



# AFFORDABLE HOUSING AS ECONOMIC DEVELOPMENT:

HOW HOUSING CAN SPARK GROWTH IN  
NORTHERN AND SOUTHWESTERN ONTARIO



**ONPHA**

Ontario  
Non-Profit Housing  
Association



# ONPHA IS THE VOICE OF NON-PROFIT HOUSING IN ONTARIO

## WHO WE ARE

Our 760 housing member organizations manage more than 163,000 non-profit housing units in more than 220 communities in Ontario. They provide affordable homes to a diverse range of tenants, including: seniors; low-income families with children; Aboriginal people; the working poor; victims of violence and abuse; people living with developmental disabilities, mental illness, addictions, and HIV/AIDS; and the formerly homeless and hard-to-house.

For more than 25 years, ONPHA has been an independent, member-funded and member directed association. Our member focus makes us a strong advocate for non-profit housing providers and the communities they serve.

## WHAT WE DO

We unite Ontario's non-profit housing sector and provide non-profit housing providers with the knowledge and resources they need to conduct their business efficiently and ensure that their housing is well-managed, safe, and affordable. We do this through education, policy and research, management advice, networking opportunities, communications, and bulk procurement opportunities. We also work closely with all levels of government to promote sustainable, community-based affordable housing and to represent the interests of our members.

## WHY WE DO IT

More than 400,000 people in Ontario rely on community-based affordable housing. Many need support to maintain their housing and live more independent lives. Studies prove that affordable housing is an essential determinant of health and a key contributor to the vitality of Ontario communities.

We believe that all Ontarians need a secure place to call home at a cost they can afford. We know that good housing is the foundation for better lives and healthier communities. Our role is to strengthen this foundation.

## CREDITS

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**[Affordable housing  
provides] a solid  
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***Realizing Our Potential — Ontario's Poverty  
Reduction Strategy 2014-2019***



# EXECUTIVE SUMMARY

Over the next decade, Ontarians' need for affordable housing will far outstrip supply. Premier Kathleen Wynne has described Ontario as having "an economy with great potential<sup>1</sup>," but capitalizing on this potential means addressing the province's growing need for secure, good quality homes.

Investments in affordable housing influence economic development in direct and indirect ways. Public and private investment in the creation of affordable housing stimulates employment in the construction and repair industries. At the same time, access to an affordable home means that Ontarians are healthier, more productive, and able to spend money in their local communities, thereby stimulating the economy.

In this report we examine how the creation of, and access to, affordable housing can address the economic challenges facing Northern and Southwestern Ontario. In the North, a lack of housing and infrastructure threatens regional stability and makes rural communities vulnerable to being left behind due to the "fly over" impact of the resource industry.

In contrast, Southwestern Ontario has strong municipal infrastructure, but many communities face high unemployment and poverty levels. The Provincial and municipal governments are faced with the challenge of reinventing a manufacturing-dependent economy into a post-industrial one. Access to affordable housing is key to attracting business investment and skilled residents.

Northern Ontario stands to benefit from the experiences of other Northern communities across Canada, where investment in affordable housing has been implemented in order to expand economic growth and stabilize populations. Meanwhile, Southwestern communities should follow the lead of former Rust Belt towns across the U.S., where low property values and access to land has provided optimal investment and revitalization opportunities.

In *Realizing Our Potential* — Ontario's Poverty Reduction Strategy 2014-2019, the Government of Ontario recognized the importance of an affordable home as "a solid foundation for people to secure employment, raise families, and build strong communities<sup>2</sup>."

With the Province, the federal government, and the private sector all pushing to stimulate the economy and get people back to work, now is an opportune time for stakeholders to pursue solutions that build up both affordable housing and regional economies.

1. Office of the Premier (3 July 2014).
2. Government of Ontario (2014).





## INTRODUCTION

In the 2014 Speech from the Throne, Ontario Premier Kathleen Wynne stated that the Province's number one priority is economic growth<sup>3</sup>.

Housing is an integral part of economic growth. In a recent report, the Canada Mortgage and Housing Corporation (CMHC) identified that roughly 17 per cent of Canada's economy is generated through the construction, purchase, resale, and renovation of housing and related spending<sup>4</sup>. Yet investment in affordable housing is often absent from economic plans and job creation proposals.

In the Greater Toronto Area, the booming housing market has garnered significant attention in recent years. With that area already the subject of a number of key reports<sup>5</sup>, this research paper focusses on how affordable housing can impact employment and help stimulate the economy in two other Ontario regions: the resource-based economies in the northern part of the province, and the former manufacturing centres of the Southwest.

Demand for affordable housing in Ontario is predicted to increase significantly over the next ten years<sup>6</sup>. At the same time, the supply of rental housing that is affordable to low-and moderate-income Ontarians is declining<sup>7</sup>. A continued shortage of affordable housing impacts communities in Northern and Southwestern Ontario, which are facing challenging conditions for economic growth.

The connections between affordable housing investment and economic growth are well recognized<sup>8</sup>. However, government policy to support employment and economic development often overlooks affordable housing as a part of the solution<sup>9</sup>. To ensure long-term community sustainability, local and regional economic development and growth plans must consider the role of affordable housing in growing the economy.

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3. "Your government's top priority is to grow the economy and create good jobs in every region of the province." Office of the Premier (3 July 2014).

4. Canada Mortgage and Housing Corporation, (2014).

5. See: TD Economics, *Housing in the Greater Toronto Area – Several Markets, Several Tales* (2014); TD Economics, *Staying on Track: Sustaining Toronto's Momentum After the Global Recession* (2013); Hulchanski, *The Three Cities Within Toronto* (2010).

6. The number of low-income renter households in Ontario is projected to grow by 100,000; however, it is estimated that only 15,000 new affordable rental units will be built between 2016 and 2026. See ONPHA (2013a), pp. 15-16. That source and ONPHA (2013b) indicate that about half of net added renter households have low incomes.

7. Ibid.

8. "Working to find solutions to the problem of affordable housing is also smart economic policy." TD Economics (2003).

9. Pomeroy and Evans (2008).

## DIRECT EFFECTS OF HOUSING INVESTMENT ON JOB CREATION

Areas with job growth often experience population growth: young adults stay in the area, migrants come to the area, and workers form families and have children. Workers need places to live, so demand for housing increases<sup>10</sup>, stimulating housing production. From this chain of events we can deduce that employment growth often means the creation of more housing — but does the relationship apply in reverse? Specifically, how can investments in housing, particularly affordable housing<sup>11</sup>, affect job creation?

The most direct connection between affordable housing and job creation is through the employment opportunities generated by construction and home repair. Developing one residential unit is estimated to generate between

two and two-and-a-half new jobs<sup>12</sup>. In other words, each \$1 million invested in residential housing development creates between 10 and 12 jobs. The jobs generated through residential construction are overwhelmingly local: most are in the area where the unit is built, with the rest usually within Ontario<sup>13</sup>.

When this type of public investment is used in concert with other strategies for neighbourhood renewal, it can have larger economic and job multiplier effects. ‘Multipliers’ are the continuing effects of an investment as it cycles through the economy. A recent report by the Mowat Centre found that multiplier effects turn each dollar of investment in residential construction into \$1.52 of provincial gross domestic product (GDP)<sup>14</sup>.



10. It is also important to note that job growth also generates housing needs that are not met, or not met well, in the market. Growth happens on all parts of the income spectrum. Those in approximately the lowest 20 percent of the income spectrum are not able to afford market rents. Netting out low-income homeowners, about 15 percent of net increase in Ontario households in recent decades has been low-income renters: about 10,000 households per year.
11. This report uses the definition of “affordable housing” outlined in The Investment in Affordable Housing for Ontario Program Guidelines, meaning units where rents are set at or below 80% of CMHC’s average market rent for the community. Affordable housing is not to be confused with social housing, where the majority of units have rents that are targeted to 30% of a household’s income.
12. Per person-years of employment. Main sources are CMHC (1999); CMHC (2000); Dunning (2012); Altus (2009); NAHB (2009). See also Pomeroy (2004; 2012a).
13. Dunning (2012) estimates that out-of-province induced jobs are about 9% of total jobs created. See also NAHB (2009) where the estimates are specifically for local jobs.
14. Zon, Molson, and Oschinski for the Mowat Centre (2014).





## INDIRECT EFFECTS OF HOUSING ON JOB CREATION

### Improved social outcomes and economic development

There is strong evidence that quality affordable housing also generates improved social and outcomes for low-and-moderate-income households<sup>15</sup>. Good quality affordable housing yields positive health and education outcomes by lowering household stress, enabling the purchase of nutritious food, and supporting family stability<sup>16</sup>.

A healthy and educated workforce can attract employers and job-related investment in communities. For children living in inadequate or unaffordable housing, a secure home improves their likelihood of academic achievement and the completion of post-secondary education<sup>17</sup>. Moreover, post-secondary graduates earn nearly

\$5,000 more annually than those with a high school education — a number that is likely to increase as workers advance in their careers<sup>18</sup>. The result of this increased earning potential is greater contributions to economic growth.

In addition to improved human capital outcomes<sup>19</sup>, affordable housing can reduce government expenditures on high-cost programs. TD Economics noted, “[i]n study after study, researchers have shown that a strong correlation exists between neighbourhoods with poor quality housing and lower health outcomes”<sup>20</sup>. Lower health outcomes result in increased use of the health care system, particularly costly emergency services<sup>21</sup>. This increased pressure on the system

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15. Affordable housing is recognized as a ‘merit good’ in welfare economics. The phrase ‘merit good’ refers to the ways in which a good (such as housing) can foster better social and educational outcomes for households, resulting in long-term economic benefits for the entire community.
16. CHP (2011b); Roy et al. (2008).
17. In 2010, the Canada Mortgage and Housing Corporation (CMHC) reported that 48% of social housing residents said their children’s academic performance improved after they secured stable social housing. Zon, Molson, and Oschinski for the Mowat Centre (2014).
18. Ibid.
19. Human capital, as defined by the OECD, is “productive wealth embodied in labour, skills and knowledge.” United Nations, Department of Economic and Social Information and Policy Analysis (1997).
20. TD Economics (2003).
21. In a one-year period, 55% of vulnerably housed people have been to an emergency room at least once, compared to 13% of the general population. Zon, Molson, and Oschinski for the Mowat Centre (2014).



diverts resources from other types of private or public spending and investment that may have yielded greater economic benefit<sup>22</sup>.

Neighbourhood concentrations of poverty and unemployment can also lead to high rates of drug

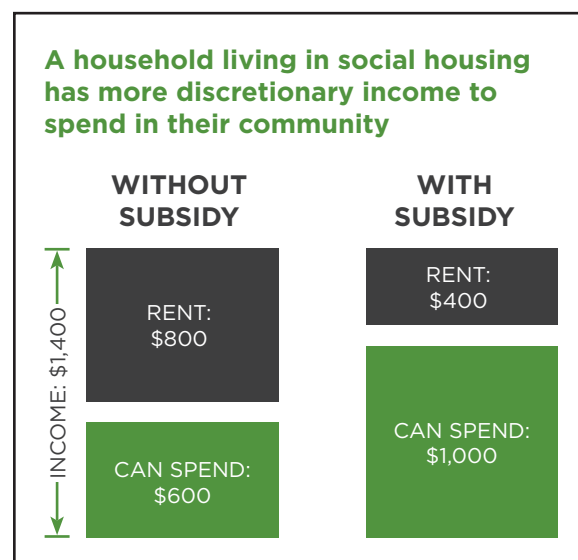
use and criminal activity, resulting in increased policing and correctional services costs<sup>23</sup>. At the same time, unstable and unaffordable housing can result in high costs for homelessness services<sup>24</sup>.

## Economic multipliers of affordable housing

Another connection between affordable housing investment and job creation is the economic effects resulting from increased renter income. When renter households move from unaffordable housing to affordable housing, the percentage of their income that they spend on housing decreases. This results in more spending on goods and services, and because low-income households tend to spend their discretionary income primarily within their community, they can help stimulate the local economy and spur job creation<sup>25</sup>.

For tenants moving into rent-geared-to-income (RGI)-assisted housing, this is especially evident. The typical household in receipt of RGI assistance in Ontario has a monthly income of approximately \$1,400 and pays approximately \$400 per month in rent, leaving a disposable income \$1,000<sup>26</sup>. An equivalent household living in private-market rental housing has an average monthly rent of \$800<sup>27</sup>, leaving an after-rent disposable income of only \$600. The household receiving RGI assistance, therefore, has \$400 more discretionary

income per month than their equivalent in the private market, or approximately \$5,000 per year<sup>28</sup>. This \$5,000 can be spent on local goods and services, generating positive outcomes for communities.



22. The Mowat Centre recently calculated that transitioning these vulnerably housed residents into secure housing could see a reduction in Ontario ER visits by 278,230. At \$148 a visit, the resulting savings to the Province would amount to \$41 million each year. Ibid.
23. Low-income residents or those living with poverty are more likely to be engaged in crime, and the total social and economic costs of criminal activity to the government (including policing, correctional services, and victims' services) were estimated to total \$17.4 billion per year in 2008. Ivanova for Canadian Centre for Policy Alternatives (2011).
24. Berry et al. (2003); Nelson et al. (2007); Kyle and Dunn (2008); Leff et al. (2009).
25. It may be counter-argued that if a low-income tenant lives in unaffordable housing and pays more (\$800 rather than \$400 in the example above), the same economic multiplier will arise when the \$400 difference becomes landlord revenues. But the effects will be different. Most often the landlord's revenues will be capitalized and reinvested elsewhere. The landlord's revenues are significantly less likely to be spent on goods and services in the local community than the tenant's (for example, see e.g. Geltner et al. (2006), pp. 121ff).
26. Rent and income levels are generalized from administrative data. Factoring in tax credits create will modify these, but not alter the logic and effects. For Ontario households with incomes of \$10,000 to \$20,000 living in "unsubsidized" rental, average rent in 2011 was \$835 monthly and median \$791. Statistics Canada (2011).
27. Rent varies by unit size, of course, and by area, notably higher in the GTA or Ottawa than elsewhere.
28. The Mowat Centre calculated that a tenant will see their disposable income increase by an additional \$5,169.63 per year after relocating in social housing. Zon, Molson, and Oschinski for the Mowat Centre (September 2014).



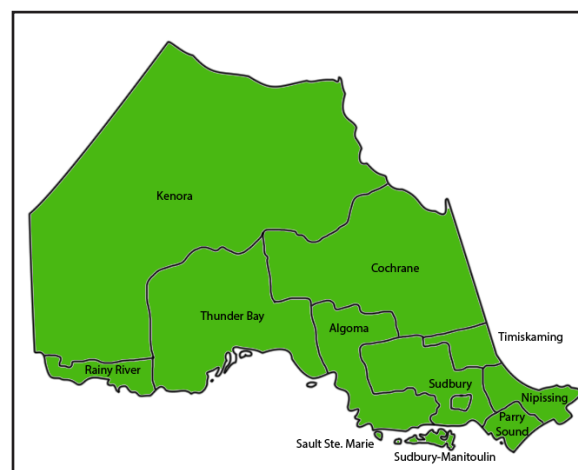
## LOOKING CLOSER: NORTHERN ONTARIO

Northern Ontario accounts for almost 90 per cent of the province's area, but is home to only seven per cent of the population<sup>29</sup>. While Ontario's population has grown over the past decade, the population of Northern Ontario as a whole has remained static<sup>30</sup>. However, the distribution and composition of the population within Northern Ontario has changed: urban centres have maintained their populations, and some resource towns have attracted new residents, while rural communities have seen their populations decline.

Northern Ontarians are older than the rest of the province. By 2021, the number of adults age 65 or older in the North is estimated to be 23 per cent<sup>31</sup>. The only segment of the North's population that is rapidly growing is the Aboriginal population, which is increasingly young and urban. In cities like Thunder Bay, the Aboriginal population increased by 23 per cent from 2001 to 2006<sup>32</sup>.

Almost a quarter of all jobs in Northern Ontario are in the goods-producing sectors, such as resource extraction, and construction. While urban areas are moving towards service-based

economies, with growth in education and healthcare, smaller communities, like Timmins and Red Lake, have experienced economic growth driven by global demand for resources. Yet, despite resource booms, Northern Ontario residents are generally less well-off than their southern neighbours<sup>33</sup>. Unemployment is also consistently higher in the North, due to limited job opportunities and the prevalence of seasonal work<sup>34</sup>.



29. The population of Northern Ontario was 775,000 in 2011. Suttor (August 2012).

30. From 2001 to 2011 the population of Northern Ontario decreased by a slight 1.4 per cent from 786,400 to 775,200. Northern Ontario Service Deliverers Association (2012). By contrast, the population of Ontario increased by over 10 per cent in the same period. Suttor (August 2012).

31. Compared to 18 per cent Ontario-wide. Ibid.

32. Statistics Canada, 2010a.

33. In 2006, the average income for Northern residents was 11 per cent lower than the rest of Ontario. Suttor (August 2012).

34. Employment and Social Development Canada (2014).



## Housing challenges

The demographics and economies of Northern Ontario communities influence the local housing sector. A significant challenge that sets the North apart from the rest of the province is the lack of necessary infrastructure in many areas, from roads to housing. The Mining Industry and Human Resources Council estimates that by 2022, a minimum of 3,050 new employees will be required to support the growing mining industry in Kenora<sup>35</sup>. But, where will these employees and their families live? Housing production in the City of Kenora is 33 per cent below the rate necessary to maintain an adequate supply of housing for the population growth that is forecast to take place over the next five years<sup>36</sup>.

The infrastructure gap means that Northern communities are susceptible to “fly-over” effects that fail to benefit the local community<sup>37</sup>. “Fly over” effects occur when the majority of a labour force is brought into an area on a “fly in/fly out” work arrangement, and the economic multipliers of job creation are shifted from the remote areas where resource extraction occurs to already-established urban centres. Communities elsewhere receive the benefits associated with increased household spending, and issues such as affordable housing shortages in the more remote resource communities remain unaddressed.

The absence of permanent, affordable housing means that employees in “fly-in” arrangements are unable to make homes in the area, and the community and its economy and infrastructure remain under-developed due to a lack of

investment. In the Municipality of Red Lake, which has profited from a gold mining boom that has lasted almost two decades, hardly any new housing has been created.

In rural Northern communities, geographic isolation also limits seniors’ access to the services they need to age in their homes<sup>38</sup>. At the same time, rental housing is scarce due, in part, to limited development in the recent past. Even growing urban areas, like Sudbury, have experienced steady declines in the supply of rental housing over the past two decades<sup>39</sup>. Because housing stock is generally older in the North, the amount of housing that is in need of significant repair is also higher than in the rest of the province<sup>40</sup>.

Meanwhile, the growing Aboriginal population has increased the demand for affordable, culturally-appropriate housing. Increasingly, Aboriginal people are relocating from rural communities to urban areas like Thunder Bay. This population is significantly younger than the rest of the area — nearly half of Thunder Bay’s Aboriginal population is under 25 years old<sup>41</sup>. The majority of Aboriginal individuals in the area are renters<sup>42</sup>, and with vacancy rates at 1.1 per cent<sup>43</sup>, limited supply and rising rents can place them at risk of homelessness.

Finally, a number of housing issues in Northern Ontario are a direct consequence of geography. The northern climate shortens the construction season, limiting housing development. It also

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35. Northwest Training and Adjustment Board and Mining Industry Human Resources Council (2012).

36. Based on a 2018 population estimate of 16,019 for the City of Kenora and an occupancy rate of 2.3 residents per household. City of Kenora - Property & Planning, Economic Development Department (2014).

37. “Fly over” effects occur when the majority of a labour force is brought into an area on a “fly in/fly out” work arrangement, and the economic multipliers of job creation are shifted from the remote areas where resource extraction occurs to already-established urban centres. Communities elsewhere receive the benefits associated with increased household spending, and issues such as affordable housing shortages in the more remote resource communities remain unaddressed.

38. Northern Ontario Service Deliverers Association (November 2014).

39. SHS Consulting for the City of Greater Sudbury (2013).

40. 7.5% versus 5% in homeownership stock. Suttor. (August 2012)

41. Statistics Canada (2010a).

42. Ibid.

43. CMHC defines a healthy vacancy rate at around 3%. District of Thunder Bay Social Services Administration Board (2014).

increases the cost of utilities and transporting goods in and out of the region. On average, the cost of heating a home in North Bay is more than a third higher than heating an equivalent home in Toronto or Winnipeg<sup>44</sup>.

The following case studies outline solutions to the challenges facing Northern Ontario that can be found in other communities in Northern Canada. They highlight the connections between affordable housing supply, economic growth and regional stability, and demonstrate how regional development plans can leverage this connection.

## CASE STUDY #1

## Student housing in Northern Saskatchewan

The small Northern Saskatchewan town of La Ronge has much in common with rural Northern Ontario communities. More than four hours north of Saskatoon, the town is adjacent to several First Nations reserves, and is a service centre for mining companies. The area also has a limited rental housing market and a low vacancy rate, making it difficult to access affordable housing<sup>45</sup>.

La Ronge is also home to the Northern Teacher Education Program (NORTEP), a teaching certification program that focusses on preserving Aboriginal culture and Northern traditions. Each year, NORTEP students and their families arrive in La Ronge but, until recently, there was no student housing available and rents were high despite a large number of properties in significant need of repair<sup>46</sup>.

To address the lack of housing options for students, NORTEP began to invest in housing<sup>47</sup>. In 2010, the program purchased a 24-unit private apartment building, which it renovated and offered as affordable rental housing. NORTEP also partnered with a local builder to construct additional affordable apartment units for larger families.

NORTEP applied for federal/provincial funding for the project through the Saskatchewan Housing Corporation and the Canada Mortgage and

Housing Corporation. It also accessed funds from the Province of Saskatchewan through the Northern Development Agreement. NORTEP secured additional funding through other grants and fundraising. They ensured that the housing exceeded national building standards, and that Aboriginal students were consulted throughout the process so that the housing is culturally-appropriate<sup>48</sup>.

NORTEP's investments in affordable housing have been so successful that the program is looking to develop additional projects, as well as creating a campus hub in the area. In a single year, NORTEP estimated that its graduates contribute over \$30 million to the economy of Northern Saskatchewan<sup>49</sup>, demonstrating the direct connection between affordable housing investment and increased human capital outcomes.

Northern Ontario communities would be wise to investigate housing solutions similar to NORTEP's to stabilize populations and contribute to the growth of local communities. By creating affordable housing infrastructure, communities are not only more likely to attract new students and employees, but also ensure that these residents, who represent valuable human capital, remain in the area once their program or contract has concluded.

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44. Natural Resources Canada (Date Modified: 2014-04-16).

45. Pulla for the Conference Board of Canada (December 2012).

46. Ibid.

47. Ibid.

48. Ibid.

49. Ibid.



The inclusion of Aboriginal perspectives on housing design and sustainability is also a key element of NORTEP's program. The Aboriginal population in Northern Ontario is rapidly increasing, yet Aboriginal individuals continue to face higher unemployment rates, lower median income levels, and poorer housing outcomes than non-Aboriginal residents<sup>50</sup>. Investing in affordable housing for Aboriginal people will boost the outcomes of individuals, as

well as contribute to the economic growth of the region. As the Ontario government has identified, progress in Northern Ontario is contingent upon building partnerships and opportunities for Aboriginal individuals<sup>51</sup>. Investments like NORTEP's that promote affordable, culturally-appropriate housing for Aboriginal peoples is a necessary step in this process.

## CASE STUDY #2

## Housing Development Corporations in Wood Buffalo, AB and Cochrane, ON

The Regional Municipality of Wood Buffalo, Alberta, is home to the Athabasca oil sands. By 2012, the petroleum boom that began in the early 2000s had helped increase the local population by 71 per cent. The area's unprecedented population boom led to significant increase in housing prices. In a single year, the average cost of housing increased by 27 per cent, and the area faced a severe housing shortage<sup>52</sup>.

The influx of prospective renters and homeowners in resource boom areas creates significant housing demand, frequently followed by housing shortages and price escalation<sup>53</sup>. This is because it is challenging for developers to quickly respond to a surge in housing demand, and a lag in the creation of new supply to respond to demand is an inherent feature of housing markets<sup>54</sup>.

At the same time, high housing costs make it difficult for people who are not employed in the well-paying resource sector to afford homes. In Wood Buffalo, house prices and limited affordable options resulted in employee shortages and high

turnover, particularly for employees outside the petroleum industry such as doctors, teachers, and police officers<sup>55</sup>.

In 2001, the Wood Buffalo Regional Council decided that escalating housing costs and limited affordable supply were affecting the area's economic viability<sup>56</sup>. Employers were having difficulty attracting families to the area, and the high cost of living was impacting workforce stability. In response, the Council created the Wood Buffalo Housing and Development Corporation (WBHDC), to develop affordable housing options.

The WBHDC offers a range of housing programs to assist low- and middle-income households, including subsidized rental housing for families and seniors. Their affordable homeownership program provides second mortgages scaled to residents' incomes, simultaneously reducing a barrier to homeownership and freeing up space in the rental market.

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50. Across Canada, the median income for the Aboriginal population is more than \$10,000 lower than the median income for the non-Aboriginal population. In the Thunder Bay community, Aboriginal individuals experienced significantly higher unemployment rates, more frequent relocations, and were more likely to live in housing that was overcrowded or in need of major repair than their non-Aboriginal residents. Statistics Canada (2010a).
51. Ministry of Infrastructure Ontario and Ministry of Northern Development, Mines, and Forestry Ontario (2011).
52. Canada Mortgage and Housing Corporation [CMHC] (April 2007).
53. McKenzie et al. (2009) is a primary source for this paragraph and others that follow.
54. See any housing economics text, e.g. MacLennan (1982).
55. The average house price in Fort McMurray was \$400,000 in 2006, with 2-bedroom apartments renting at \$1,200 a month. Hutchinson, National Post (1 April 2006).
56. Canada Mortgage and Housing Corporation [CMHC] (April 2007).

In Ontario, the District of Cochrane has been quick to emulate WBHDC's actions. Located in the north-eastern part of the province, Cochrane is the second-largest district in Ontario by area. Cochrane has experienced its own resource boom, particularly in the gold mining centre of Timmins. Over the past seven years, housing prices have risen by more than 30 per cent across the District and vacancy rates are now roughly 1 per cent — significantly below the 3 per cent threshold for a healthy housing market<sup>57</sup>.

In response to the housing shortage and its impacts on the region's sustainability, the District recently created its own housing development corporation. The Cochrane District Local Housing Corporation (CDLHC) has a mandate to create affordable housing in the area, through local partnerships and revenue-generating enterprises<sup>58</sup>. The CDLHC has one project in development already.

Other communities in Northern Ontario would be wise to consider following Wood Buffalo and

Cochrane's lead. A local government investment in affordable housing can have a significant impact on stabilizing local economic development, and can contribute to regional growth by attracting workers to expand other, non-resource sectors: WBHDC, for examples, has partnered with Alberta Health Services to create affordable units specifically for hospital employees<sup>59</sup>.

While resource booms bring money into an area in a very short period of time, they are also subject to boom-bust cycles. Since oil prices began to drop in late 2014 and early 2015, a number of industries in Fort McMurray have been affected — the construction industry, for example, is facing a three-year decline and job cuts<sup>60</sup>. The burden is now on other sectors, such as healthcare, education, and consumer services, to keep Fort McMurray's economy stable. With these impacts in mind, it is important for resource communities to invest in housing in order to build diversified economies that allow communities to remain viable in the long-term.



57. Cochrane District Social Services Administration Board (2014).

58. Ibid.

59. Such as The Shores housing complex, built in 2009. Wood Buffalo Housing and Development Corporation (accessed online: 23 March 2015).

60. Toneguizzi, Postmedia News (16 March 2015); Wingrove, Globe and Mail (12 January 2015).



## Utility cost reductions and energy efficiency in Whitehorse, YK

Because the high cost of utilities contributes to housing unaffordability in many Northern communities, solutions are key to long-term sustainability. In Whitehorse, the Yukon Housing Corporation (YHC) is promoting its own energy-efficiency standards for housing development as a way to lower utility costs and tackle energy poverty<sup>62</sup>.

The YHC partnered with Habitat for Humanity Yukon to develop affordable, energy-efficient homeownership units. By using advanced technology and design practices, the site, known as Phoenix Rising, was constructed to meet YCH's SuperGreen standard. Extra-thick walls and quadruple-paned windows improve insulation and lower heating costs<sup>63</sup>.

Developers may initially be reluctant to adopt such energy-efficiency measures because of the additional construction costs. At Phoenix Rising, the per unit construction cost was \$24,000 more than the construction of a comparable unit<sup>64</sup>. However, less expensive utility costs can recover the additional construction cost in 10 years. Annual heating bills average \$3,142 per year in the Yukon, while homes built to the SuperGreen standard cost only \$651 per year<sup>65</sup>. To encourage other developers to build with higher energy efficiency in mind, YCH offers construction grants, as well as low-interest second mortgages for energy-efficient homes.

Energy poverty is a significant issue in Northern Ontario. Rising energy costs were identified as a top priority in many of the area's 10-year housing and homelessness plans, and plan authors identified energy subsidies and energy-efficiency improvements as possible solutions<sup>66</sup>. Direct public investment in projects like Phoenix Rising or programs that encourage developers to build to higher energy-efficiency standards must also be considered.

While the Phoenix Rising development yielded one triplex that was completed in 2011<sup>67</sup>, energy-efficient development is possible on a larger scale, too. The Sir Sam Steele Project by Habitat for Humanity Winnipeg created over 50 energy-efficient affordable homes that feature advanced insulation, triple-glazed windows, solar design, and heat and water recovery fixtures. According to Manitoba Hydro, these homes have heating costs that are a third lower than those built to the regular building code<sup>68</sup>.

Housing needs in Northern communities are different than elsewhere in the province. Ensuring that housing remains affordable for local residents means acknowledging this difference in the planning and construction stages, and incentivizing solutions like energy-efficient development.

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61. Canada Mortgage and Housing Corporation [CMHC], Building Energy Efficient Housing (Accessed March 2015).

62. Energy poverty is defined as instances where a household is forced to pay more than 10 per cent of their income on utilities costs. Cooperative Housing Federation of Canada and the Ontario Non-Profit Housing Association (May 2010).

63. Ibid.

64. The construction cost of a standard home in the Yukon: \$240,000. Construction cost of a SuperGreen home: \$264,000. Ibid.

65. Ibid.

66. Northern Ontario Service Deliverers Association (November 2014).

67. Canada Mortgage and Housing Corporation [CMHC], Building Energy Efficient Housing (Accessed March 2015).

68. Ibid.

## REGIONAL DIFFERENCES: THE NORTH AND THE SOUTHWEST

The long-term economic success of the North requires infrastructure investment and the inclusion of affordable housing development in community planning. By contrast, infrastructure is less of a barrier in the Southwest. Long histories as manufacturing-based economies mean that cities and towns are well-established and are not as isolated as in the North.

The composition of Southwestern Ontario is also different than the northern region of the province. Southwestern Ontario is more populous than the North, serving as home to 12 per cent of all Ontarians<sup>69</sup>. The population of Southwestern Ontario is projected to increase by 8.4 per cent by the year 2041, compared to a decrease of 3.4 per cent for the North<sup>70</sup>. Still, both regions face an aging demographic: the number of children is projected to decline in both areas over the next few decades<sup>71</sup>.

While economic growth varies significantly across the North, from resource boomtowns to declining forestry communities and growing service-focused urban centres, the economies of the Southwest are more homogenous. Nearly all the communities in the region were dominated by manufacturing throughout the 20<sup>th</sup> century, and were significantly affected by the 2008 global recession: there are currently 300,000 fewer manufacturing jobs in Ontario than a decade ago<sup>72</sup>.

The issue of housing affordability, however, is one that both Northern Ontario communities and the Southwest share. While house prices and rents are generally lower in these areas than in some other parts of the province, lower income levels and increased poverty rates mean affordable housing is scarce<sup>73</sup>.

In the City of London, the City of Windsor, the County of Oxford, and the Regional Municipality of Niagara, only households earning incomes above the 50<sup>th</sup> percentile can afford the average market rent for a two-bedroom apartment<sup>74</sup>. This pressure is especially evident in Southwestern towns that have experienced manufacturing plant closures. In St. Catharines, for example, close to half of all renter households spend more than 30 per cent of their income on housing costs, placing them at significant risk of homelessness<sup>75</sup>.

69. Ontario Ministry of Finance (Fall 2014).

70. Ibid.

71. Compared to the rest of Southern Ontario and particularly the GTA region, where the number of children will increase by 2041. Ontario Ministry of Finance (Fall 2014).

72. Bradford and Wolfe for the Mowat Centre (2010).

73. Average incomes for full-time and part-time employees in Northern Ontario were 11% lower than the provincial average in 2006 (Suttor, 2011). In 2013, more than 19,000 households were registered on waiting lists for subsidized housing in Southwestern Ontario. Ontario Non-Profit Housing Association (September 2014).

74. Canada Mortgage and Housing Corporation and Ministry of Community and Social Services (2012); Ministry of Municipal Affairs and Housing, 2013 (Accessed online December 2014).

75. According to the 2011 National Housing Survey, 44% of renter households in St. Catharines spent more than 30% of their income on housing costs. Statistics Canada (2013).



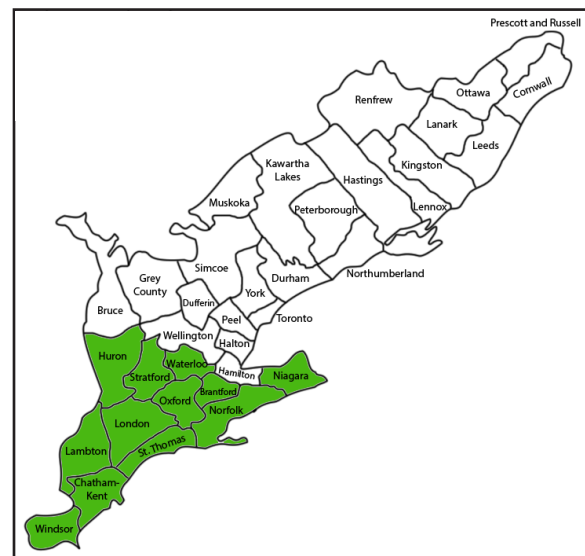
## LOOKING CLOSER: SOUTHWESTERN ONTARIO

The economic realities of Southwestern Ontario provide an interesting context for an analysis of the role of affordable housing in regional economic growth. While some parts of Ontario have recovered from the global recession over the past five years, a number of Southwestern communities continue to struggle with its impact<sup>76</sup>.

The Windsor-Sarnia area continues to have the highest unemployment rates in Ontario, followed by the London economic region<sup>77</sup>. Lack of employment opportunities has meant low-levels of in-migration to the area<sup>78</sup>. The large number of low-income residents has already become an expensive problem: the United Way estimated that the annual cost of poverty in Windsor-Essex County is over \$450 million<sup>79</sup>.

The Kitchener-Waterloo area is a notable exception to the trend of sluggish economic development, limited job opportunities, and restricted population growth present in much of Southwestern Ontario. The region's struggling manufacturing sector is offset by considerable

expansion in the technology, information, and recreation sectors. The area is currently home to over 1,000 tech firms and 700 start-ups<sup>80</sup>. But the presence of a well-funded research university and large tech firms like BlackBerry (formerly Research in Motion) are conditions that are difficult for other Southwestern cities to replicate easily.



76. Manufacturing jobs in Southwestern Ontario were also casualties of the rising Canadian dollar, which led to reduced demand for manufacturing exports. Bank of Canada (January 2012). The Canadian economy's recent economic slump, however, has resulted in the dollar plunging to its lowest level in almost six years, meaning that demand for manufacturing exports could be one the rise (Quinn, Bloomberg News, 30 January 2015).
77. Ontario Chamber of Commerce and Credit Unions of Ontario (2014a). By comparison, the province-wide unemployment rate in October 2014 was 6.5 percent. Statistics Canada (2014).
78. The population growth rate dropped to 0.7 per cent in 2013, and is expected to remain low throughout 2015. Ontario Chamber of Commerce and Credit Unions of Ontario (2014a).
79. Prieur for the United Way/Centraide Windsor-Essex County (June 2014)
80. Ontario Chamber of Commerce and Credit Unions of Ontario (2014b).



## Housing as economic investment

In an economically depressed region like Southwestern Ontario, there is typically weak net demand for housing<sup>81</sup>. This situation makes developers cautious about investing because demand levels, prices, and profitability are uncertain. Deteriorating housing stock and a lack of investment in new supply exacerbates negative community conditions, with serious impacts for upward mobility and human capital development. In addition, the social isolation of an area in decline means that residents are more likely to remain trapped in poverty cycles.

Economic recovery in Southwestern Ontario can be supported by investment in affordable housing. Increased employment opportunities are contingent on the region's ability to foster cluster-based economic development<sup>82</sup>. To build clusters around the emerging fields, such as technology, research and development, and digital media, a large amount of skilled labour is required<sup>83</sup>. These workers must not only be educated and trained, but also attracted to move and stay in Southwestern Ontario communities.

At the same time, international investors looking to establish new operations in Ontario will be drawn to areas that offer a high quality of life for prospective employees<sup>84</sup>. Vibrant communities with good schools, safe neighbourhoods, and efficient public transit will only attract skilled employees if they also offer a large supply of good-quality affordable housing for young couples and new families.

In the U.S., the increased affordability of housing and commercial space has actually drawn individuals and investment to a number of formerly hard-hit manufacturing centres. “Rust belt” cities weathered economic slumps over the past few decades, but have emerged with new, revitalized economic potential<sup>85</sup>. For example, Pittsburgh was recently chosen by *The Economist* magazine as one of the most livable cities in the continental U.S. While unemployment, poverty, and soft housing markets are less severe in Southwestern Ontario than in some American rust belt towns, the lessons they offer in urban revival can be useful on this side of the border.

The economic revitalization underway in the American rust belt demonstrates that the comparatively low cost of living in Southwestern Ontario can be a draw for new skilled labour and investment, provided there are plans in place to stimulate employment and reduce poverty<sup>86</sup>. Affordable housing for low-income residents is an essential part of this solution.



81. Meaning few net additions of households each year, or net loss.

82. Cluster-based economic development refers to a regional effort of concentrating economic resources around a certain field or industry in the area. This concentration of firms and investment strengthens the industry, allowing it to generate a client or consumer base outside the area (see: Bradford and Wolfe for the Mowat Centre (2010).

83. Ibid.

84. Oschinski, Chan and Kobrinsky for the Mowat Centre (2014).

85. Radwanski, *Globe & Mail* (16 January 2015).

86. Investment in affordable housing in places like London, Ontario, where one out of every five children is living in poverty can go a long way towards alleviating a number of social and economic costs that affect entire communities.

In Cleveland, Ohio, the Buckeye-Shaker neighbourhood experienced a significant decline over the past two decades. Formerly a bustling community for manufacturing workers<sup>87</sup>, the neighbourhood suffered from weak transportation planning and poor urban design<sup>88</sup>. The area was further impacted by the 2010 housing foreclosure crisis, which saw property values plummet and residential vacancies increase<sup>89</sup>. The physical deterioration of the community was evident in St. Luke's Manor, a hospital that closed in 1999 and remained vacant and vulnerable to looters for over a decade<sup>90</sup>.

In 2011, the non-profit agency Cleveland Neighborhood Progress partnered with a development company to renovate and repurpose the hospital. The project created 137 new affordable apartments for seniors, as well as space for community and supportive services. It also included space for a charter school, auditorium, and offices<sup>91</sup>.

The adaptive reuse of St. Luke's Manor was funded through a number of public and private sources. Public monies were received in the form of tax credits from the federal and state governments, as well as municipal funding. Added funding from the private sector and from Enterprise Community Partners, a national non-profit corporation that invests in affordable housing, made the project feasible. The impact of St. Luke's on the neighbourhood was enhanced by expanded public-private investment in the surrounding area, resulting in an additional new school and library<sup>92</sup>. The revitalization saw property values in Buckeye-Shaker rise by 24 per cent in only a few years<sup>93</sup>.

The neighbourhood transformation in the Buckeye-Shaker area is applicable to a number of Southwestern Ontario communities where families are struggling with declining incomes and unemployment. In Windsor, low-income residents are disproportionately grouped in low-income communities; of the city's 54,000 low-income residents, a third are concentrated in ten very low-income neighbourhoods<sup>94</sup>. The first step in revitalizing these neighbourhoods is to provide affordable housing, which can lead to future economic and community development. New affordable homes will also help struggling residents break the cycle of poverty, resulting in improved personal, professional, and social outcomes.



87. Buckeye Shaker Square Development Corporation (Accessed December 2014).

88. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, (Accessed online December 2014a).

89. Curry, Durban and Page (February 2014).

90. U.S. Department of Housing and Urban Development, Office of Policy Development and Research (Accessed online December 2014).

91. Ibid.

92. Cummings, News Net 5 Cleveland (3 August 2012).

93. Curry, Durban and Page (February 2014).

94. At 33.3%, Windsor has the highest proportion of the low-income population living in very low-income neighbourhoods of CMAs in Canada. National Household Survey (2011).

Employer-assisted housing (EAH) is another approach to expanding affordable housing options in struggling communities. Employers in a disadvantaged urban area may have difficulty recruiting employees because of concerns over safety or the long commute from other neighbourhoods. These employers may also have property investments whose value is at risk as the area declines. The inner-city employers most often involved in EAH are universities and hospitals, who have deep local roots and a shared interest in the well-being of the community.

These employers leverage their scale and resources to create a housing assistance program that can help stabilize their community. EAH is seen as increasing the competitiveness of the business or the effectiveness of the institution by attracting skilled employees and ensuring that they have access to safe, affordable housing opportunities close to work<sup>95</sup>.

EAH programs often give priority to affordable homeownership. The tools and resources used by employers typically include some mix of grants, forgivable loans, low-interest loans, and shared equity arrangements, as well as help with closing costs and savings plans<sup>96</sup>. In the U.S., the federal government made EAH an eligible activity within its HOME program in the 1990s<sup>97</sup>, and facilitated suitable mortgage rules to ensure that employer contributions were treated as buyer equity. By 2005 there were at least 750 such local programs on various scales<sup>98</sup>.

One example of EAH in a context of urban distress is the Live Midtown program in Detroit's Midtown and New Center neighbourhoods. This community is home to some of the city's largest employers, including the Detroit Medical Center, Henry Ford Health System, and Wayne State University. These organizations, along with the City and two large foundations, have implemented a strategy to stabilize the area and foster neighbourhood economic development<sup>99</sup>.

With the specific goal of drawing residents to the neighbourhood, the institutions provided financial incentives for their employees to buy or rent homes nearby. Over 800 employees have already taken advantage of the opportunity and moved into the Midtown neighbourhood<sup>100</sup>. The Henry Ford Health System has also committed to hiring local residents for hospital jobs, helping community residents break the cycle of poverty.



95. Pill (2000); Sands (2008).

96. Where municipalities are involved as partners in EAH programs, they may use some mix of the above options along with property tax reductions, density bonuses, or public infrastructure investment. In the less common cases where new supply is developed, assistance may include land, construction financing, and other resources.

97. The HOME Investment Partnerships Program (known as HOME) is a U.S. Department of Housing and Urban Development program wherein federal grants are directed to state and local governments to create affordable housing for low-income residents, often through partnerships with local non-profit organizations.

98. Pill (2000), pp. 11, 25ff; Drdla (2007).

99. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, (Accessed online December 2014b).

100. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, The Edge (2014b).



## Anchor institutions: Baltimore, MD; Akron, OH; and Pittsburgh, PA

A similar concept to Detroit's Live Midtown program is being developed in the troubled area of East Baltimore. In this case, the East Baltimore Revitalization Initiative is using the nearby John Hopkins University as an "anchor" institution to stimulate development. The University has agreed to prioritize hiring local residents and to offer contracts to local and minority-owned businesses<sup>101</sup>. This initiative hopes to boost the economic outcomes of the area, which in turn can draw more investment into the neighbourhood for job growth and revitalization.

In addition to acting as "anchors" to draw employees into struggling communities, universities and colleges are also key to developing regional human capital. Akron, Ohio, formerly a tire-manufacturing town, has harnessed the power of its university to jump start the local economy. Over the past decade, the University of Akron created a foundation that commercialized research, resulting in \$16 million in new assets for the university and the creation of 50 companies<sup>102</sup>.

In Pittsburgh, Carnegie Mellon University and the University of Pittsburgh responded to the city's on-going deindustrialization by investing in technology sectors that connected local industrial capacity with the universities' emerging research. Several decades later, it is estimated that approximately half of the jobs in the city are connected to one of the two educational institutions<sup>103</sup>.

In the past few years, the University of Windsor has adopted the strategies of these American institutions, as well as the example set by

the University of Waterloo, and expanded its connections to the local economy. The University of Windsor has invested in new infrastructure and prioritized specialization in areas such as aerospace engineering and sustainable manufacturing.

Graduates of these programs, however, will only be motivated to stay in the Windsor area if job opportunities exist and affordable housing is available. The University of Buffalo has opted to address this issue by working directly with the municipality to plan new residential and commercial developments surrounding its downtown campus, providing more housing options for employees and graduates<sup>104</sup>.

Anchor institutions don't have to be hospitals or universities. They can also be housing organizations, provided they have enough capacity to make significant investments in the community. Toronto Community Housing Corporation (TCHC), for example, led recent efforts to revitalize a number of areas through the creation of mixed-income, mixed-use communities. Like the anchor program in place through John Hopkins' in East Baltimore, TCHC's revitalizations also connect local residents to employment opportunities; 755 jobs were created through the Regent Park neighbourhood project alone<sup>105</sup>.

Even if they cannot afford to redevelop properties, social service organizations and housing providers can play an integral role in reshaping neighbourhoods, provided they are ready to take ownership of the revitalization and community-building efforts.

101. Ibid.

102. Radwanski, *Globe & Mail* (16 January 2015).

103. Ibid.

104. U.S. Department of Housing and Urban Development, Office of Policy Development and Research (Accessed online December 2014c).

105. More information on TCHC's revitalization projects is available on their website at: [www.torontohousing.ca/revitalization](http://www.torontohousing.ca/revitalization)



## CONCLUSION

In the 2015 Budget speech, the provincial government articulated a commitment to “building Ontario up.” The Province has prioritized job creation and economic growth, and recognized that investing in infrastructure is a key step in this process.

Affordable housing is an essential component of this infrastructure, which will strengthen our province and help move Ontario forward. A strong supply of suitable housing that families can afford will directly contribute to stabilizing local populations and increasing economic investment in struggling regions. Moreover, it will help individuals and families achieve their full potential.

At this stage, more research may be required to develop the best course of action for different areas in Northern and Southwestern Ontario in

relation to their specific economic, infrastructure, and social contexts. It is clear, however, that for sustained growth to take place, affordable housing must be addressed in regional and municipal economic development plans. However, it is also the Province’s responsibility to stimulate investment in local housing solutions. In the renewed *Poverty Reduction Strategy 2014-2019*, the Province committed to ending homelessness<sup>106</sup> — a goal that is impossible to achieve without an increased focus on affordable housing solutions.

The important linkages between housing and economic development are well-established. It is time that all levels of government work together and partner with stakeholders to explore innovative approaches to addressing the specific regional challenges present across our province.

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106. Government of Ontario (2014).

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