

TODAY'S HOUSING CRISIS

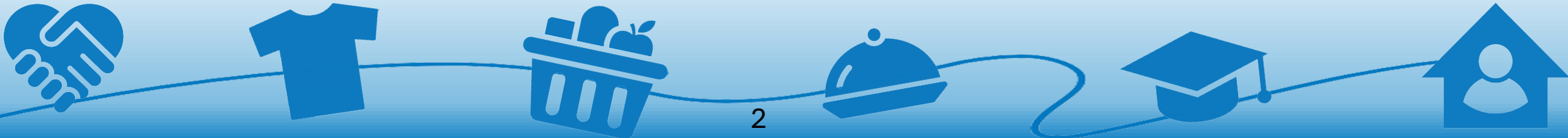


AND WHAT WE CAN DO ABOUT IT

TODAY'S HOUSING CRISIS



- Presenter: **Syl Roach, Housing Advocate**
- SSVP Conference President, St. Thomas Aquinas' Parish, St. Catharines
- SSVP & CWL Social Justice Chairperson
- CWL Diocesan Social Justice Lead on Mental Health & Housing Insecurity subcommittee
- SSVP National Housing Committee
- Queenston Neighbours' Housing Committee



EVENTS THAT LED US TO TODAY

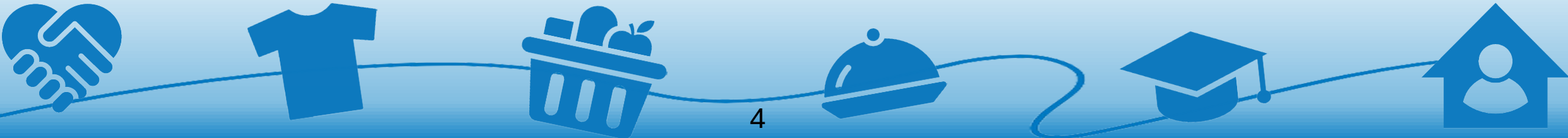


- Offshore investors
- Financial collapse and REIT's



HOUSING-RELATED TERMINOLOGY

- Displacement
- Gentrification
- Rent-control Regulations
- Eviction Prevention

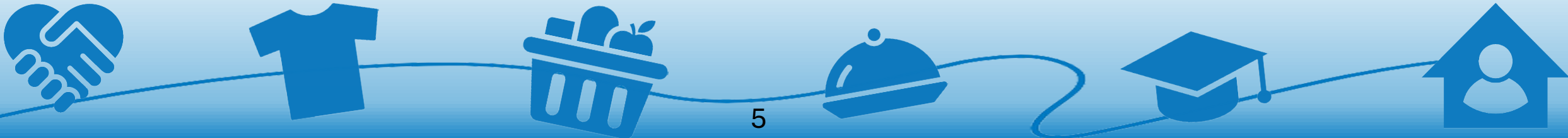




REIT'S

Real Estate Investment Trust is:

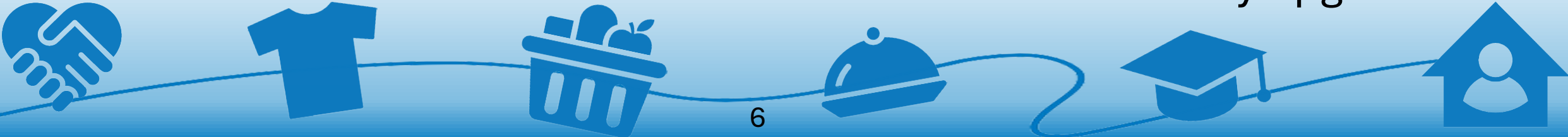
- A company that owns, operates or finances income-generating real estate.
- Modeled after mutual funds: REIT's pool the capital of numerous investors to purchase real estate.
- Investors can earn dividends ranging from 11.5 – 25% from their real estate investments.
- The top 21% of REIT investments come from Pension Funds, such as PSP Investments: a Canadian Crown pension fund manager.



RENT-CONTROL and ABOVE GUIDELINE INCREASES



- RENT CONTROL exists in five of Canada's provinces
- In Ontario, rent increases are capped at 2.5% per year
- Deregulation in 2018: rent-control does not apply to newer apartment buildings
- ABOVE GUIDELINE INCREASES (AGI)
- AGI's are rent increases to cover capital expenses, e.g. repairs
- They can be applied over 3 consecutive years
- Approved by the Landlord Tenant Board (LTB)
- Landlords choose aesthetic renovations over necessary upgrades





RENOVICTIONS

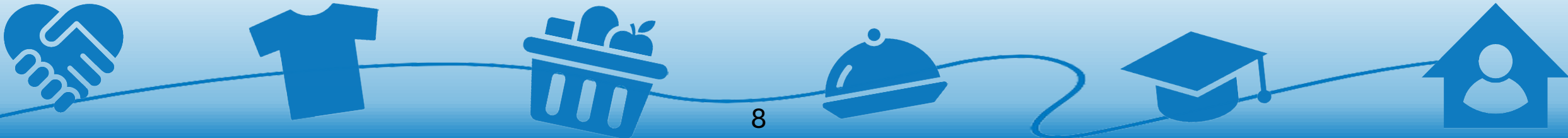
- Landlords may request that tenants move out for a renovation
- Cash incentives can be offered to tenants to move out
- Tenants looking to move back in are asked to pay the new rent
- Higher rents are a big incentive to evict long-standing tenants
- Rent regulations are an obstacle to investors such as REIT's





EVICTION PREVENTION

- **TENANTS HAVE RIGHTS:** Our Conference provides clients with the Niagara Community Legal Clinic and other Community Agencies' contact information.
- Community Legal Education Ontario (CLEO) provides free online resources in many languages.
- Churches can assist tenant groups by providing a safe place for them to meet and organize, as well as providing financial assistance.



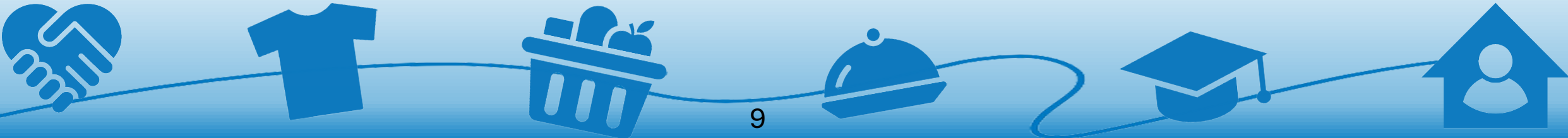


TENANTS HAVE RIGHTS

DON'T SIGN ANYTHING. CALL 211.

NEVER ACCEPT CASH INCENTIVES!!!

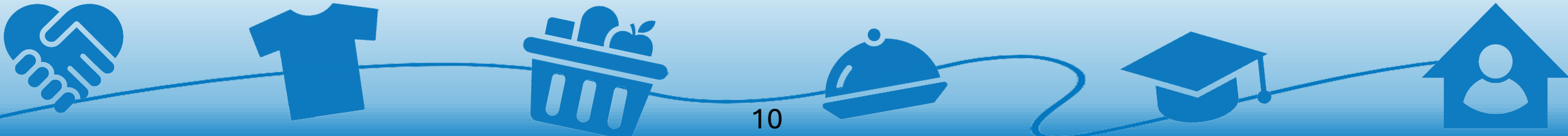
- **DO ASK** to see work permits for renovations and repairs: is it necessary for you to move out? Are the proposed repairs “cosmetic”? YOU CAN APPEAL THIS through the Landlord Tenant Board, with legal advice at a Community Legal Clinic.
- Community Legal Education Ontario, resources: www.cleo.on.ca





LANDLORD EVICTION TACTICS

- Form N12: the Landlord, a Purchaser or a Family Member requires the rental unit.
- Form N13: the Landlord wants to Demolish the rental unit, Repair or Convert it to another use.
- Disrepair: maintenance and repairs are not carried out by the Landlord forcing tenants to relocate.
- Infestations of mice, cockroaches, bed bugs are unresolved by Landlord forcing tenants to relocate.
- Harassment of tenants by Landlords and Property Managers.



2B ARLINGTON

Owned by Cacoeli Asset Management (REIT)

Building managed by superintendent, who is also a tenant.



24 IDA STREET

Owned by Starlight Investment (REIT) and managed by MetCap.

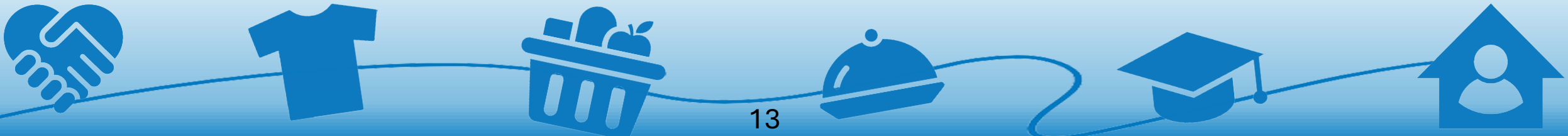
Starlight also owns:

250 Vine, 292 Oakdale...
165 Ontario where an
8.3% AGI has been
approved by the LTB.



OVERUSE OF ABOVE GUIDELINE INCREASES

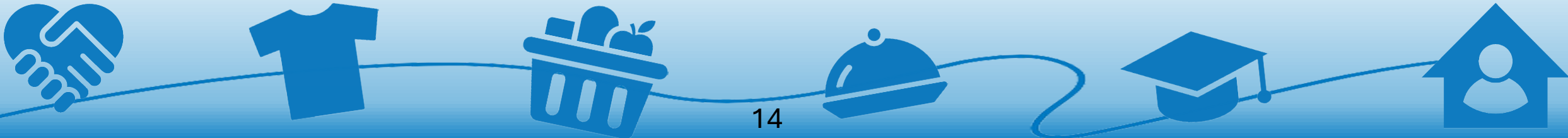
- Write to your MPP, or preferably an MPP of the governing Provincial party, and follow up with a meeting.
 - “Calling your Elected Representative” resource: www.ssvp.ca
- Ask MPP to facilitate a meeting with the Provincial Minister of Municipal Affairs and Housing, or Opposition critic, requesting that:
 - AGI applications be restricted to every three years
 - Prohibit landlords from applying AGI’s retroactively to rents
 - Create a Provincial rent subsidy program for low-income tenants





ADVOCACY is SOCIAL JUSTICE

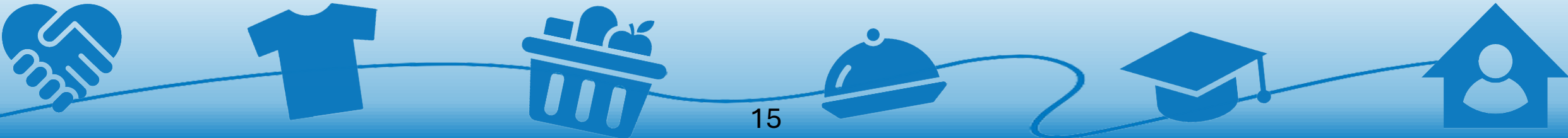
- By educating ourselves and our associations.
- By networking with other groups, e.g. the CWL.
- By working with our governments and our elected representatives.
- By supporting Community and Church groups, with our time and financial support.





GENTRIFICATION

- Gentry-fication, aka “Urban Renewal”, is the process of displacing working class with upper class (gentry) tenants in urban spaces.
- The buying and renovation of houses and stores in deteriorated neighbourhoods.
- Resulting in the displacement of low-income families and small businesses.



96 QUEENSTON

Vacant storefronts
are frequent sites
on Queenston
Street.



94 QUEENSTON

Apartments are often attached to, or are above, vacant store fronts.



30 QUEENSTON

Renovations of
previously
affordable housing
are a common site.



60 QUEENSTON

“For Sale” signs are also a common site on Queenston Street.



163 QUEENSTON

As are signs
offering real estate
opportunities:
Buying, Selling,
Leasing or Investing



63 QUEENSTON

This is one of the
20+ boarded up
Queenston Street
properties between
Geneva Street and
Eastchester
Avenue.



82 QUEENSTON

These buildings
once represented
affordable rentals
of stores and
apartments.



113 QUEENSTON

Why so many
buildings in this
concentrated area?



191 QUEENSTON

Welland Avenue was once a hub of industries, and nearby Queenston Street provided workers with local affordable housing.



QUEENSTON AND PRINCE STREETS

Industries needed nearby housing for their workers.

Employees saw this affordable housing as a stepping-stone to buying better homes in better neighbourhoods.



142 QUEENSTON

The old St. Catharines' General Hospital site is slated to be developed for multi-use.





AFFORDABLE vs. ATTAINABLE

- An **affordable unit** is one that is listed at reduced % of market value rent

Example: a new one-bedroom apartment listed at \$1500 could be \$1200 for a period of time before reverting back to market value.

- An **attainable unit, or non-market unit**, is one that reflects 30% of one's income, these units are often subsidized for someone of low-income or on social assistance.

Example: a single person on ODSP receiving \$1226 per month, \$522 of that amount would be designated for housing.



URBAN RENEWAL

Destroys more affordable housing than it produces.

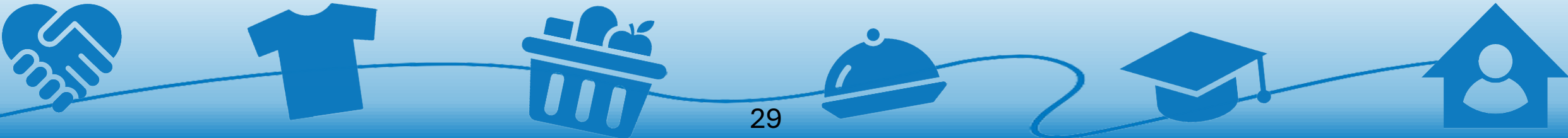
But Churches and Cities can be a part of the affordable housing solution, e.g. Hamilton's King William Flats.



SHORTAGE OF INCOME or a HOUSING PROBLEM?



- Despite the current focus on housing, a shortage of income is largely behind the housing affordability problem.
- The right to adequate housing is a fundamental human right affirmed in international law. It commits Canada to further the progressive realization of the right to adequate housing.
- This right is recognized in the *International Covenant on Economic, Social and Cultural Rights*.

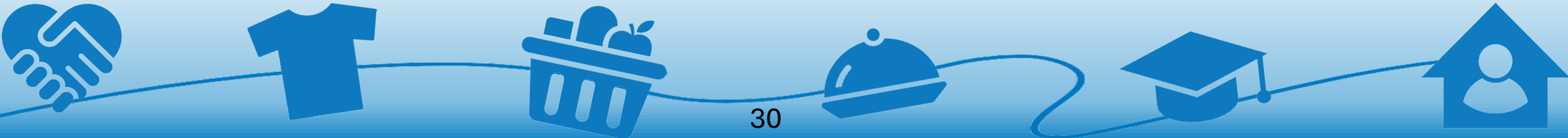




PREVENTING EVICTIONS

- By evolving from providing charity only.
- By informing tenants of their rights.
- By providing a safe place for tenants to meet.
- By helping them to retain their affordable units through available community programs and financial assistance.

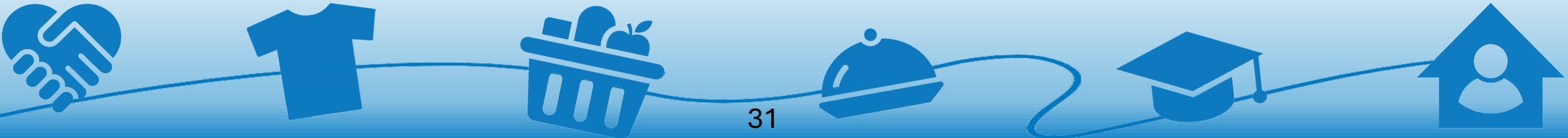
*“An ounce of eviction prevention
is worth a pound of homeless cure.”*





HOMELESSNESS

- Those experiencing homelessness are our brothers and sisters.
- Subjected to violence at the hands of strangers and the police.
- Excluded from the social rights enjoyed by those with an address.
- Homelessness reflects the instability of low-income and of housing.



HOMELESSNESS

Means having
nowhere to store
your belongings.



HOMELESSNESS

Means not knowing where you'll sleep tonight, or if you'll have access to a bathroom.



HOMELESSNESS

Means possibly
being evacuated at
any time with little
notice.

(Vacant encampment)

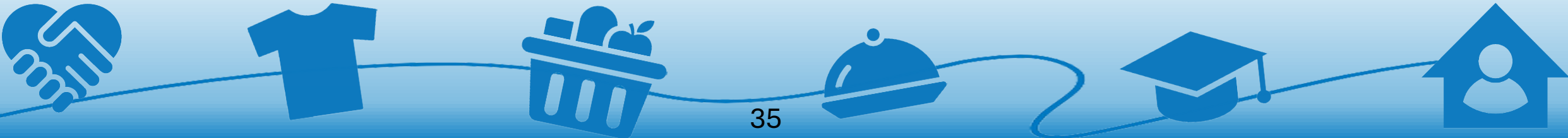




HOUSING SUPPLY vs. DEMAND

If supply does not respond to demand, the problem lies with Governments:

- **Public housing** is the responsibility of Ontario's Municipal and Regional governments.
- **Rent control, social programs and minimum wage rates** are the responsibility of Provincial government.
- **Financing** in the form of the Canada Bank and the Canada Mortgage and Housing Corp. are the responsibility of Federal government.



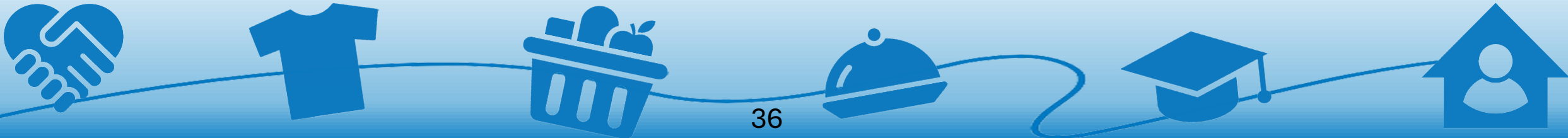
In closing,



LET'S WANT FOR OTHERS, WHAT
WE WANT FOR OURSELVES



syl4housing@gmail.com





Please complete the evaluation form
Merci de remplir le formulaire d'évaluation



Society of Saint Vincent de Paul Société de Saint-Vincent de Paul

www.ssvp.ca

