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Strategies For Developing Affordable Housing: An Analysis of Service Managers' Housing and Homelessness Plans in Ontario

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Strategies For Developing Affordable Housing:
An Analysis of Service Managers' Housing and Homelessness Plans in Ontario

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Abstract

Housing unaffordability has become a crisis in Ontario as many residents struggle to find affordable housing across the province. The objective of this research is to uncover how service managers in Ontario are planning to address this growing unaffordability by developing new affordable housing. The following research question guides the methodology of this paper: What measures are being employed by Ontario service managers to facilitate the development of new affordable housing? This was done through an analysis of service manager's housing and homelessness plans to thematically code measures that pertained to developing new affordable housing into common themes across plans.

This study finds a reliance on land use planning measures and incentives to get more affordable housing online, especially as they pertain to allowing and incentivizing secondary suites. Comparisons between different service managers show that support from upper levels of government, mostly in the form of increased funding, is depended on more heavily by northern and smaller service managers to develop affordable housing. Finally, more can be done by service managers to collaborate with the Indigenous community to develop more Indigenous housing solutions. Ultimately, this research is intended to benefit municipal administrators and service managers in Ontario that may question what other jurisdictions are doing to develop new affordable housing.

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Introduction

In June 2023, the residents of Toronto cast their ballots to elect a new mayor. In the lead up to the biggest byelection in Canadian history, affordable housing in Toronto quickly emerged as the predominant and most highly debated issue, capturing immediate attention and becoming the primary focus of the candidate's platforms. This sentiment of housing unaffordability is felt not just in Toronto, but in municipalities across Ontario. Like other jurisdictions in Ontario, the City of Toronto have been designated as a "service manager" and is responsible for the provision of affordable housing policy in Toronto.

The spotlight has recently been pointed toward service managers as the cost to rent apartments in Ontarian cities is growing at an alarming rate. Rents in Ontario are up at least 20 percent from April 2021 (Otis, 2023). In London, for example, the cost of a one-bedroom rental has risen to an average of \$1,774 (Global News, 2023). Brampton also saw an increase in their rental market, with an average one-bedroom apartment being listed for \$2,067 (Otis, 2023). Meanwhile in Toronto, the cost of a one-bedroom apartment is on average \$2,562 per month, an increase of 41 percent from 2021 (Otis, 2023).

With housing unaffordability being in a dire state in Ontario, the onus and blame has repeatedly been placed on local governments, and they are tasked with proposing solutions to this spiraling issue. However, it is difficult to decipher how exactly local governments are addressing this crisis. There is no comprehensive resource which compiles the actions being undertaken, and finding the answers from each individual local government is time consuming and tedious.

The research aim of this paper is to conduct a descriptive analysis centered on identifying measures being undertaken by local governments to address the growing housing affordability crisis facing residents across Ontario. The research question that this paper aims to address is: What measures are being employed by Ontario service managers to facilitate the development of new affordable housing? The paper will focus on measures directed at increasing the supply of affordable housing through the construction of new units. The aim of this paper by answering the research question is to compile a comprehensive resource of Ontario-wide service manager's measures aimed at addressing affordable housing by promoting new development.

Outline

This paper is divided into five sections. In the first section, affordable housing is defined in order to guide the methodology of the paper. Secondly, a historical overview of affordable housing policy across Canada will be explored before shifting to the current contemporary housing context and challenges in Ontario.

The next section focuses on the research design and methodology used in this paper, whereby, through a thematic analysis, service manager's housing and homelessness plans are qualitatively coded and compared based on the measures being undertaken to develop affordable housing.

Following this, the results from the thematic analysis examine which measures have been the most popular in the housing and homelessness plans and comparing them based on service manager type and service area population. The paper then moves into the lessons

learned and discuss the most prominent measures with input from the literature to support the findings.

What is Affordable Housing?

Affordable housing can be a complex term to define. It is sometimes used synonymously with terms like social, community, or public housing. The Canada Mortgage and Housing Corporation (CMHC) places the various forms of housing on a continuum (Figure 1). On one end of the continuum is the state of homelessness, while market housing makes up the other end of the continuum. As seen below, affordable housing stands alongside other forms of government assisted housing, such as community (social) housing, supportive housing and transitional housing.

Figure 1

THE HOUSING CONTINUUM



(CMHC, 2018)

One popular form of government-assisted housing is social housing. In a broad sense, social housing has been used as an umbrella term encompassing all housing built with various government subsidies (Moskalyk, 2008). A more direct definition refers to social housing as units developed with government funding where the units are reserved for low-to-moderate income households at below market rental rates (Hachard et al., 2022). Social housing usually

involves the administration of the rent-geared-to-income subsidy program, which caps rent at 30 percent of the household's monthly income (City of Toronto, n.d.).

Due to this confusion with other programs, defining affordable housing can be challenging. Friedman and Rosen have found that one of the most popular definitions for affordable housing is not having one at all (2018). What they mean by this is that many jurisdictions opt to not define the term to purposefully leave the topic broad. (Friedman and Rosen, 2018). Meanwhile, Raynor and Whitzman interviewed 54 members of various affordable housing policy networks and heard widely different definitions for affordable housing across interviews (2021). These two articles appear to indicate a lack of harmony on a common definition for affordable housing. In a broad sense, affordable housing has been defined as "housing targeting low- and med-income households" (Hansson, 2019). In the Canadian context, the CMHC provides a more direct definition of affordable housing, saying, "In Canada, housing is considered 'affordable' if it costs less than 30% of a household's before-tax income" (CMHC, 2018). Many local governments in Ontario operate under the CMHC's definition, therefore it will be the definition used to operationalize affordable housing for this paper.

How Did We Get to This Crisis Point?

The federal government has historically been a substantial investor in affordable housing in Canada. After the Second World War, there was a greater need for affordable housing solutions in Canada to address the needs of low-income families and returning veterans who were unable to afford market rent and homeownership (Suttor, 2014). During the 1950's to 1980's, the federal government took the lead in affordable housing policy, financing the bulk of these projects (Moskalyk, 2008). This resulted in the majority of Canada's social housing

infrastructure being built between the post-war period and the devolution of housing responsibility (Doberstein and Smith, 2015). However, by the early 1990's, housing policy in Canada was dominated by retrenchment and devolution with the federal government imposing the responsibility of affordable housing onto the provinces (Suttor, 2014).

Following the restructure of Canada's welfare state, many provincial governments maintained responsibility for the provision of housing policy. In the wake of these federal cutbacks, it became clear the provinces would need to take a larger role in affordable housing policy. Ontario, on the other hand, was the only province to download this responsibility for affordable housing entirely onto local governments through the Local Services Realignment initiative (Zon et al., 2014). Ontario local governments were therefore left to do most of the work and fund affordable housing projects predominantly by themselves. This sole responsibility comes despite their limited fiscal capacity, being reliant primarily on property taxes as a revenue source to fund their already large portfolio of services (Smith and Spicer, 2018; Smith, 2022, p. 197). Furthermore, there is also a lack of policy autonomy for local governments, being handicapped of the planning tools they need such as inclusionary zoning until the provincial government grants them these powers (Smith and Spicer, 2018; Smith, 2022, p. 197). It was during this time that the development of social housing fell to zero around 1996 and it has never returned to pre-devolution production (Doberstein and Smith, 2015).

It is at this point, in the late 1990's, when the provision of housing policy in Ontario begins to look strikingly different than the rest of the country. After downloading housing responsibility to municipalities in 1998, 47 "service managers" were established to take a leading role in housing and homelessness policy (Province of Ontario, 2018). Of the 47 service

managers, 37 of them consist of Consolidated Municipal Service Managers, which include counties, upper-tier and single-tier municipalities (OMSSA, n.d.). The remaining ten service managers are District Social Services Administration Boards (DSSABs) which were established by the province to administer housing and homelessness policies in northern Ontario where municipalities are dispersed over large distances (OMSSA, n.d.). The Province of Ontario describes the role of service managers as:

Municipalities, through service managers, play an important role in the delivery of housing and homelessness programs and services in Ontario... In addition, service managers oversee numerous affordable housing initiatives that provide housing assistance for people at a range of incomes who cannot afford local market rents.

(Province of Ontario, 2018)

Therefore, the Provincial Government established these 47 service managers to take a leading role in administering housing policies and programs in Ontario.

Another important piece of housing policy context in Ontario is the *Housing Services Act, 2011*. The overarching purpose of the act was to establish a province-wide environment of housing and homelessness planning and delivery with added provincial oversight (Housing Services Act, 2011). The *Housing Services Act* defined the role of the service manager in section 12 as, "A service manager shall, in accordance with its housing and homelessness plan, carry out measures to meet the objectives and targets relating to housing needs within the service manager's service area" (Housing Services Act, 2011).

The *Housing Services Act*, in section six, mandated service managers to develop and release a housing and homelessness plan (Housing Services Act, 2011). By 2014, service

managers had to release a forward-thinking housing and homelessness plan which would identify goals and outcomes over ten years with a mandated review and update during the fifth year (Housing Services Act, 2011). Service managers were required to follow a checklist when developing their housing and homelessness plans, therefore plans follow a basic, overarching structure.

The plans normally begin with an assessment of the current and future housing needs in the service area. This section identifies the current housing stock and state of homelessness in the area, and what is needed to address this. The second section transitions into the objectives, targets and achievements the service managers aim to accomplish with the housing and homelessness plan. Finally, a planning section includes detailed measures for how service managers will achieve the desired targets. These measures will play an important role in this paper's methodology.

While these housing and homelessness plans are required to follow these requirements, the plans themselves can vary from plan to plan. One example of how they vary is in size. While most plans are between 20 to 40 pages, the smallest plan is 14 pages while the largest plan is 208 pages long. They also vary in the number of measures they include, especially as they pertain to the development of affordable housing. Depending on service manager resources, they may focus more on maintaining their existing housing stock or include a larger focus on homelessness than housing. Finally, while most housing and homelessness plans were developed inhouse, several plans were developed externally by consultants. So, while these housing and homelessness plans must follow a similar structure, they can still vary from plan to plan.

Finally, with the *More Homes Built Faster Act*, the burden has once again been placed on Ontario service managers and municipalities to get more affordable housing online. In 2022, the Act made a large commitment of developing 1.5 million homes by 2031 to address housing unaffordability in Ontario (Province of Ontario, 2022). A large component of this commitment is placing municipal housing targets on 29 of Ontario's largest municipalities (Province of Ontario, 2022). Therefore, with this new provincial commitment in mind, there is an added importance for the research in this paper to compile the measures being undertaken by service managers in Ontario to develop affordable housing.

The history of affordable housing in Ontario largely consists of downloading responsibilities to ill-prepared local governments. It also consists of setting strict targets and guidelines without the attached funding required. The next section will delve into the challenges faced by service managers in getting affordable housing online.

The Challenges of Developing Affordable Housing in Canada

Local governments are faced with several challenges to developing new affordable housing in their service area. The first evident challenge that local governments face is a lack of sufficient support and funding from the provincial and federal governments. As mentioned in the last section, the federal government had a long history of leadership in the housing sector. Since their devolution of responsibility in the 1990's, they have made small commitments to reengage in funding for the development of affordable housing. One example of this is the National Housing Strategy which committed to \$40 billion in funding over ten years to develop affordable homes (CMHC, 2018). However, many see this funding as just a modest "down payment" (Lee, 2016). Despite these recent funding commitments, the federal government has

never matched their role from before they washed their hands of their housing responsibility three decades ago.

Many provinces, especially Ontario, have not given the adequate support and funding needed to aid local governments. Ontario was the only province to download housing responsibility to the ill-prepared municipalities. With this downloading did not come an increase in funding, and Ontario's investment in affordable housing was significantly cut from \$1.7 billion in 1997 to \$798 million a decade later (Moskalyk, 2008). However, Ontario is not the only province guilty of this lack of support. Following the National Housing Strategy release, pleas were made to the Province of British Columbia to complement federal and municipal efforts and funding into affordable housing development (Lee, 2016). With local governments relying largely on property taxes as their main source of revenue, a lack of support and funding from upper orders of government have been a real challenge to developing new affordable housing.

The second common challenge faced by local governments attempting to develop new affordable housing is a lack of community buy in. Strong community opposition to the development of affordable housing has often come from the "not in my backyard" (NIMBY) movement. When local governments overcome the hurdle of financing and partnering for affordable housing projects, the next barrier they often face is public opposition (Tighe, 2010). Research into the NIMBY movement finds that opinions are largely shaped by homeowners' future perception of their home value and racial prejudices (Tighe, 2010).

The most common strategies local governments have undertaken to overcome NIMBYism is educating, marketing and negotiation. Education and marketing have widely been used to provide information to the community about the proposed project in hope that a better

informed community will be onboard (Tighe, 2010). Researchers have found instances of local governments and developers meeting the community at the negotiating table and taken steps to listen to their feedback to amend to the project, most often in the form of aesthetic changes (Tighe, 2010). It is clear that NIMBYism continues to be a substantial obstacle in the affordable housing development process for local governments. There is a need for local governments to continue to explore and implement innovative approaches to educate residents and gain community buy-in.

Some researchers have called for an increase in the use of new socially innovative practices instead of a reliance on best practices to overcome challenges in building affordable housing units (Raynor, 2019; Alexander, 2015). Best practices do not consider the unique circumstances each local government faces, and an assumption about what is best for one municipality may be harmful and ineffective in another jurisdiction (Alexander, 2015). Social innovation involves combining different existing and successful components to fit a specific context instead of the creation of a new policy (Raynor, 2019). Furthermore, Raynor says, “Social innovation is particularly relevant in the context of affordable housing as it is an area that often requires more focus on solving social problems than on cutting-edge technology” (2019).

Ultimately, the history of housing in Canada and the literature has shown that local governments will need to continue to seek greater involvement from the provincial and federal governments due to their greater fiscal capacity. There is also a need to continue the implementation of various innovative strategies to overcome NIMBYism and gain community

buy-in for affordable housing projects. The next section will focus on the research design and methodology used in this paper.

Research Design and Methodology

The focus of this paper is to contribute to a more holistic understanding of the popular measures and innovative approaches employed by service managers to address the pressing and growing issue of affordable housing in Ontario. The underlying goal of this research is to compile a comprehensive resource of these strategies to serve as a more accessible resource to local government administrators. The research question of this paper is: What measures are being employed by Ontario service managers to facilitate the development of new affordable housing? This question will be operationalized through a small-n qualitative research study of the measures being used to develop affordable housing. The first step of the research was conducting a deductive scan of the literature. This scan would both inform the literature review and provide an initial set of measures to act as codes for the beginning of the research's analysis. Following this, an inductive thematic analysis was conducted on service manager's housing and homelessness plans using the qualitative coding software, NVIVO.

The analysis began with the initial set of codes that were identified. Codes were then created as they were encountered in the coding to ensure the research fully encompassed all the measures in the plans. The thematic analysis was used to separate measures into similar themes. Once the themes were finalized and the coding completed, the results were analyzed for trends. This allows for a discussion of which measures were being relied upon the most and whether there was a geographic or size difference present in the measures. Specific references

were made back to service managers and their housing and homelessness plans as context throughout the analysis.

The thematic coding of measures was performed at the discretion of the researcher. For the purpose of this paper, the concept of affordable housing encompasses several types of government provided housing. This paper uses the CMHC's definition of affordable housing which was, "In Canada, housing is considered 'affordable' if it costs less than 30% of a household's before-tax income" (CMHC, 2018). This definition includes social housing, due to it being inherently affordable by capping rent at 30% of the household's income. Additionally, supportive housing was also included, which refers to housing options accompanied by necessary assistance for individuals in need, such as those experiencing homelessness, requiring healthcare support, or elderly individuals (Province of Ontario, 2017). Furthermore, measures were only included if they made specific mention to *developing* new affordable housing. While housing and homelessness policy has various elements, developing new affordable housing and increasing the housing supply has been a growing focus in Ontario. Therefore, other measures being undertaken to address affordable housing, such as renovating the existing housing stock, were not included in the analysis.

Case Selection

As previously mentioned, the Ontario Government has given responsibility for affordable housing policy to 47 service managers covering the entire province. Under the *Housing Services Act, 2011*, section six mandates service managers to develop ten year housing and homelessness plans. Section 10 of the Act requires a periodic review to be conducted once every five years to amend the plan as deemed necessary. The cases for this research will consist

of the five year updated plans and any new ten year housing and homelessness plans developed in 2019-2020. It was the initial intention to include all 47 service managers and their housing and homelessness plans in the research. However, three housing and homelessness plans were unable to be located after extensively searching through the service manager's websites, and after receiving no responses to communication, those service managers were excluded from the research. Those service managers were: District of Timiskaming Social Services Administration Board; District of Sault Ste. Marie Social Services Administration Board; and Lennox and Addington County.

Additionally, while service managers are required to release a review of their housing and homelessness plan at the five year mark, amending the plan and its measures is left to the discretion of the service manager. The United Counties of Leeds and Grenville, while they had a published update to their housing and homelessness plan accessible on their website, did not amend their measures to account for updated needs. For consistency, the decision was made to exclude them from the research and not to include their original and outdated 2014 housing and homelessness plan. Therefore, two Consolidated Municipal Service Managers (CMSM's) and two District Social Services Administration Boards (DSSAB's) were excluded from the research. The case selection for this paper includes 43 service managers across Ontario, comprising of 35 CMSM's and 8 DSSAB's.

Limitations

A limitation of this study is the unfortunate period of time in which the research is being conducted. The *Housing Services Act, 2011*, required service managers to release their ten year housing and homelessness plan by 2014. This research was conducted in 2023, the final year

before most service managers are due for new housing and homelessness plans. Therefore, the most opportune time for this research would be in 2024 or 2025. However, with most service managers releasing an update to their housing and homelessness plan in 2019, and some service managers constructing new ten year plans in 2019 and 2020, the age of the plans used are only three to four years old.

A second limitation is the four service managers that were excluded from the research. Due to the small-n nature of the research, with the total population consisting of only 47 service managers, the exclusion of four service managers further reduces the already small sample size and case selection. Future research in this topic should allot more time for reaching out to service managers whose housing and homelessness plans are not easily located on the internet.

What are Service Managers Doing to Develop Affordable Housing?

This section of the paper focuses on the results from the thematic coding of the housing and homelessness plans. After thematically coding the 43 housing and homelessness plans through NVIVO, 356 total codes were recorded as measures aimed at developing new affordable housing. There was an average of 8.28 codes across the housing and homelessness plans ($SD = 6.09$). However, the number of codes varied, ranging from one code to 35 codes. However, as the mean indicates, a majority (58%) of housing and homelessness plans contained between six to ten codes on average.

Very early into the inductive coding process, three themes quickly emerged that proved to encompass all the service manager's measures. Those three themes were: internal measures to developing affordable housing; pursuing partnerships; and seeking the support from upper levels of government. These three broad themes largely make up the tools available to service

managers with their limited financial capacity and policy independence to develop affordable housing. These three broad themes were used as upper level codes to organize the more specific measures that would be coded under them. Table 1 breaks down the distribution of the 356 total codes into the three identified themes.

Table 1 – Upper Level Codes

| Theme | Codes |
|---|--------------|
| Internal Measures | 209 |
| Partnerships | 96 |
| Support From Upper Orders of Government | 51 |
| Total | 356 |

A majority (59%) of the measures pertaining to the development of new affordable housing related to internal measures, which are strategies that could be enacted from within the service manager with the powers they already hold. Meanwhile, 27% of the measures showed service managers pursuing partnerships with external bodies/organizations. Finally, 14% of the total codes identified pleas by service managers for support from the upper levels of government in developing affordable housing. Not much can be inferred based on these three broad themes alone, so the following sections will break each of the themes down and review the measures that were identified in the housing and homelessness plans.

Internal Measures

More than half of the measures that were coded pertained to internal measures. Internal measures are a theme that highlights the service manager's strategies that make use of the internal powers they possess to develop affordable housing themselves. There was an average of 4.86 codes highlighting internal measures across the 43 housing and homelessness plans (SD = 3.86). The number of internal measures codes ranged from zero to a high of 23

codes. As shown in Table 2, there was a lot of variety in the measures that service managers turned to with 13 different codes being identified. Measures that were mentioned in at least two different housing and homelessness plans were established as an independent code. If a measure was mentioned in just one housing and homelessness plan, it was placed in the “Other” code.

Table 2 – Internal Measures

| Internal Measures | Total Codes |
|---|--------------------|
| Land Use Planning Measures | 63 |
| Incentives | 46 |
| Leverage Public Land | 25 |
| New Development | 14 |
| Increasing Investment | 12 |
| Acquiring Land/Property | 11 |
| Community Improvement Plans | 9 |
| Improving Time and Cost Efficiency of the Application Process | 7 |
| Indigenous Specific Interventions | 6 |
| Community Awareness Campaigns | 5 |
| Community Land Trusts | 4 |
| Creation of Housing Corporations | 4 |
| Other | 3 |
| Total | 209 |

Table 2 indicates that the measures service managers turned to the most were land use planning strategies. In total, 31 of the service manager’s housing and homelessness plans (72%) contained measures including some variation of land use planning strategy. Many service managers sought to identify more opportunities for mix-use/mix-tenure housing instead of focusing solely on just market rent or affordable rental housing. The logic behind turning to mix-use housing instead of developing more affordable rental units is the opportunity to gain more revenue that could later be reinvested into housing development. The City of Brantford is one

service manager that had this train of thought, saying they wanted to, “Investigate opportunities for municipal-led development opportunities that can include mixed tenure housing to generate additional revenues to support rental housing” (City of Brantford, n.d.). Additionally, many service managers turned to updating zoning bylaws as a strategy increase development. Norfolk County provide one example of this, saying, “as part of a Zoning By-law review, consider making policies more flexible to ensure there are no barriers to the development of innovative housing options, such as modular homes, flexible homes, and four- or six-plexes.” (Norfolk County, n.d.).

Land use planning measures pertaining to secondary suites were also popular amongst service managers. Secondary suites are the addition of a basement apartment, garden suite, or other suite in addition to the original home (Harris and Kinsella, 2017). In total, 15 out of the 63 internal measure codes referred to permitting secondary suites and making them more attainable for homeowners. Finally, ten measures referred to implementing or exploring the implementation of inclusionary zoning. The City of Toronto was one of the service managers that explored this strategy, saying they wanted to, “Implement Inclusionary Zoning to ensure new housing opportunities are targeted to low and moderate-income households, and affordability is provided long-term.” (City of Toronto, 2019). Following this, in 2021, the City of Toronto followed through with this measure by introducing a new inclusionary zoning policy that required developers to set aside between five to ten percent of new units being developed in Protected Major Transit Station Areas as affordable (Hachard et al., 2022). Additionally, four references were made to expanding infill development practices.

The second most coded internal measure relates to the creation of incentives. A total of 46 out of the 209 internal measures codes (22%) and 28 out of the 43 service managers (65%) committed to offering new incentives to stimulate the development of affordable housing. Service managers strategized incentivizing the development of mixed-used or mixed density housing solutions. There were numerous types of incentives that were identified, they included: the waiving or deferral of development charges; waiving building permit costs; waiving levies; and temporarily reducing property taxes on new affordable housing builds. Furthermore, 8 out of the 43 service managers specifically committed to the incentivization of secondary suites for developers and homeowners.

Local governments offering incentives for the development of secondary suites often stipulate that it must not be rented for more than average market rent. The City of Hamilton was one example of a service manager that identified secondary suite incentivization as a solution to getting more affordable housing online. In their housing and homelessness plan, they plan to, “Develop processes and programs to promote and incent the development of secondary units. This can include a range of initiatives relating but not limited to new development applications, incentive programs, and renovation programs.” (City of Hamilton, 2020). Two years into Hamilton’s plan, they introduced a secondary suite forgivable loan program to incentivize the development of secondary units in single-family homes (Moro, 2022). In this initiative, low to moderate income families were eligible to receive up to \$30,000, which would be forgiven if the rent did not exceed average market rent during the duration of the 15-year loan (Moro, 2022). This is just one example of an incentive program that service managers are beginning to adopt to get more affordable housing online.

The internal measure that scored the third highest number of codes is leveraging public land. Service managers have increasingly turned to developing affordable housing on surplus and underutilized land, or selling this land at a cheap discount with the provision that affordable units are included in the development. The research identified that 22 of the 43 service managers included at least one strategy pertaining to surplus land as it related to affordable housing development. Historically, local governments have prioritized selling this land to maximize revenue. The District of Nipissing Social Services Administration Board is one service manager that has begun to focus on surplus land as a means of developing affordable housing. In their housing and homelessness plan, they mention wanting to, “Advocate for the first right of refusal to DNSSAB on all surplus government buildings and land, provided it is used for affordable housing purposes.” (District of Nipissing Social Services Administration Board, n.d.). At least half the service managers identified utilizing surplus land as a useful means of developing new affordable units in their service area.

There are several other codes that appeared in more than one housing and homelessness plan but received less than a third of the total internal measure’s codes. A total of 11 service managers and 14 codes made mention of new developments that were being planned. These measures often referred to a set number of units that would be developed, such as York Region saying, “Complete construction of 162 Housing York units for families, singles and seniors in the City of Vaughan and begin rent-up” (York Region, n.d.). There is also support for new innovative construction practices, such as modular housing, as a means of developing more affordable housing units.

Several service managers also identified the need to increase their investment in the development of affordable housing, where possible. Some, like the City of London, aim to increase investment through development charges, reinforcing the “growth paying for growth” mindset while also mentioning the creation of a new “community benefits” charge as well (City of London, 2019). Acquiring private land has also been a strategy identified in the research. Service managers mention buying private land, taking them off the market and turning them into affordable rental units.

The remaining coding categories all received less than ten codes by less than ten service managers. Community improvement plans, a planning tool, was identified by nine service managers as a viable strategy to foster the development of affordable housing in local communities. Several identified a clear need to improve the time and cost efficiency associated with the development permit and approval process. By improving this, they anticipate an increase in affordable housing development due to quicker approvals. Indigenous specific interventions were included as a separate coding category due to the importance of identifying strategies being implemented to deliver Indigenous specific housing solutions. The results were low, with only six service managers referring to measures to increase development for Indigenous specific affordable housing. This coding category is however separate from partnerships with Indigenous organizations, which may indicate more service managers are taking a collaborative approach instead of a leadership one.

Community awareness campaigns were identified by four service managers as a means of educating residents, and lowering NIMBY opposition, to gain more community buy-in for new developments. Community land trusts, where land is held by non-profit organizations and

leased as affordable housing, received four codes from three service managers. However, these were references to exploring the creation community land trusts within the service area and did not include partnerships with organizations. The relationship between service managers and organizations in creating new community land trusts will be further explored in the next section. Finally, three service managers identified establishing a housing corporation to leverage their borrowing powers as a strategy to develop more affordable housing. Three measures appeared in only one housing and homelessness plan and were placed in the “Other” category. One example comes from the Region of Waterloo, where they mention wanting to, “Create an affordable housing task force to increase affordable housing development within Waterloo region.” (Region of Waterloo, n.d.). Generally, most measures appeared in at least two housing and homelessness plans and were established as their own coding category.

In summary, of the three broad categories, internal measures overwhelmingly recorded the most codes. The most popular internal measure pertained to land use planning strategies, such as permitting secondary suites, inclusionary zoning, and implementing more mixed-use developments. A substantial number of service managers also recognize the need for incenting affordable housing development, including the creation of secondary suites. Overall, there was a wide range of internal measures present across housing and homelessness plans that service managers are implementing to develop more affordable housing.

Partnerships

Local governments have increasingly turned to partnerships with private and non-profit organizations to overcome their limited fiscal capacity and develop more affordable housing. The category received a total of 96 codes, with an average of 2.23 codes highlighting

partnerships across the 43 housing and homelessness plans ($SD = 1.93$). The number of codes per housing and homelessness plan ranged from zero to a high of ten codes. As shown in Table 3, there was far less variety in the partnerships category compared to internal measures, with seven different codes being identified. Similar to above, measures that were mentioned in at least two different housing and homelessness plans were established as an independent code, with those appearing in just one plan being placed in the “Other” code. While in some instances, Indigenous organizations could be considered a non-profit organization, it was important for the research to differentiate service managers efforts to directly collaborate with Indigenous peoples in the development of affordable housing in their service area.

Table 3 - Partnerships

| Partnerships | Total Codes |
|--|-------------|
| Private Corporations | 33 |
| Non-Profit Organizations | 30 |
| Indigenous Organizations | 20 |
| Faith-Based Organizations | 6 |
| School Boards | 4 |
| Other | 3 |
| Local Health Integration Networks (LHIN) | 2 |
| Total | 96 |

The partnerships that service managers turned to the most were with private organizations. A total of 21 housing and homelessness plans (49%) contained measures highlighting public-private partnerships. In most instances, partnerships with private organizations referred to private developers. One example of an innovative partnership with the private sector comes from Simcoe County, they identified an opportunity to, “Create a private developer and homebuilder roundtable to increase private involvement in affordable housing

development across the County.” (County of Simcoe, 2019). Until the federal and provincial governments increase their involvement in affordable housing development, we may continue to see an increase in partnerships with the private sector to ensure affordable housing is being developed in Ontario.

Public-non-profit partnerships finished just narrowly in second place for partnerships references in the housing and homelessness plans. While scoring just three codes less than private organizations, more housing and homelessness plans (23) referred to partnerships with non-profit organizations. The analysis identified several measures aimed at encouraging private and non-profit collaboration in developing new affordable housing. Findings also showed the importance of non-profit organizations in their role as developers of affordable housing. Meanwhile, only two service managers, Chatham-Kent and the District Municipality of Muskoka, included strategies aimed at partnering with non-profit organizations to establish community land trusts in the service area. Chatham-Kent specifically mentioned, “Support non-profit corporations in developing creative options to preserve and develop affordable housing, such as developing a community land trust” (Chatham-Kent, n.d.). Overall, including the internal measures, community land trusts received six total codes from five service managers, indicating that some service managers have begun turning to community land trusts in the development of new affordable housing.

The measure that received the third highest number of codes was partnerships with Indigenous organizations. A total of 20 of the 96 partnership codes (21%) and 16 of the 43 service managers (37%) mentioned collaboration with Indigenous organizations in the development of new affordable housing. Wording is important when partnering with

Indigenous organizations. Whether service managers are simply involving them in the process but not seriously considering their opinions versus actively collaborating with them on the affordable housing development makes an important difference. The majority of the measures included wording such as partnering, collaborating, and/or supporting Indigenous organizations in the creation of affordable housing. One specific Indigenous organization that appeared in three housing and homelessness plans is the Ontario Aboriginal Housing Services (OAHS). The OAHS is an organization that receives provincial funding and is mandated to develop indigenous housing solutions across the province. The District of Nipissing Social Services Administration Board (DNSSB) is one example of a service manager collaborating with the OAHS to develop Indigenous focused affordable housing. A collaboration between the DNSSAB, OAHS and the Native People of Nipissing, saw DNSSAB transfer a surplus former school board property to the OAHS for the development of 60 affordable Indigenous focused housing units (Campaigne, 2023). While there were several service managers that identified the importance of partnering with Indigenous organizations in the development of new affordable housing, there remains a need for more than 16 service managers to make this identification in new housing and homelessness renditions.

The remaining four measures all received less than ten percent of the partnership codes. The six faith-based organizations codes referred to working with organizations to identify church-owned surplus land that could be converted into affordable housing units. Meanwhile, four of the partnership codes related to collaborating with local school boards to also identify surplus and underutilized land that could be redeveloped into affordable housing. The DNSSAB example provided in the Indigenous organization section is a prime example of maximizing

surplus school board property in getting affordable housing online. Only two service managers identified partnerships with Local Health Integration Networks and other health organizations in the development of supportive and affordable housing. These are three organizations that have been identified by a select few service managers that believe they could be key partners in the development of affordable housing.

Three codes appeared in only one housing and homelessness plan and were coded into the “Other” category. One example of a one-off innovative measure came from Peel Region, they want to “host an Innovation Lab in partnership with the University of Toronto Mississauga’s Masters of Public Policy Program, to develop innovative approaches to creating and financing affordable home ownership for low income individuals and families.” (Peel Region, 2018). It is a surprise that no other service manager included partnerships with post-secondary institutions. Peel Region identified the value of engaging university graduate programs to brainstorm innovative solutions to developing affordable housing in Ontario.

In summary, 96 partnership measures were recorded placing the category in second. The most popular partnership, by a narrow three codes, were with private organizations to maximize their efficiency in developing affordable housing. Non-profit organizations also play an important role as developers of affordable housing. While collaboration with Indigenous organizations received the third highest number of codes, there is a greater potential for more service managers to identify the need to collaborate with and support Indigenous organizations and Indigenous focused housing. Overall, until upper levels of government take a larger role in the housing sector, service managers will increasingly rely on partnerships to develop affordable housing in Ontario.

Support From Upper Orders of Government

The background section previously established that the federal and provincial governments have not fulfilled their role in developing affordable housing in Ontario. Therefore, the support from upper levels of government theme highlights the housing and homelessness plan's measures aimed at seeking further assistance from the federal and provincial government in the development of affordable housing. A total of 51 codes from 23 housing and homelessness plans were recorded in this theme for an average of 1.19 codes across all the plans (SD = 1.65). For the most part, this category registered between zero to four codes across the 43 housing and homelessness plans. The City of Toronto was the lone exception registering a high of nine codes appealing to the provincial and federal governments for support.

Table 4 – Support from Upper Orders of Government

| Support from Upper Orders of Government | Total Codes |
|--|--------------------|
| Request for More Funding | 43 |
| Lobbying for Policy Changes | 8 |
| Total | 51 |

The measure that received by far the most codes in this category was an appeal for more funding. Due to the lack of fiscal capacity for local governments to fully fund the development of affordable housing themselves, it is important for service managers to advocate for more funding where possible from higher levels of government. A total of 43 out of the 51 codes (84%) from 23 different service managers appealed for more funding to aid in the development of affordable housing. The funding measure in total received the third highest number of codes behind only land use planning measures and incentives. A majority of these codes pleaded for more permanent and predictable funding. Some service managers, such as Norfolk County and

Northumberland County, requested for increased funding into various programs such as the Canada Housing Benefit and Co-Investment Fund to result in more capital funding for affordable housing projects. Four service managers specifically lobbied for funding to account for the unique challenges and circumstances faced by northern, rural, and remote service managers in delivering affordable housing programs in their vast service area. Overall, until upper levels of government take a larger role in housing, service managers will need to continue to advocate for more funding to develop new affordable housing.

The second code is service managers advocating for a change in policy. Only eight codes from five service managers advocated to upper levels of government for a policy change that could aid in the development of affordable housing. Most of the codes were unique and were not repeated in other housing and homelessness plans. These included advocating for the creation of policies with dedicated funding to address the unique housing development needs of Indigenous people and asking for the province to accelerate a wider range of affordable housing development applications. One measure that appeared in two separate housing and homelessness plans were regarding tax incentivization, with Northumberland County saying, "Advocate to the federal and provincial governments to fully exempt charitable non-profit organizations from HST for new affordable housing projects." (Northumberland County, n.d.). The federal and provincial governments have greater autonomy through policy changes to provide compelling incentives for organizations to become involved in the development of affordable housing.

In summary, the support from upper levels of government category received the least number of codes at 51. Most service managers in this category lobbied for increased funding to

develop new affordable housing. Some service managers emphasized the need for funding to reflect the challenges faced in northern, remote and rural service areas. The second measure emphasized the need for policy changes to make affordable housing development more appealing, such as for favourable tax incentives for non-profit organizations. With the limited fiscal capacity and policy autonomy of local governments, service managers will need to continue advocating for the federal and provincial government to become more involved in affordable housing development.

CMSM's vs DSSAB's

This paper will now undergo a descriptive comparison of CMSM versus DSSAB service managers. This comparison will provide insights into how and/or if measures differ depending on the type of service manager and the location of service managers. Originally, the comparison was going to be conducted on northern versus southern service managers. However, the only difference in conducting the comparison in this manner is the City of Greater Sudbury. It was decided that including a municipality would be inconsistent with the other northern service managers that consist of DSSAB's spread over vast service areas with limited resources and greater challenges.

Due to the significant difference in the number of CMSM's versus DSSAB's, the comparison was conducted using averages of the codes recorded. Therefore, the average number of codes are calculated from the 35 CMSM's and the eight DSSAB's. Table 5 shows the results of this calculation and the comparison between CMSM's and DSSAB's average codes.

Table 5 – CMSM’s vs DSSAB’s

| CMSM vs DSSAB | Total Codes | Internal Measures | Partnerships | Support from Upper Levels of Government |
|-----------------|-------------|-------------------|--------------|---|
| CMSM’s (n = 35) | 8.63 | 5.37 | 2.11 | 1.14 |
| DSSAB’s (n = 8) | 6.75 | 2.63 | 2.75 | 1.38 |

On a comparison of the total codes and the upper level codes, it becomes apparent what each of the two service measures focus their measures on primarily. Overall, CMSM’s are including on average almost two more measures than DSSAB’s in their housing and homelessness plans to develop new affordable housing. The starkest difference between the two types of service managers is the amount they rely on internal measures for development. While CMSM’s are including on average 5.37 internal measures per housing and homelessness plan, DSSAB’s are only including 2.63 internal measures. This seems to suggest that CMSM’s are relying on internal measures to develop affordable housing more than double the amount that DSSAB’s are.

There are several internal measures that had significant differences between the two. For measures highlighting incentives, CMSM’s recorded 1.20 incentives codes per housing and homelessness plan. DSSAB’s only recorded one code every other plan for an average of 0.50. A large difference was also apparent in land use planning measures. On average, 1.63 CMSM’s referenced measures aimed at leveraging their land use planning powers for the development of affordable housing. This compares to the average of 0.75 codes for DSSAB’s. Finally, only one DSSAB service manager referenced leveraging public land for the development of affordable housing for an average of 0.13. CMSM’s averaged 0.69 measures for the leveraging of public land. Overall, internal measures are strategies that appear to favour CMSM’s and service

managers in southern Ontario. DSSAB's appear to have less of an ability to offer incentives and leverage public land in the development of affordable housing. The vast service area may also pose difficulty in using land use planning powers as well.

Meanwhile, the highest coded category for DSSAB's is partnerships. On average, DSSAB's recorded 2.75 partnership measures compared to the 2.11 from CMSM's. While most of the partnership codes are close to each other, the one outlier with a larger difference is partnerships with private corporations. DSSAB's recorded 1.25 codes for private partnerships in their housing and homelessness plans, compared to an average of 0.66 for CMSM's. Finally, DSSAB's recorded marginally more measures seeking support from upper levels of government. On average, 1.38 measures were recorded compared to the 1.14 from CMSM's. The main difference in this category came in the form of requesting funding. DSSAB's on average included 1.38 measures seeking more funding to aid in developing affordable housing, which compares to the 0.91 measures from CMSM's. This appears to indicate that DSSAB's are more reliant on partnerships, particularly with private corporations, and funding from the federal and provincial governments properly develop new affordable housing.

Service Area Population

Another descriptive comparison will be conducted on various populations of the service area's overseen by service managers. This comparison will aid in understanding whether differences exist in the types of measures based on the service area's population. As shown in Table 6, three groups were created based on population. It was determined that the City of Toronto would stand alone and serve as a comparison due to it being an outlier in service area population. The City of Toronto's numbers are inflated due not being grouped with other service

managers. Furthermore, groups were created for populations under 100,000, populations of 100,000 to 499,999, and 500,000 to 2,000,000. The comparison was conducted using an average of the codes recorded. Table 6 shows the results of this calculation and the comparison between three groups.

Table 6 – Service Area Populations

| Service Area Population | Total Codes | Internal Measures | Partnerships | Support from Upper Levels of Government |
|--|-------------|-------------------|--------------|---|
| Group A: < 100,000 (n = 18) | 8.39 | 4.83 | 2.33 | 1.22 |
| Group B: 100,000 – 499,999 (n = 15) | 7.20 | 4.07 | 2.00 | 1.13 |
| Group C: 500,000 – 2,000,000 (n = 9) | 8.11 | 5.67 | 2.11 | 0.33 |
| City of Toronto ~ 2,790,000 | 24 | 10 | 5 | 9 |

A comparison of the total number of codes is similar across the three groups. Group A, with a service population of less than 100,000, recorded the most average codes at 8.39. This is almost 1.20 more codes on average than Group B, with service population of 100,000 – 499,999. Finally, Group C, with 500,000 – 2,000,000, recorded an average of 8.11 codes per housing and homelessness plan. A larger difference is apparent in the comparison of internal measures between the three groups. Service managers in Group C, in addition to the City of Toronto, relied much more heavily on internal measures than the two other groups. Group C recorded an average of 5.67 internal measures in their housing and homelessness plans, with the City of Toronto including ten. This compares to Group A's average of 4.83 internal measures

and the 4.07 average of Group B. This might indicate that larger service managers rely upon internal measures more heavily than their smaller counterparts.

When comparing the internal measures, most only have small differences between the three groups. One substantial difference is in the comparison of community improvement plans (CIPs), which show that almost half of the service managers in Group C (44%) included a measure utilizing CIPs to develop more affordable housing. This figure drops to 27% (4 of 15) for Group B and only 6% (1 of 18) for Group A. Besides this, the two top internal measures, land use planning and incentives, all recorded minimal differences between the groups.

While a minimal difference exists in the broad category of partnerships, closer inspection of the partnership measures indicates some differences between groups. Private partnerships are one example of a partnership with significant differences. Group A recorded the highest average codes for private partnerships with 1.06 codes per housing and homelessness plan. This compares to a low of 0.47 codes from Group B and 0.78 codes from Group C. The City of Toronto did not record any private partnership measures in their plan. In contrast, Group A recorded the lowest average codes for non-profit partnerships at 0.44, with Group C recording the highest with an average of 0.89 codes. There appears to be a stark contrast from Group A, seemingly favouring partnerships with private corporations in the development of affordable housing as opposed to non-profit organizations by more than double the number of measures.

It is also important to understand the differences that exist for partnerships with Indigenous organizations. Group A and Group B both recorded similar averages, at 0.56 and 0.53 respectively. However, this figure drops significantly to an average of 0.22 for Group C, with only

two of the nine service managers including measures relating to partnerships with Indigenous organizations. The City of Toronto also recorded zero codes for this measure. These figures have potential to grow across all three groups, but especially for Group C who consist of the larger service managers.

The final category is support from upper levels of government. Perhaps unsurprisingly, service managers with larger service populations relied on the support from the provincial and federal governments less than smaller service managers did. The smallest service managers in Group A included on average 1.22 measures which sought support from upper levels of government, Group B was narrowly in second with an average of 1.13. This figure drops significantly for Group C, the larger service managers, that only included on average 0.33 measures per housing and homelessness plan. The City of Toronto was an outlier in this regard and recorded nine measures, the most out of any other service manager. Most of these measures came in the form of seeking funding. Group A and Group B both recorded 1.11 and 1.00 measures seeking additional funding for development, meanwhile Group C remained at 0.33. This appears to indicate that small and medium sized service managers are more active in seeking support from upper levels of government, particularly in requesting funding, than large sized service managers.

Lessons Learned

This section provides a discussion of the research and results of the paper and investigates in greater detail some of the more popular and innovative measures that were found in the housing and homelessness plans. Of the measures that pertained to the development of new affordable housing, the internal measures category received by far the

most codes. The two most popular internal measures came in the form of land use planning measures and incentives.

Secondary suite programs were a staple in both land use planning and incentives codes. It is apparent that service managers are beginning to re-evaluate their stances on secondary suites, with many identifying the need to make them more accessible and offer new incentives to encourage the development of them. Secondary suites offer the opportunity to rent out an extra apartment in a single-family home for affordable rent while providing supplemental income to the homeowners (Harris and Kinsella, 2017). Historically, secondary suites had been prohibited or restricted by zoning regulations, however this only led to the development of illegal suites that fail to meet local building codes (Harris and Kinsella, 2017). Therefore, secondary suites programs are becoming a popular measure to promote the development of new affordable housing in Ontario.

Another measure gaining prominence in affordable housing development at the local level is inclusionary zoning. Julie Mah says that inclusionary housing policies “require or encourage private housing developers to set aside a specified proportion – 10–15%, commonly – in market-rate housing projects as affordable (below-market-rate) units” (2022). Inclusionary zoning as a planning tool was only recently permitted by the provincial government in 2017 (August and Tolfo, 2018). As mentioned above, the City of Toronto was an example of an Ontario local government enacting an inclusionary zoning policy in developments near Protected Major Transit Station Areas (Mah, 2022; Hachard et al., 2022). Montreal, in 2021, became an example of a local government that implemented an inclusionary zoning policy of 10 to 20 percent for *all* new developments in the city (Hachard et al., 2022). Inclusionary zoning

has only been permitted as a planning tool for the last six years in Ontario, therefore this research shows that several service managers have already begun exploring or implementing policies relating to inclusionary zoning in new developments.

Another measure that was popular in the research was leveraging surplus land for new affordable housing development. Numerous service managers identified opportunities to use public land that is underutilized in its current operation and holds potential to be redeveloped. Another common strategy by local governments is selling their land at a steep discount to developers or non-profit organization with the requirement that a portion be used to develop affordable housing units (Falvo, 2022). In the City of Toronto, they have only recently developed this new approach, having primarily prioritized selling land for maximum revenue in the past (Gadon, 2021). Under Mayor Tory, programs such as Housing Now signalled a shift in their approach to maximizing social and affordable housing with this surplus land (Gadon, 2021). Therefore, this research indicates surplus public land is being leveraged and sold at discounted rates to developers or non-profit organizations to develop more affordable housing.

Partnerships are also popular strategies that service managers explored to develop affordable housing. In recent years, local governments have turned to public-private partnerships (P3's) to get new affordable housing units online. P3's are partnerships between local governments, private for-profit corporations and/or non-profit organizations. These partnerships have developed and evolved due to the limited capacity of local governments to take command of affordable housing development without the appropriate support from higher levels of government following the downloading of the responsibility (Moskalyk, 2008).

Partnerships with private corporations were the most popular from the partnership category. The literature indicates that the private sector is often enlisted to develop the housing project. Private developers are the most efficient and well-equipped at managing the construction in a cost effective way by maximizing economies of scale during development (Alteneiji et al., 2020). One example of these partnerships at work is the introduction of inclusionary zoning policies, which require developers to assign a set number of affordable units in a new development (Mah, 2022). In exchange, the developer often receives various incentives, such as waiving development application fees or offering density bonuses (Stabrowski, 2015; Mah, 2022). These partnerships often result in social mix, which is the integration of people from different economic backgrounds (Tsenkova, 2022). Tsenkova provides an example of a P3's partnership and the resulting social mix in a social housing context with the revitalization of Regent Park in Toronto (2022). The revitalization led by the Daniels Corporation saw a rebuild of 1,350 social housing units for a total of two thousand total social housing units and seven thousand market rate units (Tsenkova, 2022).

Meanwhile, non-profit organizations, commonly referred to as the third sector, are also enlisted in partnerships by service managers to develop affordable housing. Non-profit organizations play an important role in developing Community Land Trusts, a measure that sees land held in perpetuity by non-organizations with the units leased to owners as affordable housing (Whitzman et al., 2022; Lee, 2016). They are also the most effective of the three sectors for providing community engagement and involving residents in the project (Bratt, 2017).

The effectiveness of the three sectors working together has allowed local governments to develop more affordable housing units despite their limited fiscal capacity. However,

Tsenkova says the most effective approach to addressing affordable housing shortages would be a multi-sectoral approach which includes the provincial and federal governments, local governments, private and non-profit sectors and the local community (2022). Therefore, it is important to take into consideration the role that all sectors play in the development of affordable housing.

Another important type of partnership in affordable housing development is the collaboration between local governments and Indigenous organizations to build more units tailored to Indigenous needs. More than a third of the housing and homelessness plans referred to partnerships with the Indigenous community to develop affordable housing. These are especially important because as Allison Smith says, “Indigenous leaders and communities are rarely included in their own right as policy-making actors” (2022, p. 59). The need for Indigenous affordable housing is often overlooked and many are unaware of the large Indigenous populations living in Canadian urban municipalities. Statistics from 2021 show that 44.3% of the total Indigenous population of Canada live in a large urban centre (Statistics Canada, 2022). Walker mentions that there are two points that need to be understood, the first is that Indigenous people do not have their needs met by traditional affordable housing programs, and this severely limits their ability and desire to obtain housing (2003). The second point Walker makes is that there are fundamental differences in needs and ideologies between Indigenous and non-Indigenous people which also affects the housing available to them (2003). One example Walker provides is the constant and high mobility of Indigenous people between urban centers and reserves (2003).

Therefore, there is a need for housing programs that are for Indigenous people by Indigenous people and local governments are unlikely to be able to understand and accommodate these needs by themselves. One example of these partnerships that were identified in this research is with the Ontario Aboriginal Housing Services (OAHS). The OAHS is an Indigenous organization who is mandated to provide affordable housing to Indigenous people, and often partner with and receive funding from various levels governments. In May 2023, alongside a \$653 million funding distribution to service managers, \$31 million in funding was provided to the OAHS to provide aid in securing housing for Indigenous people in Ontario (Province of Ontario, 2023). While more than a third of service managers included measures aimed at collaborating with the Indigenous community to develop Indigenous specific housing, there is more room for collaboration among service managers in future housing and homelessness plans.

Two comparisons were explored in the research analysis, exploring the difference in measures between CMSM's versus DSSAB's, and between different service areas. These comparisons raise an interesting question about the role that policy diffusion plays in affordable housing development between service managers in Ontario. Policy diffusion is defined as, "the transfer of policies, programs, and ideas from one government to another" (Flink et al., 2021). Lucas identified two types of policy diffusion. Diffusion is hierarchal when policies transfer from larger and more technologically advanced governments to smaller ones (Lucas, 1983). Meanwhile, spatial diffusion occurs when policies transfer due to spatial proximity (Lucas, 1983). Both types of policy diffusion may be involved as service managers are close in proximity and, as identified in the research, vary in service population size. The existence of policy

diffusion in affordable housing policy has been studied in the American context (Flink et al., 2021). Whether policy diffusion is the explanation for the similarity of affordable housing development policies, such as secondary suites and inclusionary zoning, across service managers is out of scope for this research. However, the research shows similarities across service managers for the three broad categories in the two comparisons that were performed and found many reoccurring measures across housing and homelessness plans.

In summary, this section delved into the more prominent measures that were identified in this research on affordable housing development across Ontario. Among the more popular internal measures were incentivizing secondary suite creation, inclusionary zoning practices and leveraging surplus land for the development of affordable housing. Private and non-profit partnerships have proved to be important mechanisms for local governments to develop more affordable housing to overcome their limited fiscal capacity and fill the gaps left by upper levels of government. Furthermore, partnerships with Indigenous organizations were identified in the housing and homelessness plans, however there is room for more service managers to explore ways to collaborate with the Indigenous community. Finally, the question remains on if policy diffusion plays a role in affordable housing development policy, and whether more could be learned from larger and/or neighbouring service managers in Ontario.

Conclusion

In conclusion, this paper analyzed the housing and homelessness plans from 43 service managers to examine what measures are being undertaken to address the growing housing unaffordability crisis in Ontario. An analysis of these plans indicates that most service managers rely on internal measures, such as land use planning powers and incentives, to develop

affordable housing. A comparison of the two types of service managers uncovers that it is largely CMSM's that rely on these internal measures, meanwhile DSSAB's rely more on partnerships to get housing online. Finally, the analysis showed how heavily service managers, especially DSSAB's and smaller service managers, rely on and seek out more funding from upper levels of government for development. Future research could conduct a similar study on the newly updated housing and homelessness plans that are anticipated to be released in 2024 to uncover new trends in measures. More in depth research could also explore the role policy diffusion plays in affordable housing development in Ontario.

As the local government role in addressing housing unaffordability grows, it is important to understand what measures are being implemented by service managers in Ontario to increase the stock of affordable housing. This paper is intended to benefit municipal administrators and service managers in Ontario that may question what other jurisdictions are doing to develop new affordable housing and will not have to comb through the dozens of housing and homelessness plans to find that answer.

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