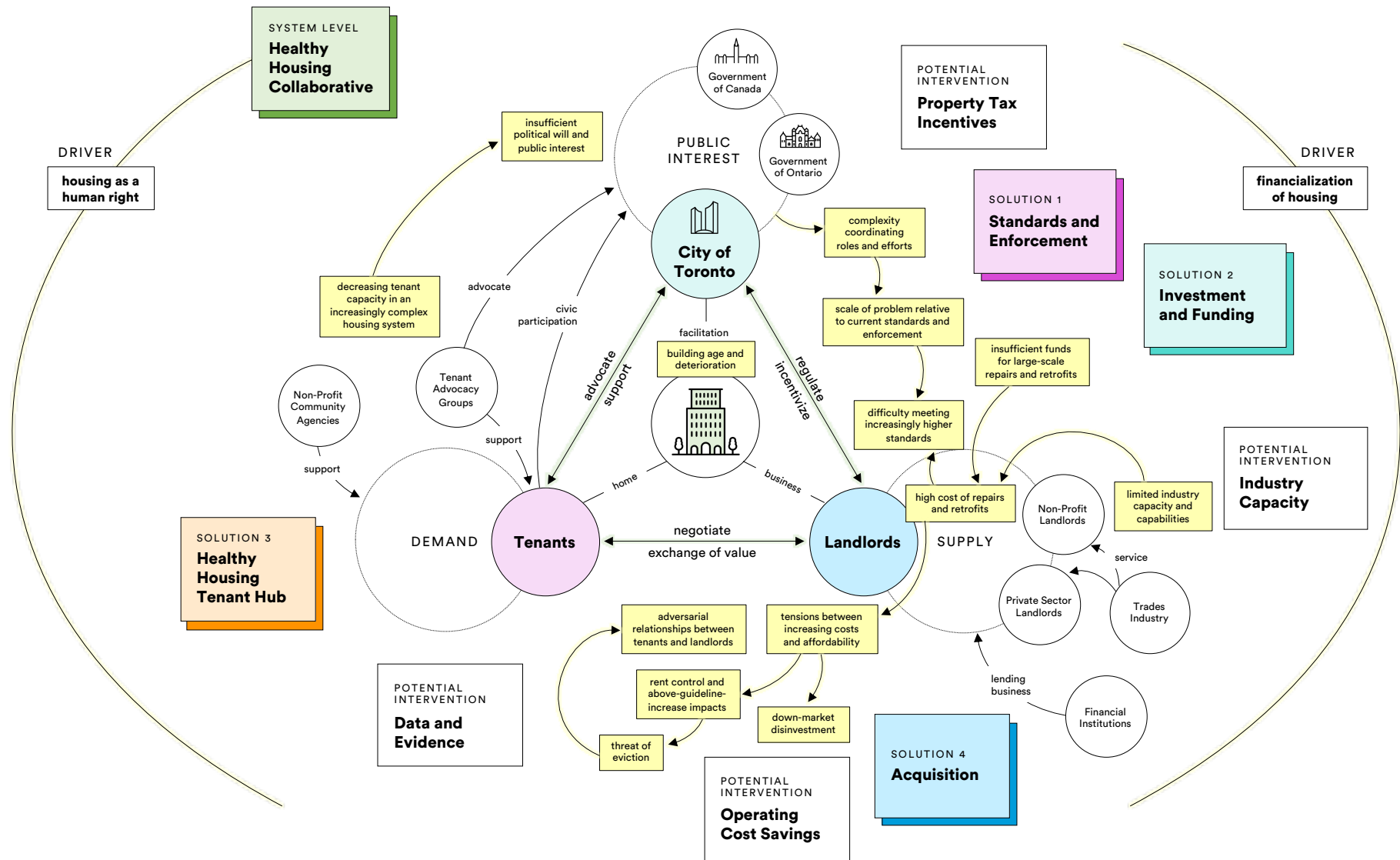
Next Steps

Next steps to initiate the Healthy Housing Quality Collaborative include:

- Finalize the specific mandate, including strategic priorities for the collaborative.
- Craft the relevant value propositions for each stakeholder group involved (tenants, landlords, City staff, etc.) to articulate "what's in it?" for each group.
- Establish the list of potential stakeholders to be represented on the collaborative, establishing a requisite variety of perspectives from across the system.
- Recruit members of the collaborative committee.
- Co-create the rules of engagement with the collaborative committee to establish how the various stakeholders will work together in a setting that equalizes the power imbalances between groups. Establish required mechanisms to ensure transparency and sharing of information across the committee.
- Continue to study examples from other jurisdictions, such as the committee established in Chicago.

System-Level Impacts

The following image situates the four prioritized solutions, the Healthy Housing Collaborative, and the additional potential solutions within the healthy housing quality system.



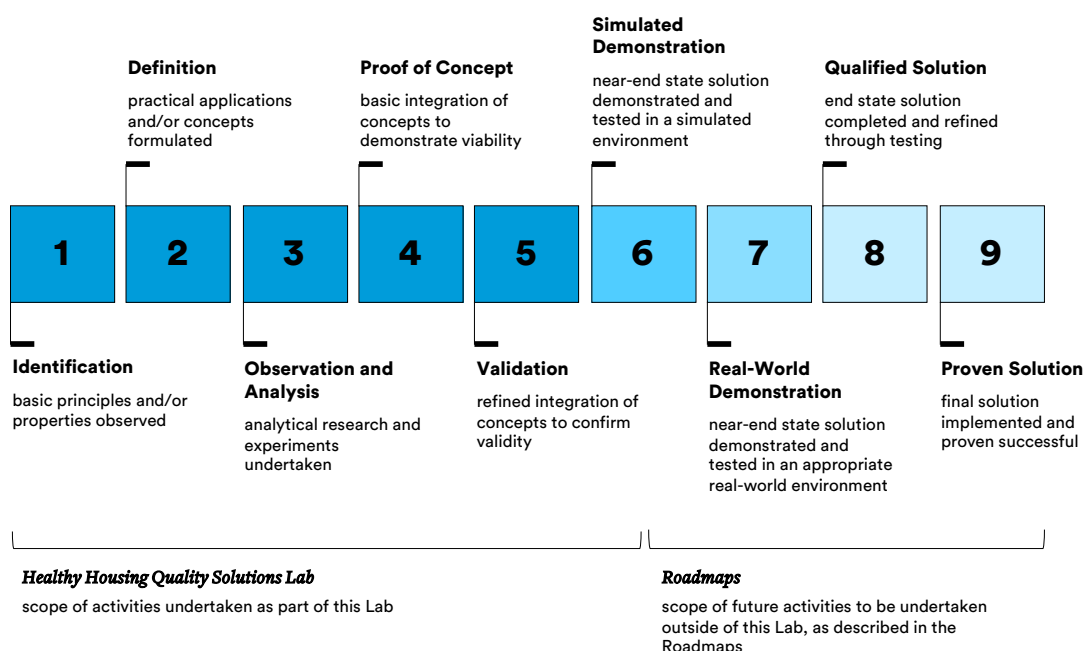
5.0 Looking forward

This section includes solution roadmaps which provide a way forward, moving the solutions from their current maturity level to a pilot stage, and eventually to a proven solution.

Each solution roadmap includes an overview of milestones and key actions, relevant risks and opportunities, and an analysis of dependencies between solutions. More detail is provided for the short-run milestones and activities, assuming the entities implementing the solutions will iterate on the process as further evaluation, testing, and solution refining occurs.

Solution Readiness Levels

The Solution Readiness Levels framework demonstrates the maturity level of the solutions across the roadmap's milestones. The image below (adapted from the Government of Canada) illustrates the nine Solution Readiness Levels. The activities of this Lab focused on bringing solutions to the simulated demonstration level. The roadmaps provide direction to move the solutions into a real-world demonstration and eventually to a proven solution.



Roadmap 1: Standards and Enforcement

The roadmap for **Solution 1: Standards and Enforcement** is below. This page includes an overview of the proposed real-world demonstration for this solution (a pilot phase for testing outside of the Lab environment), risks and opportunities identified by Lab participants, and other dependencies between solutions.

The Real-World Demonstration

For this solution, the pilot phase involves evaluating one small set of buildings against the standards and enforcement mechanisms of the first iteration of the Healthy Housing Checklist. This pilot phase leads to further refinement and testing before widespread implementation.

Risks and Opportunities

The risks and opportunities associated with this roadmap include:

Risks	Opportunities
<ul style="list-style-type: none"> Urgency to implement this solution could be at the expense of taking the time to create a solution that is comprehensive enough to work across a broad spectrum of landlords; Difficulty related to conducting a holistic assessment of a building, given the full range of expertise and capabilities required to assess all elements of a building adequately; Difficulty enforcing or incentivizing the adoption of new standards before changes to building codes take place; and Over-regulating of landlord industry, resulting in pushback from landlords. 	<ul style="list-style-type: none"> Base the standards on health evidence and tie the standards to Toronto Public Health mandates to educate the community and promote Healthy Housing best practices; Tie the standards to 1) RentSafeTO to improve the quality of the program and its audits; and 2) new evaluation tools from the Electrical Safety Authority and Fire Services; and Use artificial intelligence and digital technologies to explore more sophisticated tools to track and evaluate the standards (e.g. apps, robot-assisted evaluation, and sensor data).

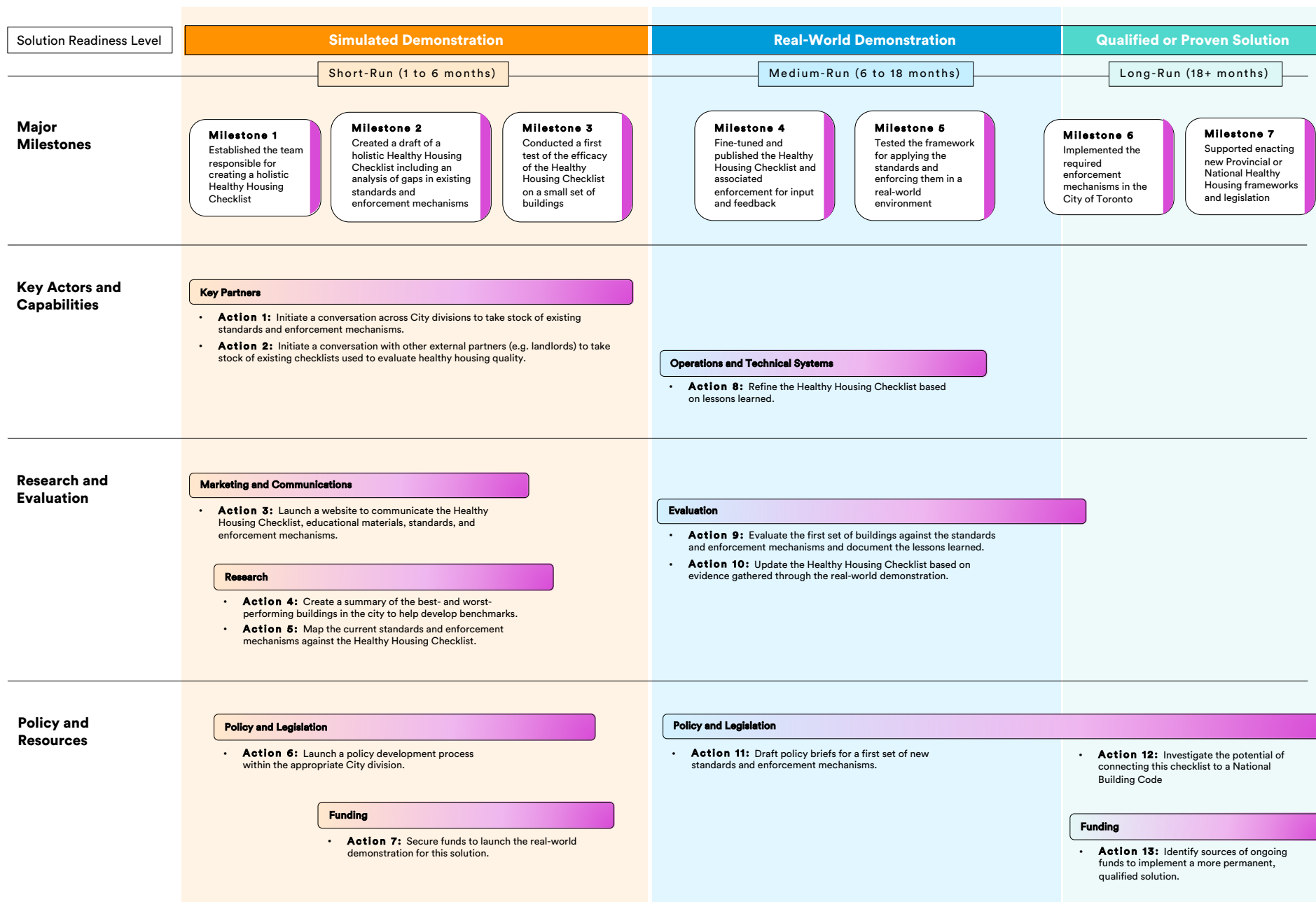
Dependencies with other Solutions

There are several dependencies between this solution and other solutions proposed by this Lab. These include:

- The **Healthy Housing Collaborative** may support the lead for this solution and share the same communication platform as **Solution 2: Investment and Funding**.
- This solution is necessary to support **Solution 4: Acquisition**, as a tool for identifying buildings in persistent distress.
- Information and educational materials may be disseminated through the Tenant Hubs in **Solution 3: Healthy Housing Tenant Hubs**, with opportunities for in-person workshops, training and support.
- Collaborative building self-assessments may be facilitated through the hubs.
- The real-world demonstration may identify buildings for acquisition (**Solution 4**) and opportunities for investment (**Solution 1**).

Standards and Enforcement

This solution is a coordinated approach to standards and enforcement, based on best practices and evidence, that works within current regulations while filling in gaps, to promote a systemic definition of healthy housing quality and bring the worst performing buildings to a healthy state.



Roadmap 2: Investment and Funding

The roadmap for **Solution 2: Investment and Funding** is below. This page includes an overview of the proposed real-world demonstration for this solution (a pilot phase for testing outside of the Lab environment), risks and opportunities identified by Lab participants, and other dependencies between solutions.

The Real-World Demonstration

For this solution, the pilot phase involves taking a small group of landlords through the process of accessing existing grants or loans through the one-stop-shop. The second iteration of the pilot involves introducing new grants and loans accessible to landlords through the one-stop-shop.

Risks and Opportunities

The risks and opportunities associated with this roadmap include:

Risks	Opportunities
<ul style="list-style-type: none"> • Difficulty implementing this solution with the fast-changing environment emerging from the COVID-19 pandemic; • A lack of technical expertise in the system, which could make ongoing evaluation challenging to execute; and • Moving this solution to a qualified solution would likely require securing significant funds to bring the worst-performing buildings up to standard. 	<ul style="list-style-type: none"> • The Tower and Neighbourhood Revitalization Unit already takes on a variation of this role and was involved in the creation of this solution; • There is potential alignment between this solution and existing standards and enforcements offered by RentSafeTO, Certified Rental Building Program, Toronto Building and Energy Environment, Sustainable Towers Engaging People (STEP), The Atmospheric Fund, and the Better Building Partnership; • Additional potential sources of funds could include Infrastructure Ontario and the Federation of Canadian Municipalities' Green Fund, Bank of Canada, utility companies, insurance companies, and private impact investors; and • The post-COVID recovery could present an opportunity for securing additional federal government funding.

Dependencies with other Solutions

There are several dependencies between this solution and other solutions proposed by this Lab. These include:

- The criteria for eligibility should be linked to the requirements in **Solution 1: Standards and Enforcement**.
- The **Healthy Housing Collaborative** and **Solution 3: Healthy Housing Tenant Hub** could support by making the one-stop-shop information available.

Investment Solution

This solution is a centralized “one-stop shop” of funding and loans to conduct renovations and deep retrofits with criteria to ensure healthy housing quality and affordability. The funds would include both existing funding and convening of new funding from other sources.

Solution Readiness Level	Simulated Demonstration	Real-World Demonstration	Qualified or Proven Solution
	Short-Run (1 to 6 months)	Medium-Run (6 to 18 months)	Long-Run (18+ months)
Major Milestones	Milestone 1 Established working group to lead the pilot (real-world demonstration)	Milestone 2 Guided one landlord through the process of accessing existing grants and/or loans through the one-stop-shop Milestone 3 Guided a small set of landlords through the process of accessing new loans and/or grants through the one-stop-shop	Milestone 4 Built out the second iteration of this solution, based on the lessons learned from the real-world demonstration Milestone 5 Opened the solution to all landlords to access existing and/or new funds through the one-stop-shop
Key Actors and Capabilities	Key Partners <ul style="list-style-type: none"> Action 1: Identify the one-stop-shop lead organization. Action 2: Recruit one landlord to pilot the one-stop-shop process. Action 3: Continue the dialogue with relevant City of Toronto divisions to determine optimal roles, where necessary. Operations and Technical Systems <ul style="list-style-type: none"> Action 4: Build and test a platform (likely digital) for moving through the process of accessing funds. Action 5: Implement the required standards and enforcement mechanisms for testing with the pilot landlord. 		
Research and Evaluation	Marketing and Communications <ul style="list-style-type: none"> Action 6: Develop the value propositions and communications strategies for landlords, the City, and the community. Action 7: Create a first draft “pitch” for this solution, leveraging COVID-19 recovery as a driving force. 	Evaluation <ul style="list-style-type: none"> Action 13: Collect landlord and stakeholder input on the usability of the one-stop-shop. Action 14: Evaluate the impact of the repairs or retrofits for the pilot landlord. 	Communications <ul style="list-style-type: none"> Action 17: Disseminate the lessons learned so this solution can be explored in other jurisdictions in Canada.
Policy and Resources	Policy and Legislation <ul style="list-style-type: none"> Action 8: Develop and refine the eligibility criteria for the grants and loans. Funding <ul style="list-style-type: none"> Action 9: Secure the necessary funds to launch the pilot (real-world demonstration). Action 10: Identify the suite of existing funds (grants and loans) available for repairs and retrofits. 	Funding <ul style="list-style-type: none"> Action 15: Secure additional funds (grants and loans) for the one-stop-shop, including sufficient funds for undertaking deep retrofits. Action 16: Identify ongoing funds to launch the implementation of a qualified solution. 	<ul style="list-style-type: none"> Action 18: Continue to add new sources of grants and loans to the one-stop-shop on an ongoing basis.

Roadmap 3: Healthy Housing Tenant Hubs

The roadmap for **Solution 3: Healthy Housing Tenant Hubs** is below. This page includes an overview of the proposed real-world demonstration for this solution (a pilot phase for testing outside of the Lab environment), risks and opportunities identified by Lab participants, and other dependencies between solutions.

The Real-World Demonstration

For this solution, the pilot phase involves launching the online Central Tenant Network and preparing the plans for one place-based Tenant Hub. The long-run goal of this solution is to establish place-based hubs in communities across the city.

Risks and Opportunities

The risks and opportunities associated with this roadmap include:

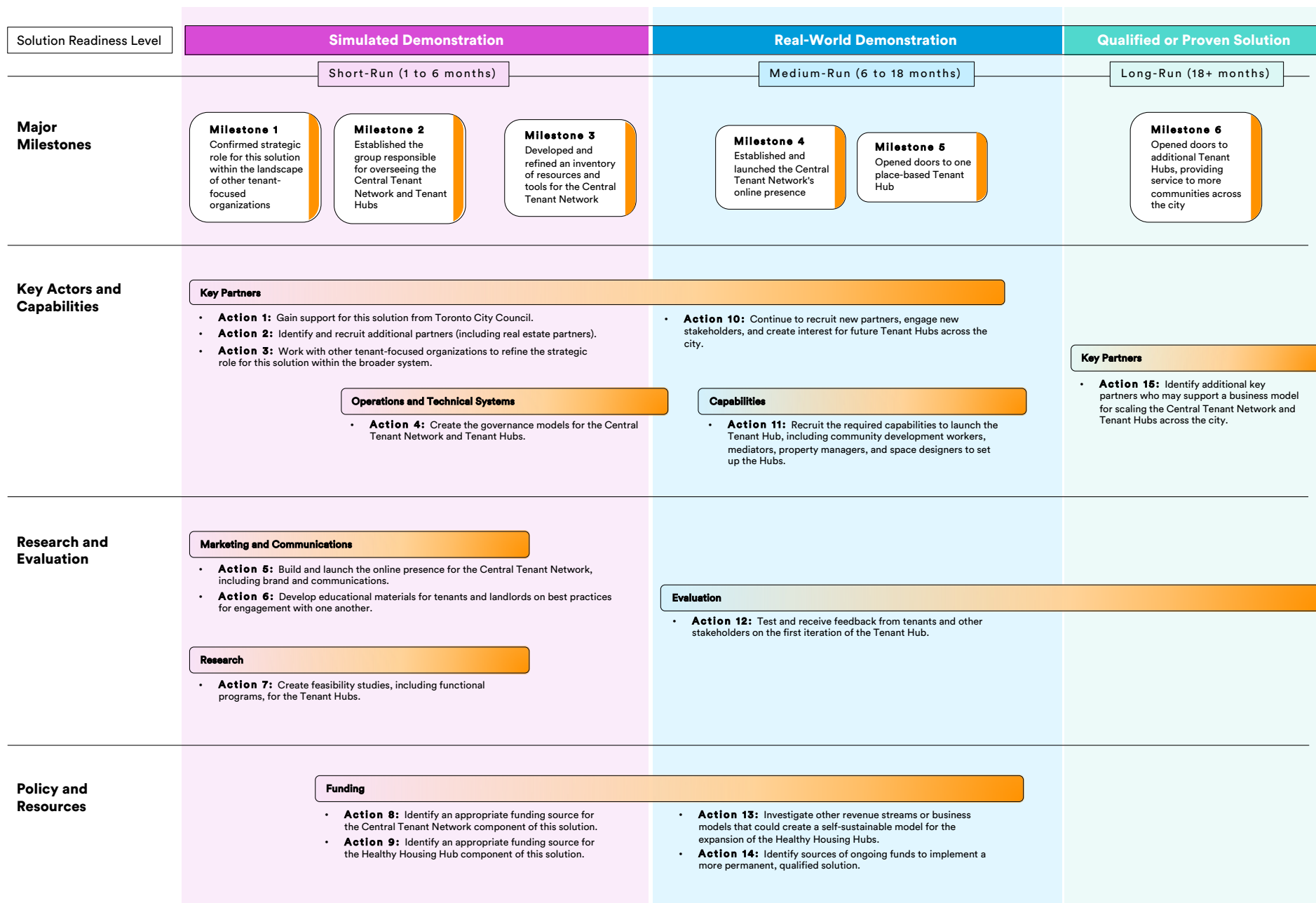
Risks	Opportunities
<ul style="list-style-type: none"> Potentially reduced appetite for and increased risk in visiting shared public spaces in the aftermath of the COVID-19 pandemic; and Finding complementary alignment with other existing tenant-focused organizations to avoid duplication of efforts. 	<ul style="list-style-type: none"> Community centres, community hubs, and the Toronto Public Library identified as a potential space partner; and Tapping into existing convening and advocacy around healthy housing in Toronto.

Dependencies with other Solutions

There are fewer dependencies between this solution and the other solutions outlined in this report. However, the Central Tenant Network and the Healthy Housing Tenant Hubs can both act as dissemination channels for new information and as meeting points for the **Healthy Housing Collaborative** and other cross-stakeholder convenings around healthy housing.

Healthy Housing Tenant Hub

This solution supports tenants to find solutions to healthy housing quality issues through the creation of Tenant Hubs and a Central Tenant Network. The place-based hubs deliver on-the-ground supports for tenants at a neighbourhood level, while the central tenant network connects local issues to systemic opportunities.



Roadmap 4: Acquisition

The roadmap for **Solution 4: Acquisition** is below. This page includes an overview of the proposed real-world demonstration for this solution (a pilot phase for testing outside of the Lab environment), risks and opportunities identified by Lab participants, and other dependencies between solutions.

The Real-World Demonstration

For this solution, the pilot phase involves identifying one distressed building for acquisition and moving the building through the entire process of purchase, renovation, and sale to a non-profit landlord. Meanwhile, a list of additional buildings for potential acquisition can be developed.

Risks and Opportunities

The risks and opportunities associated with this roadmap include:

Risks	Opportunities
<ul style="list-style-type: none"> • Potential that gaps within existing legal mechanisms available to the City make the acquisition pilot impossible without regulatory changes; and • Potential for backlash around government contributions to private sector landlords. 	<ul style="list-style-type: none"> • There is potential alignment with other similar efforts undertaken by the Federation of Canadian Municipalities, Canadian Housing and Renewal Association, and others working in the realms of COVID-19 recovery and addressing the financialization of housing in Canada. • There is an opportunity to align this work with other Solutions Lab projects funded by CMHC, for example The Centre for Urban Growth + Renewal's <i>A Field Guide to Retrofits in occupied Buildings</i> (June 2020)⁸.

Dependencies with other Solutions

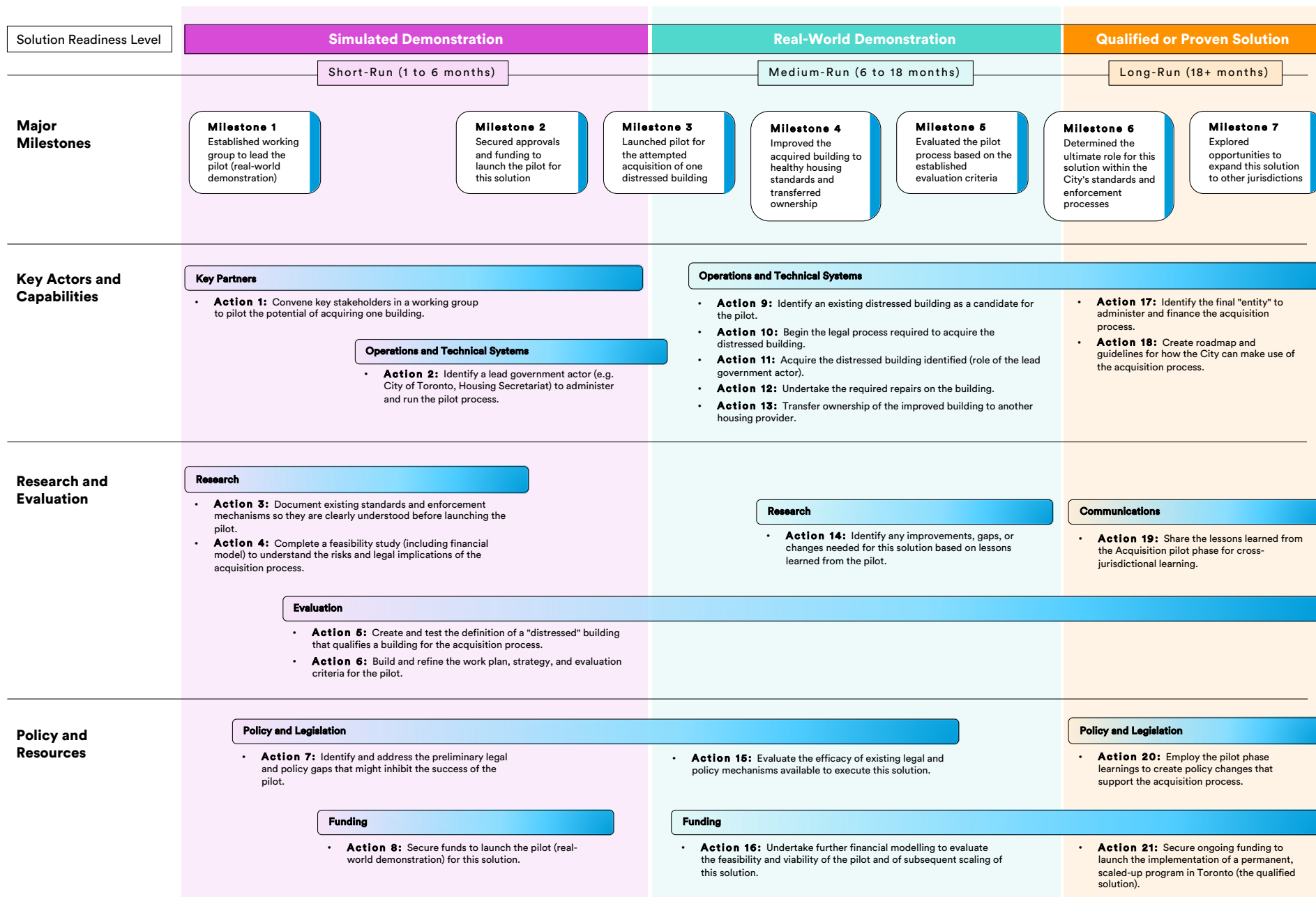
There are several dependencies between this solution and other solutions proposed by this Lab. These include:

- The working group for this solution could be connected to **Solution 3: Healthy Housing Tenant Hub** or the Healthy Housing Collaborative.
- The research conducted for **Solution 1: Standards and Enforcements** will help develop the definition of a “distressed” building. The Healthy Housing Checklist can also be used to help inform the list of potential buildings for acquisition.

⁸ Learn more about The Centre for Urban Growth + Renewal's *A Field Guide to Retrofits in Occupied Buildings* by accessing their report through the following link: <http://towerrenewal.com/tower-renewal-a-field-guide-to-retrofits-in-occupied-buildings/>

Acquisition Solution

This solution identifies mechanisms to acquire aging and/or “distressed” housing stock from building owners unable or unwilling to provide healthy housing quality and will ensure adequate repair and ongoing affordability.



6.0 Conclusions

This Solutions Lab brought approximately 63 people together, representing 18 tenant leaders, and 35 organizations (including private sector landlords), agencies, and government divisions, to discuss the most pressing challenges faced in Toronto around the issue of healthy housing quality. The Lab process revealed new dynamics, potential areas where positive change is possible, and a suite of proposed solutions to support a need for healthy housing quality for all Torontonians.

This section summarizes some of the lessons learned and next steps for the Healthy Housing Quality Solutions Lab.

Lessons Learned

The identified lessons learned reflect the SHS Consulting team's experience as the facilitator for the Lab process. All Lab participants may not necessarily share these lessons learned.

A Co-Design Approach

The following lessons learned are related to the Solutions Lab process. For this initiative, the Lab events were created with a co-design approach in mind, meaning a core group of diverse stakeholders were involved in the process from beginning to end.

- **Bringing the whole system into the room** for requisite diversity of perspectives and experiences was integral to this Lab. The presence of opposing views enhanced the rigour of the proposed solutions developed.
- **Continuity of participation** among a core group of Lab participants who attended four or more events gave time for participants to become better acquainted, develop their ideas over time as a group, and build the collective knowledge over the 18-month process. We are grateful for our Lab participants' dedication to the process.
- **Creating different phases of participation** based on the topics, types of discussions, and planned activities supported hearing from many viewpoints and prioritizing collaboration. The Lab events began with stakeholder-specific meetings (of tenants, landlords, and City representatives) to listen to the unique experiences, concerns, and ideas from each group. This approach was most useful for the Discovery Phase. Later in the Lab process, when focused on idea generation and the creation of new solutions (the Development, Prototype, and Roadmap phases), a diverse group of stakeholders were convened, allowing the group to work collectively towards shared goals.

- **Ensuring flexibility while facilitating Lab events** allowed participants to help shape the events in real-time. This approach requires being responsive to participants' needs and being prepared to change or adapt the event plan, as needed.
- **Creating a “parking lot” for ideas** emerging throughout Lab events helped the team keep track of more divergent ideas while supporting the needed focus during a particular moment in a Lab event.
- **Creating space to invite other experts** to come into the Lab, later in the process to fill blind spots, bring perspectives that were not heard, and support the creation of robust solutions can be helpful. Creating this space can require flexibility to veer off a pre-determined path.
- **Ensuring the finalized solutions reflect the work of Lab participants** required returning to Lab meeting notes and worksheets to verify that perspectives were not lost in the synthesis process. Taking detailed records of each Lab event (in addition to any participant-created materials) helped the team keep track of specific conversations and ideas emerging from the events.

In-Person versus Virtual Event Formats

In the face of the COVID-19 pandemic, the final two events in this Lab took place via video conference. These lessons learned reflect our experience facilitating in-person versus virtual Lab events.

- **Virtual events require different considerations and approaches** to ensure ease of participation and accessibility. Virtual events proved useful for building consensus and reviewing and validating materials. Some practices to support a transition to virtual events include:
 - Assigning a team member to monitor the “chat” box to deal with any technical issues or questions;
 - Making use of the chat box to have participants quickly provide feedback, brainstorm around a concept, or communicate with other participants;
 - Sending materials ahead of time and sharing them on the screen can help keep participants engaged and focused; and
 - Providing participants with multiple connection options based on the technology available to them (respond via email, phone-in, or video).
- **In-person events are essential for building trust**, getting acquainted, and allowing participants to work in more tactile formats, to move into a “making” space. The Lab team found that the energy and shared context of in-person workshops was difficult to replace.

Creating a Suite of Interventions

A suite or “ecology” of interventions can allow for a more systemic approach to improving a wicked or complex problem like healthy housing quality. This approach recognizes the need for addressing multiple levers across the system simultaneously to create meaningful impact. This approach meant:

- Creating solution prototypes for a set of ideas, rather than one solution to address all of the issues related to healthy housing quality; and
- Recognizing the critical role of a convener to continue to bring a diverse group of stakeholders together to implement solutions and continue to address the system-level problems over time.

Next Steps

The work to ensure healthy housing quality for all Torontonians and Canadians is underway. Amid the COVID-19 pandemic, there is growing attention toward initiatives that support community wellbeing and economic growth. The pandemic also brings a sense of urgency to many of the issues raised in this Healthy Housing Quality Solutions Lab.

The immediate next steps involve convening the Healthy Housing Collaborative to take on a strategic role, supporting the continued development and implementation of the proposed solutions outlined in this document. The collective will and energy of this diverse will be the driving force to translate the systemic barriers to change into opportunities for continued growth, progress, and healthy housing quality for all.



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Appendix

The Appendix of this report includes the following materials:

- A list of Lab participants and their participation in Lab events; and
- Images of Lab tools used at the Healthy Housing Forum and as part of the Solution Development process.

Lab Participants

The following table provides an overview of the Lab participants who participated in this Solutions Lab. The **Core Lab Design Team**, comprised of **22 people**, participated in at least four events throughout the Lab and, alongside the Advisory Committee, played an active role in the development of the solutions proposed in this report.

Over the course of the Lab events, approximately **63 people** were involved, representing **18 tenant leaders**, and **35 organizations** (including private sector landlords), **agencies**, and **government divisions**.

Affiliation	Name	Participation				
		Advisory Committee	Core Lab Design Team (4 events)	Subject matter expert interview	Stakeholder-Specific Workshop	Healthy Housing Forum
Tenant representative	Aaron Caplan		x		x	x
O'Shanter Development Company	Adam Krehm			x		
City of Toronto, Tower and Neighbourhood Revitalization Unit	Aderonke Akande			x		x
United Way GTA	Alex Dow			x		x
City of Toronto, Resilience Office	Amy Buitenhuis	x	x	x		x
Centre for Urban Growth and Renewal, Tower Renewal Partnership	Andrew Cohrs	x	x			x
Tenant representative	Angela Ramirez				x	
West Scarborough Legal Services	Anne-Marie Quan				x	
City of Toronto, Shelter Support and Housing Administration	Ashleigh Dalton			x		x
Tenant representative	Bee Soh				x	
Wellesley Institute	Brenda Roche					x
City of Toronto	Chris Ellis		x		x	x
Tenant representative	Cynthia Hamlin		x		x	x
Greater Toronto Apartment Association (GTAA)	Daryl Chong	x	x			x
University of Toronto	David Hulchanski					x
City of Toronto Fire Services	Derek Collins			x		x
Maytree Foundation	Effie Vlachoyannacos		x	x		x
City of Toronto Municipal Licensing and Standards	Elena Sangiuliano				x	
Maytree Foundation	Elizabeth McIsaac					x
University of Toronto	Emily Paradis			x		x
RentSafeON, Canadian Partnership for Children's Health and Environment, Queen's University	Erica Phipps			x		x
City of Toronto, Housing Secretariat	Erik Hunter				x	
Tenant representative	Farida Salim				x	
City of Toronto, Tower and Neighbourhood Revitalization Unit	Fariha Husain		x			x
Maytree Foundation	Gayatri Kumar					x
Federation of Metro Tenants' Associations (FMTA)	Geordie Dent	x				
CAPREIT	Gobal Mailwaganam		x	x		x
Centre for Urban Growth and Renewal, Tower Renewal Partnership	Graeme Stewart					x
Tenant representative	Jacita Cooper				x	
City of Toronto Planning	Jeremy Kloet			x		
Tenant representative	Johnny Dib				x	x

Affiliation	Name	Participation				
		Advisory Committee	Core Lab Design Team (4 events)	Subject matter expert interview	Stakeholder-Specific Workshop	Healthy Housing Forum
O'Shanter Development Company	Jonathan Krehm		x	x		x
City of Toronto, Municipal Licensing & Standards	Jordann Thirgood	x	x	x		
ACORN	Judy Duncan	x	x			
Greenrock Resident Services	Justin Taylor		x	x		x
Tenant representative	Kimberly Grunwald		x		x	x
City of Toronto, Tower and Neighbourhood Revitalization Unit	Lauralyn Johnston		x			x
City of Toronto, Toronto Public Health (TPH)	Lindsay McCallum				x	
Toronto Community Housing Corporation	Lindsay Viets			x		x
City of Toronto, Toronto Public Health (TPH)	Loren Vanderlinden	x	x			x
Tenant representative	Marcia Farrell				x	
Park Property Management	Margaret Herd		x			
PARC	Melissa Goldstein					x
Canada Mortgage and Housing Corporation	Michele McMaster			x		x
Tenant representative	Mohamed Kader				x	
Tenant representative	Nirma Kaur				x	
Tenant representative	Palmira Aleida		x		x	
Tenant representative	Pietro Cammelli				x	
City of Toronto, Toronto Public Health (TPH)	Reg Ayre			x		
West Scarborough Community Legal Clinics	Regini David					x
Electrical Safety Authority (ESA)	Robert Mitchell			x		
Property Management	Roz Brown			x		x
Property Management	Rupchand Sawh			x		
Tenant representative	Sanjin Zeco					x
Toronto Community Housing Corporation	Sara Bartolomeo					x
Tenant representative	Scott Guzman				x	
Wellesley Institute	Scott Leon					x
Ontario for All	Sean Meagher		x	x		x
Tenant representative	Sharlene Henry		x		x	x
City of Toronto, Housing Secretariat	Sherri Hanley		x	x		
Tenant representative	Siva Arulnathysivam				x	
Federation of Rental Housing Providers of Ontario	Ted Whitehead		x	x		x
City of Toronto, Toronto Public Health (TPH)	Tracy Leach			x		
Tenant representative	William Soukoreff				x	

Lab Tools







The following tools and graphics were created through the Lab process.

Healthy Housing Forum Tools

Tenants

EXPLORING OPPORTUNITIES FOR HEALTHY HOUSING

Your table number: _____







 ACTIONS the steps or activities your stakeholder is undertaking <ul style="list-style-type: none"> Solving problems themselves when they're not fixed the first time; "We have to call another person and pay them to come" Calling municipal offices Looking for legal help from agencies Forming tenant associations; working together to solve problems and sharing information Calling a 1-800 number to access property management services 	 PAINS the obstacles they are trying to overcome <ul style="list-style-type: none"> Perceived conflict between the interests of tenants and landlords (profit vs. quality housing, threat of "renoviction") No effective channels to communicate effectively with landlords and superintendents about issues Lack of transparency about repairs and capital projects Lack of ongoing maintenance and quality repairs, leading to fear for safety; e.g. electrical systems causing fire Frustration from "lack of control" over state of housing and lack of tools, knowledge, and supports to fight for quality housing Health (physical and mental) impact of living in a home with issues of disrepair 	PAIN RELIEVERS what might help them overcome a pain 	 INTERVENTIONS opportunity areas for solutions
	 GAINS the outcomes they are trying to achieve <ul style="list-style-type: none"> Sense of safety and security in the building Ways to access supports for tenants More effective ways of communicating with landlords to achieve alignment and resolve issues Transparency about when repairs happen Trust in landlords and regulatory bodies to do their jobs Living in healthy housing 	GAIN CREATORS what might help them achieve an outcome 	

"People just needed a place that was comfortable, safe, clean, and some place where they wouldn't be ashamed to bring someone."

Landlords

EXPLORING OPPORTUNITIES FOR HEALTHY HOUSING

Your table number: _____







 ACTIONS the steps or activities your stakeholder is undertaking <ul style="list-style-type: none"> Recording maintenance issues reported by tenants or building staff Putting in work orders Prioritizing issues Ensuring that orders are completed and signed off Applying for funding for larger repairs 	 PAINS the obstacles they are trying to overcome <ul style="list-style-type: none"> Losing potential rental revenue over units that cannot be rented due to disrepair Lack of accessible information for landlords, especially support for smaller landlords Working with my building management staff who may not have the knowledge or skills to deal with problems that arise Enhanced problems due to aging housing stock Problematic tenant behaviour (due to lack of social supports) can exacerbate repair needs 	PAIN RELIEVERS what might help them overcome a pain 	 INTERVENTIONS opportunity areas for solutions
	 GAINS the outcomes they are trying to achieve <ul style="list-style-type: none"> Having productive two-way communication with tenants Support from the government to complete large-scale retrofits Tenants who take care of the building A sense of a "two-way-street" between us and our tenants in ensuring healthy housing 	GAIN CREATORS what might help them achieve an outcome 	

"If you give your tenants a place to live where they can take pride, the landlord can benefit from this."

City Staff

EXPLORING OPPORTUNITIES FOR HEALTHY HOUSING

Your table number: _____

 ACTIONS the steps or activities your stakeholder is undertaking <ul style="list-style-type: none"> Evaluation of housing standards (MLS) New rental housing construction Provision of housing allowances (SSHA) Create long-term resilience solutions e.g. around Climate Change (Toronto Public Health and MLS) Waiting for policy windows and government will Advocating and building evidence for funding 	 PAINS the obstacles they are trying to overcome <ul style="list-style-type: none"> Lack of jurisdiction to be able to address some of the issues Lack of will of governments to take ownership of problems; need of "cultural change" Lack of coordination between divisions and clarity around roles; having to refer people to other departments Disconnect between the private and public sector on what is meant by healthy housing quality Lack of evidence-based policy to enact change Scale of the problem of aging housing stock and the cost of solving it 	PAIN RELIEVERS what might help them overcome a pain 	 INTERVENTIONS opportunity areas for solutions
	 GAINS the outcomes they are trying to achieve <ul style="list-style-type: none"> Better coordination on overarching goals Collaboration between different levels of government More clarity around the system and roles; "a map or diagram on how the different pieces work together - housing quality system" Improved effectiveness of programs and enforcement of regulations Improved quality of life for tenants and preservation of housing stock Meeting climate change and resilience goals 	GAIN CREATORS what might help them achieve an outcome 	

"One of the opportunities is to create a strong narrative on housing quality and the importance of it and everyone's role."

Solution Development Tools

Solution Idea 1

acquisition

a new vehicle to collaboratively acquire the aging stock, to improve healthy quality of housing

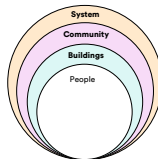
Solution Forms

This solution can take on many forms. To get you started, consider one or more of the following solution forms...

business model
policy
new entity

Healthy Housing Impact

This solution has the potential to impact at least three levels of our Healthy Housing framework.



What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

This new vehicle might be...

- An entity that takes on the work of **acquiring, renovating, and/or selling off rental buildings** that were once in disrepair
- An entity that **purchases aging stock** to be converted to public or non-profit ownership and/or management
- A **"non-profit arm"** of a larger property management company, with superior "landlord capabilities"

This new vehicle might primarily offer...

- A **suite of incentives** or conditions to attract building owners to partner
- A **process for identifying landlords** that want to sell their buildings instead of undertaking repairs and renovations

This new vehicle might also offer...

- An **opportunity for renters to be part of the process**, through involvement in asset management activities
- Capacity building tools** for building owners and tenants, including resources on:
 - What healthy quality housing looks like
 - What resources exist in the sector
 - Connections to larger players who many have resources or expertise for taking on larger retrofits

Additional details

- Policies around property seizure for frequent poor housing quality 'offenders'
- Fast-tracking of City approvals for the work on these projects
- A City policy of first-right-of-refusal to purchase buildings in disrepair

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

_____	_____	_____
_____	_____	_____
_____	_____	_____

Solution Idea 2

property taxes

property tax changes and incentives to promote repairs, renovations, and/or retrofits for healthy buildings

Solution Forms

This solution can take on many forms. To get you started, consider one or more of the following solution forms...

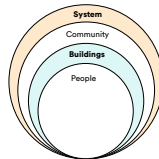
☐ regulatory change

☐ financial incentive

☐ tax policy change

Healthy Housing Impact

This solution has the potential to impact at least two levels of our Healthy Housing framework.



What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

A regulatory change could include...

- A requirement that landlords allocate a share of their revenues to a capital repair fund or to ongoing maintenance

A financial incentive could be...

- A new grant program for repairs based on tenant-landlord partnerships or collaboration
- Public funds for retrofits for landlords meeting performance standards, tied to climate change goals
- Rent control incentives

A tax policy change could be...

- Property tax reductions for older buildings
- Deferral or relief of property taxes for landlords who conduct repairs and guarantee affordability

Additional details

- Linking these incentives to other revenue-generating policies at the City, such as the empty homes tax
- Property tax class equalization across building types to reduce rents
- Something similar to an Uber rating system for landlords, to reward positively-rated landlords

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

Solution Idea 3

investment and funding

a new investment vehicle that provides alternative financing sources for repairs, renovations, and/or retrofits to improve the health of buildings

Solution Forms

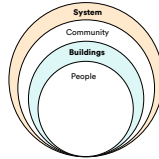
This solution can take on many forms. To get you started, consider one or more of the following solution forms...

☐ business model

☐ financing mechanism

Healthy Housing Impact

This solution has the potential to impact at least two levels of our Healthy Housing framework.



What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

This new vehicle might...

- Convene funds from unconventional stakeholders who have an interest in ensuring healthy housing quality for Torontonians
- Take the form of a social impact bond

This new vehicle might involve unconventional stakeholders, including:

- Utility companies
- Insurance companies
- Private impact investors

Additional details

- Linking this financing opportunity to CMHC Mortgage Insurance

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

Solution Idea 4

operating cost savings

an initiative to promote operational cost savings, initiated by and beneficial to both landlords and tenants

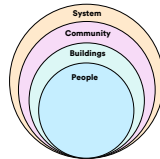
Solution Forms

This solution can take on many forms. To get you started, consider one or more of the following solution forms...

practice or program
toolkit
communication channel

Healthy Housing Impact

This solution has the potential to impact all levels of our Healthy Housing framework.



What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

This initiative could include practices such as:

- Reducing utility costs by repairing or replacing inefficient windows
- Reducing waste removal costs through implementing proper waste management procedures
- Providing incentives or rewards to tenants for reducing their energy and/or water
- Passing utility costs on to tenants when energy efficiency retrofits have taken place

Additional details

- Measures to ensure cost savings are directed back into the building
- A collaborative platform to share information between landlords and tenants about goals and progress made towards these cost saving initiatives

This initiative would create healthy housing by...

- Directing these cost savings to repairs and retrofits
- Create a sense of collaboration between landlords and tenants, working towards a common goal and vision for their building

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

Solution Idea 5

industry capacity

an initiative to foster a sustainable and thriving industry around retrofits and repairs for healthy buildings

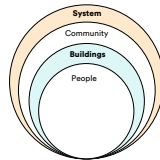
Solution Forms

This solution can take on many forms. To get you started, consider one or more of the following solution forms...

program
toolkit

Healthy Housing Impact

This solution has the potential to impact at least two levels of our Healthy Housing framework.



What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

This new initiative might include...

- Partnerships with colleges and trades to build the industry capacity for repairs and retrofits of high-rise rental buildings
- A "buying collective" or single-purchaser system for contracting to undertake renovations and retrofits

Additional details

- Incentives for young people to enter the trades
- Programs to attract trades people to work around retrofits and repairs
- Potential benefits for smaller landlords

This new initiative could leverage...

- Corporate Social Responsibility initiatives among private sector organizations
- Public funding to improve and transform the retrofit market
- Tenant participation in maintenance activities

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

Solution Idea 6

a shared platform for stakeholders to identify root problems, build trust and transparency, and co-develop solutions

Solution Forms

This solution can take on many forms. To get you started, consider one or more of the following solution forms...

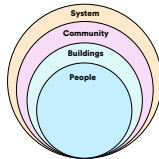
business model

service or experience

communication platform

Healthy Housing Impact

This solution has the potential to impact all levels of our Healthy Housing framework.



shared process

What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

This new platform might take the form of...

- A new communication channel between landlords and tenants that enables trust and transparency
- A new third-party organization, body, or committee that convenes these two stakeholder groups in a collaborative way
 - This body could act as a mediator for landlord-tenant issues, separate from the Landlord-Tenant Board
 - Could take the form of a committee
 - Could be part of the City

Additional details

This solution might involve...

- Landlords and landlord associations
- Tenants and tenant associations
- Other organizations such as FMTA, FPO, GTMA, ACORN, GTAA, and legal clinics
- Governments (City of Toronto, Ministry of Housing, CMHC)
- Homeowners, when dealing with an area-based issue

This platform could enable stakeholders to...

- Bridge relationships to reduce adversarial relationships that exist
- Advance the discourse on healthy housing
- Create new opportunities for tenants and landlords to work together towards common goals
- Share best practices of well-run buildings with positive tenant-landlord relationships
- Build awareness of programs designed to promote healthy housing (e.g. Tower Renewal, RentSafe, etc.)

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

Solution Idea 7

a tenant knowledge initiative to develop capacity through new tools, education, and networking around healthy housing quality

Solution Forms

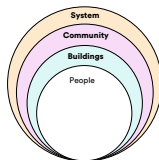
This solution can take on many forms. To get you started, consider one or more of the following solution forms...

toolkit

resource

Healthy Housing Impact

This solution has the potential to impact at least three levels of our Healthy Housing framework.



tenant capacity

What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

This initiative might...

- Invest in tenants by providing resources and support in the creation and maintenance of tenant associations and groups
 - Including funding and/or supporting other grassroots and system-level organizing
- Develop and host tenant engagement initiatives to increase tenant participation, knowledge, and sharing of information and experiences
- Help educate both tenants and landlords of each other's respective rights

Additional details

- Education for landlords around working with tenants (especially for landlords who have been to the LTB—this education could be a part of the resolution)
- Resources to liaise between landlords and tenants to move solutions forward
- Research on fairness of the LTB

This new initiative might also offer...

- Tenant resources such as an asset map of all existing tenant groups and activities across the city
- Better accessibility and/or knowledge of support services for tenants
- Tools for tenants to identify problems and for reducing fear of identifying issues
- Resources for tenants to have representation at the LTB

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

Solution Idea 8

a data-sharing platform to support and strengthen evidence-based policies and programs for healthy housing

Solution Forms

This solution can take on many forms. To get you started, consider one or more of the following solution forms...

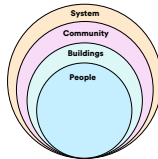
business model

data source

service or experience

Healthy Housing Impact

This solution has the potential to impact all levels of our Healthy Housing framework.



data and evidence

What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

This new platform might be...

- A source of more usable data (e.g. interactive data) through open and accessible channels
- A place to find new information for landlords and frontline staff to support tenants
- A tracking system for building condition evaluations (maintenance orders, ongoing repairs, capital plans, etc.)
- A system for convening data from a wide range of publicly-available sources (e.g. MLS, CMHC, Statistics Canada, etc.) for the entire housing stock

This platform might create impact by...

- Increasing transparency of issues across all stakeholders
- Allowing various stakeholders/organizations to implement consistent evaluation metrics in the domain of healthy housing (e.g. quality of building inspections)
- Allowing stakeholders to share and collect data in a more streamlined way (e.g. City, Province, and CMHC data can be shared)
- Identifying areas for further research and data collection (e.g. market forces, climate impacts, etc.)

Additional details

- Providing access to building evaluations
- Providing access to tenant knowledge initiatives
- Providing a repository of best practices in healthy housing
- A publicly-available 'state of good repair' score, similar to the TDSB ratings
- A City 'rental registry' that keeps track of corporate tenants, Airbnb, actual rents, utility costs, etc.
- Regulations around Airbnbs in rental buildings
- Data and information on how the entire city's housing stock is performing and who is being housed

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

Solution Idea 9

an initiative to move policy recommendations forward to support healthy housing

Solution Forms

This solution can take on many forms. To get you started, consider one or more of the following solution forms...

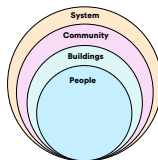
standards & enforcement

policy change

advocacy tool

Healthy Housing Impact

This solution has the potential to impact all levels of our Healthy Housing framework.



standards and enforcement

What we discussed at the last workshop:

During our last workshop, groups identified the following components that could make up this solution. Use these as inspiration to envision how this solution might work and what impact it might have.

Your thoughts and ideas

New standards might include...

- Requiring owners to maintain a reserve fund and capital repair plan
- Property standards related to risk and quality of life for tenants
- Mandatory insurance for landlords (enforced through RentSafe), as well as tenants, with public low-cost options
- A national building code for retrofits that is phased in with imbedded health criteria
- National legislation of healthy housing based on evidence

Enforcement measures might include...

- Enhancing RentSafe and improving the quality of inspections by adding staff, bringing in skilled experts, and coordinating with other bodies (e.g. TSSA, ESA)
- Increasing proactive oversight of buildings through random inspections and setting a benchmark
- Ensuring city inspectors (planning, municipal standards, health, etc.) work seamlessly to promote/enforce healthy housing
- Increasing penalties
- Better communication around retrofits

Regulatory strategies might include...

- City focusing on regulating the worst 20% of buildings and/or prioritizing those most vulnerable
- Including landlord associations (naming/shaming colleagues who own failing buildings)
- Identifying different strategies for different kinds of landlords/businesses (e.g. smaller landlord vs. corporation)

Sign up to work on this solution. Please indicate if this is your 1st, 2nd, or 3rd choice.

