



BUREAU OF MUNICIPAL RESEARCH

A bulletin issued by the Bureau of Municipal Research

CIVIC AFFAIRS

MARCH 1977

2 TORONTO STREET

TORONTO



BE IT EVER SO HUMBLE:
The Need for Rental Housing
in the City of Toronto

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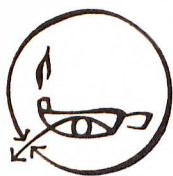
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Canadian Cataloguing in Publication Data

Bureau of Municipal Research,
Toronto, Ont. Be It Ever So Humble:
The Need for Rental Housing in
Toronto

Civic Affairs; March 1977
ISSN 0045-7027)

ISBN 0-919066-04-6 pa.

1. Rental housing — Ontario —
Toronto. I. Title

HD7305.T68B87 301.5'4
C77-001207-8

FOREWORD

This Civic Affairs differs from past Bureau publications in that it is technical and of primary interest to a specialist audience. This is because the study originated in a request by the City of Toronto Housing Department to participate in an examination of housing needs in the City. In a sense, then, this study is a background report from which policy implications can be drawn.

Despite its technical focus, we have published the full study for two reasons:

- 1) it provides a methodology for estimating the nature and scope of current housing needs. The affordability analysis in particular will be of interest to politicians and academics, planners and students working in the housing needs field;*
- 2) it draws together information from a variety of sources, up-dates it, and organizes it so that areas requiring further analysis or advocacy are highlighted.*

For the general reader, the Introduction and Section IV will be of most interest, as they summarize our approach and our findings.

Errata

Please make the following changes in your copy of "Be It Ever So Humble: the Need for Rental Housing in the City of Toronto" (Civic Affairs, March 1977):

page 13, 2nd paragraph, line 4: delete "for five years". Sentence should read: "Moreover, although new buildings would be exempt, the expectation that rent review will continue...."

page 18, footnote 3: delete "but this sample includes units where there were no increases in rents (for instance, because the lease did not expire during the year)."

page 36, line 2: delete "and 7". There is no Table 7.

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BE IT EVER SO HUMBLE: THE NEED FOR RENTAL HOUSING IN THE CITY OF TORONTO

INTRODUCTION

This is a report about the housing situations of tenants in Toronto. We hear and read a great deal about the "housing crisis", a daily litany of unsold housing inventories, high interest rates, delay-producing red tape, and the spiralling cost of land. These reports usually refer to a perceived crisis in *ownership* housing whereby the expectations of middle-income first-time buyers — the group who at one time were able to purchase detached single family houses — have been frustrated. The state of the rental housing market is frequently downplayed or passed over by the media (unless senior citizens' housing is involved.) One reason for this could be the existence of rent review legislation which is believed to place most tenants in a good cost position relative to owners.

The fact is that over half the City's households — about 137,000 out of 234,000 — rent accommodation. Many of these tenants have low incomes, and low-income households have not been able to hope for home ownership, let alone hold expectations about it. Other tenant households have jobs or ways of life that require a looser form of tenure, and so do not wish to purchase. For both types of tenants, renting is or can be a permanent situation. Moreover, in a rental market characterized by a drastic decline in new production and a low vacancy rate, as is the case now, both types compete, with the lower income tenants losing out because of their weak purchasing power.

The purpose of this report is to identify the nature of the need for rental housing, its general dimensions, and its incidence among certain groups in the tenant population. The focus is on *basic* need: households who are unable to obtain adequate housing that meets their minimum requirements in terms of size or quality of dwelling or in terms of cost in relation to income.

This Bureau study is actually part of a larger study of housing needs being coordinated by the City of Toronto Housing Department and due for publication later this Spring (1977). The overall study addresses a set of questions that deal specifically with the housing needs of City residents: who now has or is able to obtain adequate housing? who is not able to do so? It uses commonly accepted standards of adequacy and does not deal with desires or expectations about housing. The intent is not to forecast needs for a five-to-ten-year future, but rather to achieve an understanding of what the situation is now, and how it has arisen. This study should establish the direction for the City's activities in housing¹ over the next two to three years. It will also highlight the action required of senior levels of government — Metro, the Province, and the Federal government.

1. The City of Toronto's involvement in housing is best set out in the Housing Department's *Policy Review* (1976). Briefly, the City's housing activities include a land banking programme, a non-profit production programme, and a non-profit acquisition and rehabilitation programme. The City also has a policy of support for the voluntary non-profit sector (e.g., turning over land for development by a non-profit group),

and, where possible, encourages private sector residential development (e.g., new Official Plan amendments to provide incentives for development). In addition to the City administers several private sector rehabilitation programmes and operates various by-laws dealing with the construction or maintenance of housing. A number of City staff departments are involved in these activities.

This Bureau study has been purposely designed to make the best use of existing data rather than to generate new data. We have drawn together information on the private rented sector from a variety of secondary sources and organized it for convenient updating. A budgetary approach has been developed to estimate the extent of the cost problem among different sizes and types of tenant households. We have also conducted extensive interviews with tenant and landlord groups in order to gain an understanding of some of the qualitative aspects of housing need. But, because we have carried out no primary field research, our findings must be regarded as indicative rather than conclusive.

We have chosen to identify the City's housing needs separately from Metro-wide needs. One might argue with this approach since, in economic terms, Metro Toronto including the City is really one housing market.¹ However, by virtue of its current planning functions and regulatory activities, the area municipality is the main housing authority. Metro Toronto itself has adopted two "interim housing policy" statements, in 1975 and 1976, but so far its implementation of the policy has been narrow, consisting mainly of provision of housing for senior citizens. And the City of Toronto is the only area municipality in Metro that has chosen to extend its involvement in housing beyond the traditional planning role.

Our identification of needs within the City is justifiable further in that the goals of the City's housing policies are directly linked with the principal planning goal of ensuring that the city remains a place where a wide range of people, including low-income households and families with children, can live. Cognizant of the fact that housing problems extend far beyond its own boundaries or, indeed, the boundaries of Metro (i.e., in surrounding regions), the City has determined that it wishes to provide housing opportunities for a broad mix of people.

Given the current planning context and the City's own desires, it is logical for the City to try to maximize housing opportunities for at least the people resident within its boundaries. The questions which have guided our data collection and analysis are:

- who is housed in the private rental sector now?
- how has this changed and is it likely to change over the next two to three years?
- what evidence of need is there; how has it arisen; whom does it affect?

In the following pages we estimate that about 8,200 households live in housing that is physically inadequate, in the sense of overcrowding or of poor structural condition. We also estimate that between 25,000 and 30,000 out of 137,000 tenant households in the City of Toronto are likely to live in housing that consumes too much of their income. For the most part this group in basic need of housing is comprised of households on fixed incomes or on low incomes with little prospect of future improvement, of older households, and of family households, particularly single parent.

We indicate further that the opportunities for these tenants to improve their housing, in terms of condition or of cost, are narrowing.

The broad significance of these findings is that, if there is not enough housing of the right size, condition, cost, or tenure in the City, then effectively there are controls on who can and cannot live in the City. This is contrary to the image of Toronto as the livable, "people" city promoted by some politicians, planners, and the media over the past five or six years as well as to the policy intentions outlined above.

1. One could even argue that the market area goes beyond the Metropolitan boundaries. However, in our view, since 90% of the jobs in the City are filled by residents of Metro and since Metropolitan Toronto accounts for over 80%

of the occupied dwelling units in the larger Census Metropolitan Area, the Metro boundaries adequately define the larger market area for the City. (These statistics are based on the 1971 Census.)

Our analysis suggests that the private sector has not been able to provide suitable and affordable housing for these 30,000 plus households, nor is it likely to in the foreseeable future. Conversely, the assisted sector (including, in the City of Toronto, private non-profit, City non-profit, the Metropolitan Toronto Housing Company and the Ontario Housing Corporation) *is* able to serve these households, although at a level much lower than the demand. It appears that the City's own programme has the strongest prospects given current funding and administrative arrangements, although even its annual production represents just a "drop in the bucket" in terms of the needs.

The importance of this study is that we now know the scope of basic need and therefore the nature and size of the client group for assisted rental housing. Previously City housing officials could only guess that a significant need existed and that certain types of households would be in need.

The number of households in basic need is large; provision obviously cannot be made for all of them over the next few years. However, the number does provide for the first time a solid rationale for continuation of the City's efforts in the direct provision of housing, as well as a benchmark against which targets can be set.

Our findings also support any positive actions that the City can take to revive private sector residential construction and to manage the existing stock so that an acceptable level of maintenance and repair prevails.

It is clear, however, that the City cannot solve its housing problems on its own. Yet to date it is the only area municipality within the metropolitan region that has embarked on an active housing programme. Our findings suggest that Metro and the Boroughs must address themselves directly to the problem of ensuring adequate and affordable housing for tenants.

Finally, the profile of need set out here provides a basis from which to question the ownership emphasis of provincial and federal housing initiatives. Our research implies that programmes such as H.O.M.E. and A.H.O.P. make little if any dent in a sizable area of need in the City. Even the federal Assisted Rental Programme facilitates the production of units for middle-income tenants only. Our findings of need provide justification for more concerted action in the rental housing field by the senior levels of government. It goes without saying that any programmes must not have a single focus on production but rather must be concerned with the equitable distribution of units produced.

I THE CHARACTERISTICS OF TENANT HOUSEHOLDS

Census statistics show certain facts about tenants that are relevant to a consideration of their housing needs. These are listed below:

1. *Tenants comprise a clear majority of all households in the City.*

Between 1951 and 1971 the percentage of renting households increased by 21%, from 37% to 58% (Table 1), a result of long-term trends in both the stock and the occupancy of that stock. These trends occurred across Metro as well as in the City. Using preliminary Census estimates for 1976, we estimate that there are about 137,405 tenant households in the City, 58.6% of all households (Appendix B).

TABLE 1 Tenant-Occupied Units as Proportion of All Occupied Units

	<u>City</u>	<u>Metro</u>
1951	37%	29%
1971	58%	49%

Source: *Census 1971. Appendix B, Table 1*

2. *The size and composition of tenant households reflects general demographic changes that have occurred in the City or in Metro as a whole; in most cases the changes are more pronounced among tenants.*

General changes in population age structure, household size and family/non-family status for the City and Metro between 1951 and 1971 are shown in Appendix B, Tables 2, 3, and 4. For the City in particular, the proportion of smaller (one to three person) households and of non-family households increased dramatically. Family households, however, still represented about 2/3 of all households in the City. The proportion of childless and one or two-child families actually declined slightly (6% and 3% respectively), while families with three or more children increased significantly, from 10% to 19%.

Table 2 indicates that 2/3 of the City's tenants in 1971 (86,800 households) formed one or two-person households, and 10% were in households of five or more persons. The largest category of tenants was the 25 to 34 year olds (Table 3); in fact, when compared with all households, tenants appear to be a younger-aged group.

TABLE 2 Household Size, Tenant and All Households, City of Toronto, 1971.

	<u>Tenant households</u>	<u>%</u>	<u>All households</u>	<u>%</u>
1 person	43,425	33.2	52,270	23.3
2 person	43,375	33.2	63,565	28.3
3-4 person	30,275	23.2	62,350	27.8
5-6 person	9,520	7.3	31,260	13.9
7+ person	3,990	3.1	14,950	6.7
	<u>130,580</u>		<u>224,395</u>	

Source: *Census 1971. Appendix B, Tables 5, 7*

TABLE 3 Age of Household Head, Tenant and All Households, City of Toronto, 1971

	Tenant households	%	All households	%
15-24	16,700	12.8	17,655	7.9
25-34	37,880	29.0	48,995	21.8
35-44	22,210	17.0	42,325	18.9
45-59	25,525	19.5	55,185	24.6
60-64	8,040	6.2	16,860	7.5
65+	20,225	15.5	43,375	19.3
	130,580		224,395	

Source: *Census 1971. Appendix B, Table 8*

We did not have access to a Census breakdown of the family/non-family status of tenant households or of children present at the time of our analysis. A 1973 survey of private rental buildings in the City indicated that the majority of those tenants were in small households¹ and that there were few children per family.² However, the sample for this survey was small and was drawn only from high-rise projects in the City core area, so that it ignored much of the rental stock (large buildings outside the core, small buildings, houses, flats, and rooms throughout the City). We expect the figures for this "missing" stock might be quite different indeed. Certainly the waiting lists for both the City's non-profit housing and OHC units show a considerable number of lower-income families with children wanting rental accommodation. And our survey of tenant advocacy groups during the past summer convinced us of this need among families.

3. Tenant households tend to be "poorer" than owner-occupied households.

Table 4 shows that tenants tend to be "over-represented" at the lower end of the income scale, and "under-represented" at the upper end. Two qualifications to this interpretation are necessary: first, Census income statistics refer to incomes of all tenants, including those in public or non-profit housing as well as in the private rental sector. (This of course is true of any Census tenant characteristics.) Second and more important, one and two person tenant households appear to be the exception, in that they have higher median incomes than similar-sized households in general or owner-occupiers in particular (Table 5). The fact that low income elderly residents comprise many small owner-occupier households may explain this observation. The difficulty in making comparisons with straight income statistics is that they do not reveal assets or equity shares, and therefore may actually understate the resources available to a household; neither do they reveal the expenditures across which income is distributed. Our analysis of affordability, in Section III, attempts to deal with this latter problem.

1. A range of 1.2 to 2.9 persons per household, in comparison with the City's average-sized household of 3.18. See "Population and Housing Characteristics by Selected Projects in the Core," *Core Area Housing Study*, Klein and Sears, Damas and Smith, for the City of Toronto Planning Board, 1974, Appendix B, Table 4.

2. The range was 0.3 to 0.5 children per family, with the exception of a public housing project where the average was 2.0 or over. See Klein and Sears, Damas and Smith, *op. cit.*

TABLE 4 Percentage Distribution of Household Incomes, Tenants, Owners and All Households, City of Toronto, 1971.

	<u>Tenants</u>	<u>Owners</u>	<u>All Households</u>
under — \$3,000	17.2	8.6	13.6
3,000 — 4,999	13.4	7.6	11.0
5,000 — 6,999	16.2	10.1	13.6
7,000 — 9,999	20.3	18.6	19.6
10,000 — 14,999	19.4	25.1	21.8
15,000 — 19,999	7.7	13.6	10.1
20,000 +	5.8	16.5	10.3
	100.0	100.0	100.0

Source: *Census 1971. Appendix B, Tables 5, 6, 7*

TABLE 5 Median Household Incomes, Tenants, Owner-occupiers, and All Households, City of Toronto, 1971 and (estimated) 1976.

	<u>Tenants</u>		<u>Owners</u>		<u>All Households</u>	
	<u>1971</u>	<u>est. 1976</u>	<u>1971</u>	<u>est. 1976</u>	<u>1971</u>	<u>est. 1976</u>
1 person	\$5,245	8,925	3,576	6,085	4,996	8,502
2 person	8,940	15,213	8,469	14,412	8,787	14,952
3-4 person	8,619	14,667	11,594	19,730	9,993	17,005
5-6 person	9,108	15,499	13,139	22,359	11,944	20,325
7+ person	10,839	18,445	16,059	27,327	14,749	24,639
all households	\$ 7,473	12,717	11,034	18,777	8,808	14,989

Source: *Census 1971. Appendix B, Tables 5, 6, 7*

Looking just at tenant households themselves, we see that single person households (Table 6) and elderly households (Table 7) have the lowest incomes. Female-headed households have incomes considerably lower than male-led ones (a median of \$5,457 for females as against \$8,748 for males in 1971, or an estimated \$9,286 and \$14,886 in 1976).

Merely listing chief Census characteristics of tenant households obviously does not itself demonstrate housing need. The type of household seeking rental accommodation must be examined against the adequacy and availability of the existing or new rental stock and against its cost. Section II presents an analysis of the stock available to tenants, while Section III examines the problem of housing cost among tenant households.

TABLE 6 Percentage Distribution of Tenant Household Incomes, by Household Size,
City of Toronto, 1971.

	<u>1</u>	<u>2</u>	<u>3-4</u>	<u>5-6</u>	<u>7+</u>	<u>All</u>
	person	persons	persons	persons	persons	households
under — \$3,000	30.0	12.0	10.8	8.1	5.4	17.2
3,000 — 4,999	17.5	11.2	12.0	11.5	8.5	13.4
5,000 — 6,999	20.0	13.7	15.1	14.2	13.3	16.2
7,000 — 9,999	18.3	20.2	22.3	23.0	19.3	20.3
10,000 — 14,999	9.2	25.6	23.8	23.3	20.9	19.4
15,000 — 19,999	2.4	10.3	9.5	10.6	14.5	7.7
20,000+	2.4	7.0	6.4	9.3	18.0	5.8
	100.0	100.0	100.0	100.0	100.0	100.0
	(43,425)	(43,375)	(30,275)	(9,520)	(3,990)	(130,580)
median income, 1971	\$5,245	8,940	8,619	9,108	10,839	7,473
estimated median, 1976	\$8,925	15,213	14,667	15,499	18,445	12,717

Source: *Census 1971. Appendix B, Table 7*

TABLE 7 Percentage Distribution of Tenant Household Incomes, by Age of Head,
City of Toronto, 1971.

	<u>15-24</u>	<u>25-34</u>	<u>35-44</u>	<u>45-59</u>	<u>60-64</u>	<u>65+</u>
under — \$3,000	20.4	10.6	11.0	13.8	19.3	37.3
3,000 — 4,999	18.1	10.7	11.9	12.6	13.3	17.6
5,000 — 6,999	18.4	16.4	16.7	17.1	16.2	11.9
7,000 — 9,999	20.0	22.8	23.1	20.6	18.3	13.0
10,000 — 14,999	16.3	24.9	21.7	19.2	18.5	9.9
15,000 — 19,999	4.7	9.4	8.7	9.1	6.8	4.4
20,000+	2.2	5.2	6.9	7.6	7.5	6.0
	100.0	100.0	100.0	100.0	100.0	100.0
	(16,700)	(37,880)	(22,210)	(25,525)	(8,040)	(20,225)
median income, 1971	\$6,249	8,616	8,346	7,950	7,197	4,452
estimated median, 1976	\$10,634	14,662	14,202	13,529	12,236	7,576

Source: *Census 1971. Appendix B, Table 8*

II BASIC NEED: ADEQUACY AND AVAILABILITY OF RENTAL HOUSING

Published vacancy rate statistics are frequently looked to as indicators of "shortage", or of how much pressure there is on existing rental accommodation. Table 8 shows vacancy rates in the City and Metro for the past 6 years. It is important that these are considered only general indicators of how easy or how difficult it is to find rental accommodation at a particular time. Vacancy rate calculations are based only on buildings containing six or more units; they therefore ignore rented rooms, flats, and self-contained units in converted or purpose-built dwelling houses.

TABLE 8 Vacancy Rates, City of Toronto and Metro

		City	Metro
		2.8%	2.9%
1971	June	2.4	3.4
	December	2.7	3.1
1972	June	1.5	2.4
	December	2.2	2.0
1973	June	1.4	1.5
	December	1.3	1.1
1974	June	1.0	1.0
	December	1.0	1.1
1975	April	1.7	1.8
	October	1.3	1.4
1976	April	1.0	1.2
	October		

Source: CMHC, *Apartment Vacancy Survey*. In 1975 the dates of monitoring were changed from June and December to April and October.

Notwithstanding these remarks, a breakdown of vacancy figures by size of unit can indicate the distributional aspects of housing supply. A recent Housing Department staff report uses such a breakdown to show relatively high vacancy rates among newer 2 and 3 bedroom apartment units (1.8% and 3.0% respectively) in the central areas of the City.¹ This kind of information means that the question of "shortage" must be phrased quite specifically: is there enough housing of the right size, condition and cost in the right place at the right time? This section examines the quality, size and unit mix of the rental stock.

Quality of the Stock

An assessment of the quality of housing usually relies on indicators of crowding and lack of basic facilities or poor structural condition. Statistics Canada defines crowding to mean more than one person per habitable room; basic facilities include such necessities as hot running water, bathtub or shower, indoor toilet; examples of poor structural condition are

1. Staff market study for the East Downtown area, October, 1976.

bulging walls, cracked plaster, sagging wooden frames. These measures have obvious limitations, but they are the best available.¹

The 1961 Census showed that 6,129 dwelling units in the City had one or more structural deficiencies; this was 3.4% of all units, twice the rate of Metro as a whole.² The 1971 Census did not include data on housing in poor condition. However, the Statistics Canada Household Incomes, Facilities and Equipment survey (H.I.F.E., 1972) showed that about 3% of Metro's total housing stock lacked basic facilities. Assuming that since 1961 the City has improved in relation to Metro, if only because of its rapid redevelopment during the 1960's and early 1970's, and that the proportion of inadequate rental units is not smaller than the proportion of all units considered to be inadequate, then we could estimate that about 4,000 to 4,200 rental units in the City are inadequate at the present time (Appendix C). This is neither a large number nor a large proportion of rental units. Some households, though, are more likely to live in inadequate housing than others. The H.I.F.E. data show that, generally, the incidence of inadequacy is highest among low income households. A study by the Metro Social Planning Council in 1974 found that, among households living on some form of social assistance (95% of whom were renters), only 27% lived in good housing, while 44% lived in substandard units.³

The proportion of rented units that are crowded is again not large. From the 1971 Census we can determine that 4.8% of the City's apartment units were over-occupied. (The H.I.F.E. survey found 4% of all units in Metro crowded.) Assuming that 95% of apartment units would be rental in 1971, then about 4,287 rental units were crowded. The current estimate would be 4,200 to 4,500 units (Appendix C). Crowding seems to increase with household income up to about the \$10,000 level.⁴

These 4,200 units must be considered additional to the 4,000 units already identified as inadequate; the H.I.F.E. data suggest that crowding and lack of facilities seldom occur together (in less than 1% of total stock). Therefore, we estimate that there are about 8,200 inadequate units in the City.

Apart from these conventional indicators of housing quality, there is information which suggests another, perhaps equally important, definition of adequacy/inadequacy: the ability to get repairs done, as they arise. This information is derived from the annual reports of the Development Department on housing standards complaints and from our survey of tenant advocacy groups. The Development Department report for 1975 shows that, of 4,008 complaints received, almost 1/3 (30%) concerned properties already known to the Department (i.e., properties and owners on the active list of housing standards violations). More than 3,000 of the complaints were filed by tenants and neighbours; at a minimum 90% of the properties would be rental properties.⁵ Most summonses issued as a last attempt to enforce by-laws involved absentee owners (510 out of 533 issued in 1975). A second source of information, the files of Tenant Hotline,⁶ show for the same period

1. They do not include for instance, such factors as the presence of vermin and other pests or the frequency of ordinary building maintenance (cleaning of hallways, garbage removal). A recent *Globe and Mail* article (15 December 1976) highlighted a particularly severe example of this type of inadequacy in the Borough of York.

2. As reported in City of Toronto Planning Board, "Substandard Housing" Research Bulletin Number 2, November 1973.

3. Social Planning Council of Metropolitan Toronto, *The Rent Race*, 1974, p. 45.

4. H.I.F.E., 1972.

5. A breakdown of complaints by type is not readily available from the Development Department. This information could be obtained only from case records of inspections carried out.

6. A tenants' advisory and assistance service operating out of the Don Vale Community Centre and funded under the Ontario Legal Aid Plan.

that the highest proportion of calls for advice (837 out of 6,015) were concerned with violations of the housing standards and health by-laws in rental accommodation. This was greater than the number of calls concerning the (then) new rent legislation. Illegal evictions represented the largest proportion of cases actually requiring court action (103 out of 413 cases), but problems with maintenance and health standards ranked second (82 cases).

In comparison with the foregoing statistical information which showed that lack of facilities and crowding are present but not extensive, this data suggests there is a frequent and continuing problem in the City of getting some landlords to maintain basic standards. One might hypothesize that this problem arises most frequently with the small landlord or the investor-landlord, but the types of landlords and how they operate is an area requiring further research.

Size and Mix of the Stock

The available data on rental unit size distribution suggest that some changes have occurred since 1971. Table 9 shows that bachelor-sized units may have increased as a proportion of all rental units while, conversely, the proportion of larger units may have decreased, particularly in the private rental sector.

TABLE 9 Estimated Changes in Dwelling Unit Size Distribution, Rental Stock, City, 1971-1976.

	<u>Size Distribution (%)</u>					
	<u>bachelor</u>	<u>1-bedroom</u>	<u>2-bedroom</u>	<u>3-bedroom</u>	<u>4+bedroom</u>	<u>All</u>
Census 1971	11.2	44.2	29.1	10.0	5.4	100
Units Produced 1971-1976						
a) assisted sector	16.7	50.9	14.5	14.5	3.4	100
b) private sector	27.1 ¹	43.9	23.8	5.0	0.3	100

1. Bachelor and junior one-bedroom.

Source: *See Appendix C*

We can identify certain processes whose net effect may be to further reduce the range of choice in housing available to tenants. Whitepainting, condominium conversions and certain City by-laws operate actually or potentially to affect the type of households occupying the rental stock. The recent decline in residential construction within the City is a fourth process whose effect could be to force a "filtering up" of former low-income stock to middle-income households. Each of these processes is described separately below.

1. Whitepainting

There is no doubt that whitepainting, the purchase and rehabilitation of older houses by middle to high income professionals and developers, has resulted in the physical upgrading of the stock. But we must ask the question: "who benefits"? Surprisingly,

there is little data on the tenure changes that we assume accompany much whitepainting.¹ Somewhat better documented are the income characteristics of whitepainters and of the former residents, although the sample sizes have been small.² This income change may be the more important process because, regardless of the increase or decrease in the number of rental units due to whitepainting, the effect is to exclude households who would formerly have used that type of housing (usually, family-sized) but now cannot afford the price.

The threat posed by whitepainting to households requiring older and larger housing appears to have lessened in the last two or three years as developers have found the prospects in this form of redevelopment less attractive. Complacency about whitepainting is not justified, though, on two counts. First, individuals are still purchasing and renovating houses; developers in fact are selling off their land assemblies to these new owners.³ Second in certain areas of the City, conversion of either single family dwellings or rooming houses to luxury bachelorette apartments is proceeding rapidly.⁴

2. Condominium conversions

Conversion of existing rental units to condominium ownership again could reduce access within the rental market, unless the tenant occupying the unit can afford to buy it. The City's general policy is not to allow conversion of rental buildings until the vacancy rate for comparable accommodation in the surrounding area has increased to at least 2.5%; although in practice decisions are made on site-by-site basis, according to the merits of the project. Perhaps because of this policy, the number of conversions in the City has been quite low: since 1969 plans involving the conversion of 1267 units have been submitted or registered.⁵ An inspection of the project addresses indicated most conversions have been in high-income districts.⁶ The effects of these conversions, or similar ones, on tenants' housing needs over the next two to three years will not be known, however, unless some monitoring is conducted on the housing moves made by the tenant who does *not* buy his converted unit. Does that tenant move into another rental unit that had been or could have been occupied by a lower-income household? If this were the case, then condominium conversions

1. There are 4 possible shifts in tenure, each of which may or may not affect the rental stock:

- former rooming houses and other rental + single-family ownership (less rental);
- former rooming houses and other rental + self-contained apartments, where owner may reside (different type of rental);
- former single-family ownership + new single-family ownership (no change in rental);
- former single-family ownership + new self-contained apartments, where owner may reside (more rental).

The City Planning Board Report, *Housing Low-Income Single People*, provides the best description of these processes as they affect singles, but contain no estimates of numbers of households involved.

2. For example, *New From Old: A Pilot Study of Housing Rehabilitation and Neighbourhood Change*, City Planning Board and CMHC, 1974;

T. Chlebowski, "An Empirical Thesis on Whitepainting in Toronto", unpublished M.Sc. document, U. of Toronto, 1975. The City/CMHC study, which was only a pilot, found that most families who had sold their houses to whitepainters moved into rental accommodation in suburban areas.

3. Development industry representatives interviewed during the course of this study confirmed that this was in fact happening, although they provided no data.

4. See, for instance, report of the Commissioner of Planning to the Buildings and Development Committee, August 19, 1976, regarding the South Parkdale area.

5. Metropolitan Toronto Planning Department, Development Control Division. Figures as of September 1976.

6. The Harbour Square project comprises almost half the units submitted for conversion so far.

would have an indirect effect on the availability of rental housing stock.

3. City by-laws

The "adults-only" by-law provides the most recent example of legislation where the intent is to protect certain rights regarding the availability of adequate housing but where the effects remain doubtful.¹ The new by-law, effective October 1, 1976, prohibits the spread of adults-only buildings through conversion or new construction, but allows landlords of existing adult buildings to continue renting to childless households (Appendix C).

It is too early to determine how effectively this by-law can be enforced. Only about 50 apartment owners in the City have notified the Development Department that their buildings were adults-only on the effective date of the by-law, and there have been few calls from tenants.² A recent Housing Department staff study shows that developers are still building large 3-bedroom units, in the central area at least, but that the cost of these will be beyond the reach of all but middle to higher income families.³ Thus even strict compliance with the by-law may not produce the desired result of freeing up access to larger-sized housing for the range of tenant households who might require it.

In the meantime, a large proportion of existing adults-only units in the City will remain unavailable even to small families, such as a mother and one child. Although there has been much debate on this issue, the exact proportion of adults-only units has never been calculated. Adults-only restrictions are common in large apartment buildings but are by no means restricted to them. The University of Toronto Housing Registry, with listings from 4,000 landlords, finds its greatest need is for accommodation that will accept children. The Open Door Centre and Rooms Registry Service reports that, out of 333 listings of apartments and flats at November 1, 1976, 157 or 47% were not available to households with children.

4. Decline in new rental construction

Perhaps the most important factor affecting the availability of rental accommodation is the decline in the construction of new residential buildings. Table 10 shows that privately-financed (non-NHA) rental construction has dropped rapidly over the last three years.

TABLE 10 NHA and Non-NHA Financed Rental Units Under Construction, City and Metro, 1974 to 1976

AT	City		Metro	
	NHA	Non-NHA	NHA	Non-NHA
September 1974	1,583	2,078	9,381	3,535
September 1975	1,110	1,454	1,823	3,108
September 1976	1,577	301	2,150	1,582

Source: *CMHC Monthly Report, Toronto Office Area*

1. The rooming house by-law (412-74) is another. In attempting to improve physical standards of housing for roomers, it has led to the reduction of occupancy at 463 addresses (February 1974 to May 1976). Development

Department records.

2. Information provided by the City Development Department, December 1976.

3. Staff market study, *op. cit.*

Units that are produced now tend to be "luxury" quality, at high rents. This situation was forecast two years ago in a report to the City Planning Board:

"If inflationary conditions continue, the private sector will *no longer provide for the spectrum of occupants that it has historically* . . . the current cost of building and the current cost of financing, in combination with current rents seem to preclude the provision of any sizable quantities of rental housing by the private sector at this time . . . It must be assumed that unless there are changes in the economic situation, lending policies or in government regulations, the private sector will provide only condominium housing or luxury rental housing in the City; it will be unable to provide any housing for those of modest means."¹ (Emphasis ours.)

Several factors in addition to those mentioned in the report contribute to the unwillingness of the industry to build. The OMB hearing on the City's new Official Plan amendments have only just begun, and a decision will not be forthcoming until at least mid-1977. Developers may be holding back applications until they are sure about the direction of overall development policy.²

Rent review legislation also is frequently cited as a factor causing the decline of new construction. To the extent that it reduces the possible revenue from existing buildings, it is believed to impair the ability of the industry to produce new buildings. Moreover, although new buildings would be exempt for five years, the expectation that rent review will continue is said to discourage developers from investing now. Statistics published by the Rent Review Officer show only the rate of rent increase awarded the landlord, not his rate of return, and therefore we cannot comment accurately on how revenues have been affected. Development industry spokesmen interviewed during this study maintained that rent legislation was really just the "last straw" in influencing their investment decisions: the economics of building were bad *before* rent review came into effect.

A third factor contributing to a lower level of production activity is undoubtedly what developers term the "uncertain political climate". After experiencing the strong citizen-led movement to preserve low-rise neighbourhoods in numerous areas of the City, private industry remains cautious. If housing is to be used as a "political football", then they want little part of it.

The prospects for assisted private sector housing production are only slightly more encouraging than those for privately-initiated projects. First, the federal government's Assisted Rental Programme (ARP), introduced in November 1975, has so far created little interest among developers in the City. Land costs alone might offset the benefits of the \$1,200 per unit annual interest-free loan.³ And, although the terms of ARP permit the spreading of a capital cost allowance over all rental buildings having CMHC certification, builders say they are not making, at present, sufficient profits on rental stock for this tax benefit to act as an incentive. Since the programme does not require the developer to offer rent supplement units, ARP financing in any event would not increase the availability of cheaper rental housing.⁴

1. Klein and Sears, Damas and Smith, *op. cit.* p.39

2. This was the opinion expressed by developers interviewed during the course of our research, despite the fact that the new plan offers incentives to developers who build multi-use structures which include housing.

3. This loan is interest-free only for a period of five years and then is repayable at an NHA rate.

4. The West St. Jamestown project is being financed under ARP; its rentals will range from \$245 (bachelor unit) to \$434 (3-bedroom unit).

Second, the effectiveness of the City's own efforts to attract private rental construction through joint venture arrangements is as yet untested, hinging as it does on the approval of the Official Plan amendments. Joint ventures are attempts to encourage the production of rental housing where otherwise it would not have been undertaken or where it would not have been available for low and moderate income groups. Six or seven proposals involving a total of 350 units are currently in initial stages of negotiation and Housing Department officials remain optimistic about the potential moderate-or low-rental housing that could be produced.¹ Yet, apart from the uncertainty surrounding the Official Plan, the main problem with joint venturing is that developers are not sufficiently aware that the possibility exists and that it is attractive, guaranteeing the sale or leasing of the project. One industry official interviewed alluded to another problem, mentioned above: the risk of becoming embroiled in political disputes at the municipal level, perhaps not with the elected officials (the joint venture arrangement is, after all, an *agreement*) as much as with local community groups.

Therefore, should the rate of private construction activity continue at a low level over the next few years, the prospects are clear. We can expect increased competition within the existing stock of market rental housing and, hence, a continuation of the "filtering up" to middle-income groups of housing units that formerly would have been used by those with less purchasing power. Similarly, although we cannot quantify (in terms of net decreases in rental stock) the changes brought about through whitepainting, condominium conversions, and legislation such as the adults-only by-law, the occupancy of the rental stock appears to be changing in such a way as to prejudice the chances of lower-income and larger-sized tenant households. Changes in the mix of unit types of the rental stock may also operate to narrow the potential range of choice available to these tenants.

Alternative opportunities in the social housing sector are limited or closing. We know that:

- i) the Ontario Housing Corporation is moving away from a policy of building low-income family units toward one of obtaining rent supplement units in existing private buildings. The existing rent supplement programme in the City is not large (715 units). Since there is likely to be little new private construction for the next few years, the opportunities for expansion are constrained, particularly if vacancy rates continue at their same low level. The number of City applicants for OHC at March 1976 was 3,641.² There are no estimates of an average waiting time prior to rehousing as this depends on the applicant's household size and preferred project in addition to the availability of units. Vacancies occur less frequently now; turnover is about 10% , in comparison with the 14% of past years.

1 Among the techniques are:

- i) The City specifies the type of housing that should be built and the developer builds it, in anticipation of its guaranteed sale to the City;
- ii) the developer and the City jointly renovate a former residential building with the City assuming ownership of the modernized rental units;

- iii) the developer who wishes to build only one storey strip commercial takes advantage of the permitted residential density, with the City assuming ownership of the resulting housing.

2. We acknowledge the unreliability of using waiting lists as sources of precise information but, in the absence of better information, these at least provide an indicator of the structure of expressed demand.

- ii) the Metro Toronto Housing Company provides senior citizen housing, but at March 1976 the waiting list numbered 2,273 applicants, 1,054 of whom lived in the City. Forty percent of all applicants express a preference for living in the City, although only 16% of Metro's stock is in the City.
- iii) the City's non-profit housing and its acquired housing programmes have not yet provided a large number of additional units in relation to the total rental stock (1,643 units, about 1% of stock). Starts were delayed during 1975 due to the numerous difficulties involved in implementing new programmes, for instance: securing funding, processing approvals, doing design work. As of December 1976, however, 631 units had been started, to be ready for occupancy towards the end of 1977.¹
- iv) at August 1976 the private non-profit sector (comprised of church groups, clubs, community groups, etc.) had produced just over 300 units and another 25 were under construction. Proposals for over 500 new or existing units were under discussion, but because this sector has been plagued by difficulties with start-up funding and mortgage funding, it is not known when these projects will get underway.² Land costs in the City pose the problem of whether affordable rent levels are possible under existing funding arrangements.

This Section has examined one dimension of basic need, the adequacy and availability of rental housing. It has described the nature of this need, quantified its extent or shown its incidence, and, where possible, outlined some of the causes.

While the quality of rental housing *in general* must be considered adequate, there are still about 8,200 households, the majority of whom would be low-income, who live in physically unacceptable conditions.

A significant influence in the creation of inadequacy may be the "gatekeeper" role of landlords in the provision of housing. This role was only touched upon during the course of our research but we feel it is a factor which merits its own study. The Status of Tenants Task Force Report (September 1975), for instance, demonstrated that a tenant has minimal control over ensuring that even minimum standards of repair and maintenance prevail. This report criticized the City's by-law enforcement and appeal procedures as means by which a landlord could be held responsible for general housekeeping duties in his property. We understand that, until very recently, only a few of the report's recommendations had been acted upon.³

Finally, it seems that privately rented housing is no longer available to a wide range of tenant groups, as it was in the past; increasingly its ability to serve a variety of demands is being impaired. Larger households or family households or those with limited purchasing power appear to be most affected. Section III, which explores the affordability problem in rental housing, adds another dimension to this analysis of basic need.

1. Hydro Block, Dufferin/Gwynne, and 1884 Davenport (383 units). Pembroke/Sherbourne (196 units) is scheduled for completion in July 1977, and Coleman/Dawes (52 units) for July 1978.

2. The Ontario Welfare Council report, "Community Housing Interim Finance Problems" (September 1976), analyses the financial problems of the non-profit sector.

3. This is mentioned in our conclusions.

III BASIC NEED: AFFORDABILITY

We have defined affordability as a household's ability to purchase a basic amount of both standard housing and standard non-housing goods and services. A household with an affordability problem, then, has an income below the total required to pay for housing and for minimum acceptable amounts of food, clothing, and other necessities. In this case, paying for suitable housing means sacrificing other necessary purchases.

The method used in our analysis of affordability is outlined in detail in Appendix D. For the general reader, we show the relationship between tenants' incomes and the cost of rental housing by calculating the minimum budget (or expenditure) for housing and other necessities required by a household of a certain type and then determining how many households of this type have incomes equal to or less than this minimum.¹ The overall total of households with incomes below the minimum budget is the number of households whom the current private market cannot adequately serve. These households are considered to be in basic housing need in terms of housing cost and therefore to form the client group for assisted *rental* housing. Even the assisted home ownership programmes are not likely to be able to provide affordable housing for this group.

Using five household size classifications and the corresponding budgets, we estimate that between 25,000 and 30,000 households — almost a quarter of all tenant households — are likely to have serious cost problems in the current rental market. Table 11 presents our findings in summary form (see Tables 4, 5, and 6 in Appendix D for more detail). We have assumed that a household of a given size requires an appropriately but still modestly sized unit in order to live at an acceptable standard. One caveat in interpreting the table: because these estimates are not derived from field survey, they represent only the *potential* size of the cost problem. That is, some proportion of these 30,000 might now be living in satisfactory accommodation where the rent is affordable. A problem would arise were they to have to move for some reason: conversion of the building, demolition of the building, eviction, a change in housing requirements (such as the death of a spouse or the birth of a child). The estimates show, then, the number of households by type who hold a tenuous position in the private rental market. In social planning terminology, they are "at risk".

At the time of this analysis, a Census tabulation of tenant households by family status was not available. We have estimated that elderly non-family households and family households with children form the largest proportion of those tenants with an affordability problem. In a strict affordability sense, family households appear to be in the worst situation: households in the first, second, and third income quartiles are unable to afford the required size of unit (Appendix D, Table 5). The exception is the mother-led family (not shown), where need affects more than 75% of the households. All mother-led households on social assistance (F.B.A.) are in basic need.

The affordability problem in rental housing remains despite rent review legislation which took effect in January 1976, retroactive to August 1975.² The Rent Officer's

1. Income statistics are based on the 1971 Census, updated, and the household budgets have been developed by the Social Planning Council of Metropolitan Toronto (*Guidelines for Family Budgeting*, 1976.)

2. Review is exactly what its name implies — the examination of a landlord's rises in costs to determine whether he is justified in passing them through to the tenant. The purpose of

the legislation is to phase rent increases in gradually and therefore it does not mean a freeze or necessarily even an 8% ceiling. Any burden posed by rents on certain tenant households is not a matter to which the Act specifically addresses itself.

TABLE 11 Number of Tenant Households in Basic Need (Affordability), City of Toronto,
1976

<u>household</u> <u>size</u> <u>(median income)</u>	<u>estimated</u> <u>number of</u> <u>households²</u>	<u>estimated number</u> <u>of households in</u> <u>basic need³</u>
1 person (\$8,925)	45,618	low: 14,906 (13,903) high: 15,864 (14,496)
2 person (\$15,213)	45,618	low: 10,276 high: 10,776
3-4 person ¹ (\$14,667)	31,878	low: 8,514 (7,352) high: 10,937 (8,833)
5-6 person ¹ (\$15,499)	10,031	low: 3,504 high: 4,109
7+person ¹ (\$18,445)	4,260	low: 1,207 high: 1,468
	<hr/> 137,405	<hr/> low: 38,407 high: 43,144

less: 13,794 households in assisted housing.⁴

adjusted total: 24,613 – 29,170 renting
households in basic need

Notes to Table 11:

1. The median income shown applies to the household size category as a whole. In the actual calculation of numbers of households in need, only the "family-aged" (25 years to 59 years) households were used, and income distributions developed for them. See Appendix D, Table 4 for full explanation.
2. The 1971 size distribution of tenant households was applied to the 1976 estimate of total tenant households. See Appendix B.
3. High and low estimates of need are based on two levels of household expenditure, each for minimum amounts of housing and non-housing goods. One is based on likely rents at the cheapest end of the private rental market; the other is based on average rents found by a CMHC survey. See Appendix D and Table 4 in particular. The figures in brackets show the number of households who would still be in need if 1-person households were housed in bachelor units rather than 1-bedroom, and 3-4 person households in 2-bedroom units rather than 3-bedroom. If this were the case, the total estimate of need would be reduced by 2,165 households to 3,472 households.
4. This figure is calculated by adding the 8,617 non-senior assisted housing units in the City and the 5,752 senior citizen units and allowing for a 4% vacancy rate. The assumption is made that the tenants occupying these units have been selected from the need groups identified. Without an analysis of assisted housing tenants we cannot prove or disprove this assumption.

August 1976 report showed that for 163 hearings in the City of Toronto the average increase granted was 12.45%, as against an average 19.58% requested.¹ This 12.45% of course, is an indicator of just the level of rent increases which have gone through the first phase of the rent review process. (We understand that only about 10% to 15% of all rental units in Metro have been reviewed by the Rent Officer.) Information on the increases allowed on appeal to the Rent Review Board is not yet available to the public. Further, it is not known how many tenants and landlords settled for an 8% increase without recourse to the review process, nor is it known how many illegal increases there have been.² Because the legislation did not include provision for registration of all rents, there is no guarantee that when a unit becomes vacant it will not be offered at a higher rent.

Comparing the 12.45% increase with increases prior to rent review poses a similar problem, because the rate of previous increases is unclear. A CMHC survey for the January to June 1975 period indicated a 13.3% overall increase in Metro area rents, and a Ministry of Housing survey during the summer of 1975 found an 11.7% overall increase in Metro.³ Yet the Metro Tenants' Federation also conducted a survey in summer 1975 and found that rents had risen 18.3%, in Metro, while in the City they increased slightly less, 16.9%.⁴

Using the CMHC figures, 12.45% is a lower rate of increase than in 1975. Yet it is still double the increase during the 1971-1973 period.⁵ And wages rose only 9 to 10% over 1975-1976, with the lower income groups receiving a slightly smaller share of total income.⁶ It is not likely that rent review has eased the basic affordability problem experienced by almost 1/4 of Toronto's tenant households.

1. These figures pose some problems because they relate mainly to cases heard during June and July, and include no information on the range of increases allowed. During the course of our research we spoke to one developer who had been allowed an effective 17.5% increase in rents charged.

2. Tenant advocacy groups interviewed said they frequently face the situation now where a landlord intimidates a tenant into paying a larger increase, threatening him with eviction (despite the fact that this is also illegal under the Landlord-Tenant Act.)

3. Ministry of Housing, Rent Survey, October, 1975. The Ministry's 1976 survey (October 1976) reports a 9.5% rise in Metro over the past year, but this sample includes units where there were no increases in rents (for instance, because the lease did not expire during the year).

4. The Federation's survey showed a consistent relationship between the size of unit and the rent increase: bachelors 14.9%, 1-bedroom 17.8%, 2-bedroom 19.4%, 3-bedroom 20.7%. The Federation concluded that large tenant households were being most penalized. A recent Housing Department staff report confirms this trend to larger rent increases for 2 and 3-bedroom apartments in 1976. Market Study, East Downtown Area.

5. The Core Area Housing Study, *op. cit.*, estimated increases in rents at 5-6% a year between 1971 and 1973.

6. Statistics Canada, *Income Distributions by Size in Canada*. Preliminary estimates, 1975.

IV SUMMARY AND CONCLUSIONS

By 1971, over 1/2 the City's households lived in private rental housing. It is assumed that, at the least, this proportion has been maintained since then. Most tenant households are smaller, younger and have lower incomes than households in general, but this does not mean that the majority of tenants are non-family households. On the contrary, there are estimated to be well over 14,000 tenant households with five or more persons, many of which would have children present, and over 6,600 mother-led families on FBA, 95% of whom would be renters.

There is evidence that many of these households are in basic housing need in terms either of adequacy and availability (defined as a minimum standard of repair and space per person) or of affordability (defined as the ability to purchase minimum amounts of both housing and non-housing goods and services).

- About 8,200 tenant households live in housing with some physical inadequacies.
- A number of tenant households are affected by more subtle changes than "condition", that is, by changes in the size and unit mix of the housing stock (e.g., a decrease in large-sized units for large families). The exact number cannot be estimated but the process seems clear.
- Between 25,000 and 30,000 households occupy a precarious position in the market where the rent they pay, or are likely to pay, is more than they can afford.

Although we conducted no survey research, it does appear that, as a general rule, a household gets what it can pay for in the current rental market. Thus whether or not a unit of the right size and condition is available to a particular household depends on whether that household can pay the going market rate. This situation is likely to continue and to intensify over the next few years as competition for rental housing increases.

The price mechanism is not the sole allocator of rental housing, though; it also appears that the landlord plays a key role in the distribution of rental housing. We feel this factor is of some significance in Toronto, but it requires further research. Few studies have attempted to look systematically at how types of landlord and styles of management influence basic need. The small landlord with few resources, for instance, might be the major provider of inadequate (but affordable) housing. He might also be easy prey for an entrepreneur who wished to purchase and convert the units to higher-priced accommodation. Either situation provides a basis for policy action.

In Toronto's current private rental housing market, certain types of household appear to consistently lose out: households on low or fixed incomes, older households, and family households, particularly single-parent. For these households, housing opportunities in the City are narrowing. Existing housing is unacceptable, in terms of condition or size, or too expensive. While house purchase has seldom been a housing option for most households in basic need, now many will find increasing difficulty in moving even to more satisfactory *rental* accommodation.¹

1. The 1976 Preliminary Census Estimates have become available since the body of this report was written. These Estimates have indicated a drop of 100,000 in the City's population since 1971 and a smaller household size, and have been used by some observers to argue that the continuing need for family and large-sized housing is not justified. So far the Estimates have not been verified. Assessment data for the City indicates a higher population count. Indeed, the reliability of the 1976 Census is being questioned by a number of cities across the country. Regardless of whether the smaller households

in 1976 mean fewer families with children (and more non-family households) or smaller families with children, our finding regarding the continuing need for housing suitable for families with children (particularly low-income households) remains valid, given the objectives of the City's housing policy. The point is that households who have the most difficulty in finding suitable accommodation have exercised no choice; the supply of large-sized units, or units permitting children, or affordable units has decreased without reference to them.

Our analysis of the private rented sector therefore sets forth clear grounds for a continuing public sector role in the support for and provision of adequate modest rental accommodation for a variety of household types. Our findings have significance for the four levels of government involved in housing.

The City

1. Encouragement of private sector production

The City's target of 2,000 units in 1977¹ is a statement of readiness to approve private projects to that amount. The new Official Plan amendments provide incentives to encourage developers to build housing, although of course they do not guarantee that a given number of units will be built. The level of interest rates is a critical factor. Moreover, the OMB decision on the Plan will not be made until later in the year. Should economic conditions improve so that the private sector becomes more willing to build, then this target should play a positive role in helping the City to achieve its objectives of maintaining a mix of public and private developers.

In terms of the size of housing needs as set out in this report, it appears logical that the target should pertain wholly to *rental* units. The relief would be indirect: the unassisted private market could provide units for, say, those households whose incomes were above the minimum budget but still less than that required for even assisted ownership (about \$16,500 in Toronto). However, in view of another existing policy goal – to ensure a balance between ownership and rental housing in the City – then the target for rental units should be set at 60% of the total, to reflect at least the present distribution. This means the City should aim to approve 1200 private rental units in 1977.

A proposed amendment to the Official Plan suggests that 25%² of these units should be appropriate for families with children: that is, be grade-related if possible, and contain at least 2 bedrooms. Our findings suggest that this should be a minimum proportion, although we recognise that there are both economic and design constraints on achieving a higher level.

There are no targets for units to be produced under a joint City-private sector arrangement. Joint ventures are important because they provide a way to obtain rental housing that otherwise would not have been produced by the private sector. A formal statement of willingness to enter into such agreements might remove some of the suspicion with which developers view the City. This statement (in the form of targets) would be a way to market the programme.³

The one factor crucial to the success of the joint venture technique, however, is OMB approval of the Official Plan. The appeal of a joint venture to a developer is the increased density that can be obtained under the Plan if the proposed mixed-use development contains an assisted housing component.

1. City of Toronto, Housing Department, *Housing Policy Review*, 1976.

2. This proportion would vary between areas of the City.

3. We understand that such a statement may be included in the Housing Department's 1976 Policy Review, to be issued in April (1977).

The housing produced by a joint venture agreement could bring direct relief to the type of households identified in this report. Most would require rent supplement units, but some could afford a full non-profit rent.

2. *Management of the existing private stock*

The issue of management in rental housing is largely a legal one, involving legislated landlord and tenant rights. However, the City does have powers to force landlords to comply with health, occupancy, and building standards. The Development Department has, in fact, set targets for the repair and upgrading of the overall housing stock, but has few clear objectives in relation to rental housing.

In view of the evidence that several thousands of tenant households live in inadequate conditions and that there may be a significant problem in getting some landlords to carry out ordinary maintenance on their buildings, the City should develop a clear management policy for rental housing. Two elements are almost in place now, both arising in part from criticisms levelled in the Status of Tenants Task Force report. First, the City's apartment unit by-law (a revision of the existing housing standards by-law to set standards appropriate for apartment structures containing 3 or more units) should be ready for public discussion by early Spring and for implementation later this year. Second, the City, is about to begin a pilot project which will train general-purpose property inspectors. One criticism of by-law enforcement in recent years has been the number of inspections that must be carried out, each by a different type of inspector. This new project, if successful, may help to reduce this criticism, although we understand that specialist inspectors may still have to be called in for some problems.

The third element that the City should explicitly adopt is a policy to support landlords who lack the financial resources and technical ability to comply with standards enforcement. The justification is that small landlords (as distinct from corporate landlords) in Toronto may frequently supply housing for low-income or family households.¹ This is the housing that may most often require upgrading, but the landlord may be least equipped to do so. Over the past 3 or 4 years, landlords owning buildings in a Neighbourhood Improvement Programme (N.I.P.) area have been eligible for Residential Rehabilitation Assistance Programme (R.R.A.P.) funds.² Now the provincial government's Ontario Home Renewal Programme has been extended to include rental properties, so that an additional source of funding is available. The City should set realistic targets so that all available funding is used. It might also petition the federal government to make R.R.A.P. money available independently of a N.I.P. designation. The City has already developed a policy of offering technical advice to non-profit housing groups; it might wish to consider broadening this policy and extending it to include small landlords who express an interest in learning how to manage residential property.³

1. See, for instance, R. G. Krohn and E. B. Fleming, *"The Other Economy and the Urban Housing Problem: A Study of Older Rental Neighbourhoods in Montreal"*, Joint Centre for Urban Studies of M.I.T. and Harvard University, Working Paper no. 11, 1972. We have suggested earlier in our report that the role of different types of landlords in Toronto is an area for further research.

2. Both of these are federal government programmes administered through the City.

3. Recently the City's Neighbourhoods, Housing, Fire and Legislation Committee established a sub-committee to deal with landlord-tenant problems. The effectiveness of this sub-committee might be helped by policies of support for certain types of landlord such as we outline.

3. Direct provision of assisted housing

In view of the sizable unmet need, much of it for rent supplement units, the City's target of 939 approvals for its own construction of non-profit units in 1977 is appropriate, provided that it expresses the maximum possible 1977 commitment.¹ Progress toward the long-term goal of influencing the housing market generally will be limited each year by economic, financial and other constraints. The City also intends to acquire 265 existing units during the year and to approve the construction (by Metro) of 1000 senior citizen units.

The City's target rightly assumes that a simple "production" focus is not sufficient and therefore sets out — implicitly at least, in programmes — how new or rehabilitated units should be distributed, in terms of unit size, location and proportion of rent supplement. The estimates of need presented here can be used to sharpen these targets for specific client groups. For instance, the need for rent supplement units is clear from our estimates. On average in any project the City produces about 33% rent supplement units. To provide a greater proportion would undoubtedly include trading-off between two desired objectives: meeting need, and ensuring a balance of household types is maintained.

This profile of need can serve further as a reference point for evaluating in the future the achievements of the housing programme. It can also provide a sound basis for establishing clear priorities about the type of housing and to whom it should be distributed in discussions on the St. Lawrence project. A strong component of assisted rental housing, including rent supplement units, should be secured before any thought is given to the best ways in which ownership housing could be provided.

4. Support to private non-profit providers

Our analysis of the nature and extent of need emphasizes the importance of continued assistance to this sector. The City has established targets of 826 new and 400 acquired units for the private non-profit and co-operative sector. While non-profit projects do not usually offer as many rent supplement units as the City's direct programme, they still cater to moderate income groups and in addition offer a choice in management beyond either the private or the assisted sectors. The City should ensure that non-profit providers produce even more large-sized accommodation than is required of the private unassisted sector — say, 30%.

Metropolitan Toronto

The City's housing problems are not all of its own making. Many stem from the central role that the City plays within the metropolitan region. Obviously then it cannot solve its problems on its own. Metro must initiate housing action in the Boroughs by prevailing upon the area municipalities to provide modest affordable housing.

Two housing policy statements have been adopted by Metro Council.² The most recent

1. See Commissioner of Housing report to Neighbourhoods, Housing, Fire, and Legislation Committee, "Capital Funding Requirements for 1977 City Housing Program" (25 August 1976) for a discussion of proposed targets. The overall targets for the assisted housing programmes (city and private non-profit are 1765 new units and

665 acquired in addition to 1000 senior citizen units.

2. Metropolitan Toronto Interim Housing Policy, 25 February 1975, and Revised Interim Housing Policy, 29 June 1976.

affirms that the Metro role should be:

- a) to provide an overall review system of housing production potential and goals;
- b) in consultation with the area municipalities, to assume primary responsibility outside the City of Toronto for the acquisition of sites and existing housing and the provision of rental housing for low income households (housing for individual and family households, as well as for senior citizens).

So far we have not seen any significant housing action in the Boroughs that would help the range of households who need rental housing. And Metro itself has not leaped into the breach. The Metro Non-Profit Housing Corporation has not yet embarked on a vigorous housing programme,¹ the Metropolitan Toronto Housing Company provides housing only for senior citizens, and the Social Services Department operates several specialized housing services.²

There are two actions that Metro should take. In terms of planning, it must identify the need for housing at the Metro scale and set production targets for new or rehabilitated units which will meet this need.³ Metro must then request area municipalities to comply with the overall strategy by setting targets that add up to the region-wide total.

Of course, it would be difficult for Metro to fairly identify appropriate shares of need even though it might have local housing policy statements as a basis for the decision. Our introductory remarks, for instance, showed that the City of Toronto, partly by preference and partly by circumstance, has chosen to define its own share of need in accordance with the housing needs of people who now live within its boundaries. Its policy of seeking to retain the city for a wide range of household types, especially families with children, is logical from a local point of view. From a Metro-wide perspective, however, maintaining a range of housing functions in the City proper may not be particularly essential, as long as the range is ensured across Metropolitan Toronto. Similarly, an area municipality might feel that it had already contributed its share. Scarborough, for instance, could cite its role in providing low-income housing in terms of assisted units per thousand of population; its current ratio of 32.7 would appear unfair in relation to the City's 19.8 or East York's 5.5.⁴ Clearly Metro's role is to co-ordinate and adjudicate the process of negotiation whereby area municipalities jointly determine the criteria to be used in setting equitable shares and, hence, local targets.

Should this process fail, there is some question as to whether Metro could provide housing in default of Borough action or force the Boroughs to provide the necessary housing. In the first instance, Metro would have to acquire sites and obtain any necessary rezoning of them, just as any other developer, and then undertake to construct or rehabilitate housing on its own or in joint ventures with private developers. In the second instance, Metro would have to set minimum densities in the Boroughs. This would be contrary to Metro's adopted policy,⁵ and in addition would present obvious political difficulties, as the recent exchange between Toronto's Mayor Crombie and Scarborough's Mayor Cosgrove showed. (When Mayor Crombie suggested that Metro establish minimum densities, Mayor Cosgrove responded that this was a thinly disguised suggestion for amalgamation). This example symbolizes the classic dilemma of reconciling a general public interest with legitimate local control.

1. To date the Corporation has purchased just one small apartment building on Gerrard Street. It has begun development of an Etobicoke site, in which the dwelling mix will favour senior citizens by 3:1, and it will operate Rochdale as rather specialized housing, for adult, senior and handicapped households.

2. Emergency and hostel accommodation, and 57 units of temporary family housing in houses acquired for capital projects such as transit and road construction.

3. We agree with Metro's policy position (Interim Policy, 1975) that the identification of housing

requiring repair or upgarding and the subsequent implementation programmes to deal with this should remain the responsibility of the area municipality.

4. The reluctance of municipalities to accept assisted housing often stems too from their past experience with the old OHC-style rent-geared-to-income housing. Both the non-profit and the rent-supplement forms of assisted housing that are encouraged now are based on the idea that a mix of household types and income groups is desirable.

5. Revised Interim Housing Policy, 29 June, 1976.

The Province

The provincial government has allocated 70% of its 1976/77 capital budget for housing to home ownership programmes, in comparison with 29% to assisted rental housing (including public housing).¹ These priorities do not reflect the need for assisted housing in the City of Toronto. In view of the fact that the Ontario Housing Corporation is no longer building housing anywhere in Metro, the rent supplement programme should be expanded to meet the requirements of the City and private non-profit programmes. At the very least this would mean 800 additional rent supplement units in 1977.²

Federal Government

Where local needs and priorities have been clearly established, the federal government should lend its financial support for implementation. The demonstrated level of unmet need in Toronto provides sufficient rationale for solid funding of *all* assisted and rent supplement programmes. Programmes such as the Assisted Home Ownership Programme and even the Assisted Rental Programme make no dent in a sizable area of need in the City of Toronto.

1. See Ontario Welfare Council, *Financial Constraint and Assisted Housing Budgets*, September, 1976.

2. Based on the City's past average of 33% of units in a project for rent supplement.

APPENDIX A

SOURCES OF INFORMATION

The terms of reference for the study stated that no extensive field survey would be undertaken. The purpose of the research would be to make the best use of existing data and, in so doing, to identify data gaps which might be addressed through survey work by City staff or hired consultants in the future. Thus, information for this study was generated in two ways: personal interview and statistical treatment of Census and published data.

Interviews were conducted with the following groups in an attempt to identify the housing situations of tenants, major tenant issues, and particular groups among tenants who appear to lose out consistently in the private market:

- Parkdale Legal Services
- Federation of Metro Tenants Association
- Toronto Non-Profit Cooperative Housing Federation
- Tenant Hotline
- Metropolitan Toronto Social Services, Emergency Shelter and Interim Housing

Interviews were conducted with the following groups and individuals representing private housing providers in an attempt to ascertain their views regarding the current rental market and its probable short term future:

- Urban Development Institute
- Multiple Dwelling Standards Association
- 3 private developers

Statistics Canada, CMHC, the Metropolitan Toronto Planning Department, the City Planning Board, and the City Housing Department were the main sources of statistical data. A selected listing of additional reports and documents consulted appears below.

Armitage, A. and M. Audain. *Housing Requirements: A Review of Recent Canadian Research*. Canada Council on Social Development. 1972.

City of Toronto, *Task Force on Status of Tenants*. 1975.

City of Toronto Housing Department. *Progress Report, 1974. Policy Review, 1976*.

City of Toronto Planning Board. *Core Area Housing Study*. Klein and Sears Damas and Smith, 1974
Core Area Task Force, Technical Appendix, 1974.

Krohn, R. and E. Fleming, "The Other Economy and the Urban Housing Problem: a Study of Older Rental Neighbourhoods in Montreal", Joint Centre for Urban Studies of the Massachusetts Institute of Technology and Harvard University. Working Paper No. 11, 1972.

Paterson Planning and Research. *Housing Needs in the Metropolitan Toronto Planning Area*. 1969.

Social Planning Council of Metropolitan Toronto. *The Rent Race*. 1974.
Guidelines for Family Budgeting. 1976.

APPENDIX B

INCOMES AND HOUSEHOLD CHARACTERISTICS

Table 1 Changes in Tenure, Occupied Units, City and Metro, 1951-1971.

	CITY			METRO		
	occupied units	% tenant occupied	% owner occupied	occupied dwellings	% tenant occupied	% owner occupied
1951	163,826	37.5	62.6	258,702	29.7	70.3
1961	182,785	43.6	56.3	408,561	33.7	66.3
1966	190,137	49.5	50.5	490,950	39.7	60.3
1971	224,445	58.2	41.8	629,275	49.0	51.0

Source: *City Planning Board staff document, based on Census data.*

Table 2 Changes in Age Structure of Population, City and Metro, 1951-1971.

	CITY				METRO			
	1951	%	1971	%	1951	%	1971	%
under 15 years	127,186	(18.2)	151,350	(21.3)	238,632	(21.3)	527,720	(25.3)
15-19	44,991	(6.4)	52,210	(7.3)	69,372	(6.2)	169,120	(8.1)
20-24	62,602	(9.0)	78,995	(11.1)	92,474	(8.3)	205,395	(9.8)
25-34	118,201	(16.9)	119,320	(16.7)	197,601	(17.7)	319,165	(15.3)
35-44	102,781	(14.7)	88,610	(12.4)	173,215	(15.5)	277,415	(13.3)
45-64	170,301	(24.3)	143,985	(20.2)	247,941	(22.2)	416,340	(20.0)
65-69	29,809	(4.3)	27,085	(3.8)	41,188	(3.7)	61,310	(2.9)
70+	43,100	(6.2)	51,230	(7.2)	57,047	(5.1)	109,520	(5.3)

Source: *Core Area Task Force Report, Technical Appendix, Table 22.*

Table 3 Changes in Household Size, All households, City and Metro, 1951-1971.

	CITY				METRO			
	1951	%	1971	%	1951	%	1971	%
1 person	10,225	(9.1)	52,335	(23.3)	13,233	(4.8)	94,560	(15.0)
2-3 person	65,834	(38.1)	97,290	(43.3)	115,697	(42.3)	283,140	(45.0)
4-5 person	51,028	(26.3)	47,680	(21.2)	92,856	(34.0)	183,585	(29.2)
6+ person	36,739	(26.4)	27,405	(12.2)	51,425	(18.8)	68,385	(10.9)
average hhld size	4.3		3.3		4.1		3.3	

Source: *Core Area Task Force Report, Technical Appendix, Table 24. The household size categories used in the Task Force report are not directly comparable with the household size categories used in our analysis. Our data on tenant households is taken from a special Census cross-tabulation which groups the categories differently. Similarly, the 1971 average household size figure we use in Section I (3.18) has been calculated by City planning staff using a slightly different base.*

Table 4 Changes in Family/Non-Family Household Status, City and Metro, 1951-1971.

	CITY				METRO			
	1951	%	1971	%	1951	%	1971	%
family hhlds.	142,201	(86.8)	146,736	(65.3)	245,617	(89.9)	491,143	(78.0)
non-family hhlds.	21,625	(13.2)	77,974	(34.7)	27,321	(10.0)	138,527	(22.0)

Source: Core Area Task Force Report, Technical Appendix, Table 25.

Note regarding Tables 5, 6, 7, 8:

This data is taken from a special Census cross-tabulation. To ensure data confidentiality on all special requests, Statistics Canada adjusts all totals using a random rounding method (figures rounded to nearest 0 or 5). Therefore, with some columns in these four tables, the sum of the row entries will be slightly greater or less than the printed total.

Table 5 Household Incomes by Household Size, All Households, City, 1971.

	Total	1-pers	2-pers	3-4 pers	5-6 pers	7+
under \$3,000	224,395	52,270	63,565	62,350	31,260	14,950
3,000 - 4,999	30,550	17,015	7,615	4,290	1,275	360
5,000 - 6,999	24,620	9,130	7,670	5,315	1,940	560
7,000 - 9,999	30,555	9,880	8,740	7,890	2,950	1,090
10,000 - 14,999	43,895	9,000	13,010	13,700	6,135	2,045
15,000 - 19,999	48,950	4,625	15,280	16,890	8,560	3,600
20,000 +	22,775	1,295	6,230	7,555	4,720	2,975
Median Income	23,055	1,325	5,020	6,705	5,685	4,320
	\$ 8,808	4,996	8,787	9,993	11,944	14,749

Source: Census, 1971.

Table 6 Household Incomes by Household Size, Owner-Occupied Households, City, 1971

	Total	1-pers	2-pers	3-4pers	5-6 pers	7+
under \$3,000	93,815	8,845	20,185	32,080	21,740	10,965
3,000 - 4,999	8,065	3,985	2,400	1,030	500	145
5,000 - 6,999	7,090	1,510	2,810	1,690	855	225
7,000 - 9,999	9,455	1,190	2,810	3,295	1,590	565
10,000 - 14,999	17,415	1,030	4,230	6,930	3,940	1,280
15,000 - 19,999	23,590	615	4,195	9,680	6,345	2,765
20,000 +	12,755	230	1,755	4,660	3,710	2,395
Median Income	15,450	280	1,995	4,785	4,795	3,600
	\$11,034	3,576	8,469	11,594	13,139	16,059

Source: Census, 1971.

Table 7 Household Incomes by Household Size, Renting Households, City, 1971.

	Total	1-pers	2-pers	3-4 pers	5-6 pers	7+
under \$3,000	130,580	43,425	43,375	30,275	9,520	3,990
3,000 - 4,999	22,485	13,025	5,210	3,260	770	215
5,000 - 6,999	17,530	7,620	4,855	3,625	1,095	340
7,000 - 9,999	21,100	8,690	5,935	4,595	1,355	530
10,000 - 14,999	26,480	7,965	8,785	6,775	2,190	770
15,000 - 19,999	25,355	4,010	11,085	7,210	2,215	835
20,000 +	10,020	1,065	4,475	2,890	1,010	580
	7,610	1,050	3,030	1,925	885	720
Median Income	\$ 7,473	5,245	8,940	8,619	9,108	10,839

Source: *Census, 1971.*

Table 8 Household Incomes by Age of Household Head, Renting Households, City, 1971.

	all ages	15-24	25-34	35-44	45-59	60-64	65+
under \$3,000	130,580	16,700	37,880	22,210	25,525	8,040	20,225
3,000 - 4,999	22,485	3,415	4,025	2,435	3,525	1,550	7,535
5,000 - 6,999	17,530	3,020	4,035	2,635	3,205	1,070	3,555
7,000 - 9,999	21,100	3,070	6,230	3,720	4,370	1,300	2,405
10,000 - 14,999	26,480	3,335	8,640	5,140	5,260	1,475	2,635
15,000 - 19,999	25,355	2,715	9,430	4,815	4,905	1,490	2,005
20,000 +	10,020	790	3,570	1,925	2,315	550	880
	7,610	360	1,955	1,530	1,950	600	1,215
Median Income	\$ 7,473	\$6,249	8,616	8,346	7,950	7,197	4,452

Source: *Census, 1971.*

1976 Estimates of Tenant Households, by Household Size and Income

Because 1976 Census data was not available at the time of this study, 1971 Census figures have been updated. The methods are outlined below.

Number of Tenant Households

Preliminary 1976 Census estimates for all households show that there are 234,435 occupied dwelling units and, hence, households in the City. (1976 household figures are considered accurate by City planners, although the population figures are not.) This is an increase of 8,223 units since 1971. CMHC housing production figures for the 1971-1976 period show that about 83% of all new units would have been rental. Thus the number of tenant households was estimated by adding 6,825 units (.83 x 8,223) to the 1971 tenant household figure (130,580), to produce a total of 137,405 tenant households in 1976. This represents 58.6% of all households, just slightly higher than in 1971.

Distribution of Households by Household Size

In the absence of any reliable information since 1971 concerning changes in household size distribution, the 1971 distribution was applied to the 1976 estimate of tenant households. The results were as follows:

	number of tenant households, 1976 (%)
1 person	45,618 (33.2)
2 person	45,618 (33.2)
3-4 person	31,878 (23.2)
5-6 person	10,031 (7.3)
7 + person	4,260 (3.1)
all households	137,405 (100.0)

Household Incomes, by Household Size

1976 incomes were required for the affordability analysis (Appendix D). To estimate these, 1971 incomes (first and second quartiles) were factored using the Statistics Canada factor for Metro Toronto for the period 1971 to 1975 (1.547), and then by 10% to allow for the rise in average weekly wages and salaries for Ontario between 1975 and 1976. The results are shown in Table 9. Recently released income distribution figures, noted in the report, suggest that lower income groups may have fallen farther behind other groups since 1971, but this information has not been verified and was not available for Toronto at the time of writing.

Table 9 Incomes of Tenant Households, By Household Size, City of Toronto, 1971 and Estimated for 1976

	<u>Household Size</u>					
	<u>1 person</u>	<u>2 person</u>	<u>3-4 person</u>	<u>5-6 person</u>	<u>7+ person</u>	<u>all</u>
1971 Q1	0-2,499	0- 5,261	0- 5,297	0- 5,759	0- 5,535	0- 4,160
Q2	2,499-5,245	5,261- 8,940	5,297- 8,619	5,759- 9,108	5,535-10,839	4,160- 7,473
1976 Q1	0-4,253	0- 8,953	0- 9,014	0- 9,800	0- 9,418	0- 7,080
Q2	4,253-8,925	8,953-15,213	9,014-14,667	9,800-15,499	9,418-18,445	7,080-12,717

APPENDIX C

INDICATORS OF ADEQUACY AND AVAILABILITY

Inadequate Condition

Definitions of adequacy are always arbitrary, in part because data on important dimensions of adequacy are seldom available and in part because notions of adequacy vary over time and by region of the country. The indicator chosen in this study is the lack of basic facilities, as measured by Statistics Canada in the Household Incomes, Facilities and Expenditure survey (1972). For the Metro area as a whole, the HIFE survey showed 3% of units to be inadequate.

As explained in the text, we assumed this would be a minimum proportion for the City of Toronto, and accordingly estimated that about 4100 rental units would be in inadequate condition in 1976 ($.03 \times 137,405$ (occupied units) = 4,122 units).

Crowding

The 1971 Census for the City showed that 4,500 apartment units were overcrowded (more than 1 person per room). This was 4.8% of all apartment units. CMHC figures indicate that 95% of apartment units at this time would have been rental. Thus we estimate that there were 4,287 overcrowded rental units in 1971, 3.3% of the rental stock. Assuming this proportion has remained constant since then, there would be about 4,500 crowded rental units in 1976:

$$.033 \times 137,405 = 4,535 \text{ units}$$

Changes in the Distribution of Dwelling Unit Sizes

The 1971 figures are the Census distribution of unit sizes. Figures for assisted housing production 1971-76 (3,856 units) pertain to O.H.C., City non-profit, private non-profit, rent supplement, and limited dividend housing units (City of Toronto Housing Department tabulations. Senior citizen units are excluded). The difference between assisted housing production and all production over the 5 years (using building permit data) is assumed to be private production.

Adults-Only By-Law

No. 458-76. A BY-LAW

To adopt a policy statement establishing criteria for the sharing of housing accommodation by adults and children.

(Passed September 30, 1976).

Whereas section 4 of The City of Toronto Act, 1975, provides that the Council of the Corporation of the City of Toronto may by by-law adopt a policy statement establishing criteria for the sharing of housing accommodation by adults and children;

Therefore, the Council of the Corporation of the City of Toronto enacts as follows:

1. The following policy statement is adopted:

"Occupancy of housing accommodation by adults and children is hereby deemed appropriate thereto where:

(i) such housing accommodation was on the 1st day of October, 1976; shared by at

least one or more children; or

- (ii) such housing accommodation was not on the 1st day of October 1976, shared by at least one adult and one or more children, but such housing accommodation was part of a building which also contained other housing accommodation which on the 1st day of October 1976, was shared by at least one adult and one or more children.

For the purposes of this policy statement, housing accommodation shall not be considered to have been on the 1st day of October, 1976, shared by at least one adult and one or more children where all of such children were on that date

- (a) temporary guests of such adult, or
- (b) infants under the age of six months, or
- (c) sharing such housing accommodation with an adult who was engaged as a caretaker, superintendent, janitor or in some similar capacity in the building in which such housing accommodation is contained, or
- (d) children who were born after the commencement of the term of a tenancy agreement as defined in The Landlord and Tenant Act, and who were permitted to remain in such housing accommodation for the remainder of the term of such tenancy agreement.

No. 459-76. A BY-LAW

To prohibit discrimination with respect to the sharing of housing accommodation by adults and children

(Passed September 30, 1976).

Whereas the Council of the Corporation of The City of Toronto has by By-law No. 458-76 adopted a policy statement establishing criteria for the sharing of housing accommodation by adults and children;

Therefore, the Council of the Corporation of The City of Toronto enacts as follows:

1. No person, directly or indirectly, alone or with another, by himself or by the interposition of another, shall discriminate against any person with respect to any term or condition of the occupancy of housing accommodation because such person has children who would be sharing the housing accommodation with him where occupancy of such housing accommodation by adults and children is deemed appropriate thereto by the policy statement adopted by By-law No. 458-76 as amended from time to time.
2. Every person who contravenes any of the provisions of this By-law is guilty of an offence and on summary conviction is liable to a fine of not more than \$1,000.00 exclusive of costs.

DAVID CROMBIE,
Mayor

ROY V. HENDERSON,
City Clerk.

Council Chamber,
Toronto, September 30, 1976.
(L.S.)

APPENDIX D

AFFORDABILITY ANALYSIS

There are several ways to illustrate the cost of rental housing relative to tenants' incomes. The conventional method is the 30% shelter/income ratio.¹ Using this 30% guide, it can be shown that, out of an estimated 137,405 tenant households, the following (cumulative) number of households are likely to be spending an unacceptable amount on rent:

- 37,511 households could not afford a bachelor apartment at current rates;
- 48,985 households could not afford a 1-bedroom apartment;
- 69,595 households could not afford a 2-bedroom apartment;
- 92,404 households could not afford a 3-bedroom apartment.

That is, over 1/4 of tenant households would be pressed to pay the going market rent for even a bachelor apartment, and over 2/3 could not pay the rent for a 3-bedroom unit without spending more than 30% of their gross income. Table 1 below shows this.

Table 1 Affordability of Rental Housing in the City, Using Shelter Ratio, 1976

	average market rent ²		income required	cumulative number
	Monthly	Annual	to maintain 30% shelter ratio	of tenant households unable to afford unit (median income \$12,717)
bachelor	\$190	\$2,280	\$7,600	37,511
1-bedroom	237	2,844	9,480	48,985
2-bedroom	323	3,876	12,920	69,595
3-bedroom	452	5,424	18,080	92,404

These figures represent a general estimate of need in rental housing. For planning purposes the shelter ratio used in this way is not satisfactory, because it overstates the need. A better method would be sensitive to the variations among different types of renting households in the ability to spend and the patterns of expenditure.

The budget approach represents an improvement over the shelter ratio method and is used in this study. In the absence of direct survey data which would indicate how many households of what types were living in housing beyond their means, the budget method

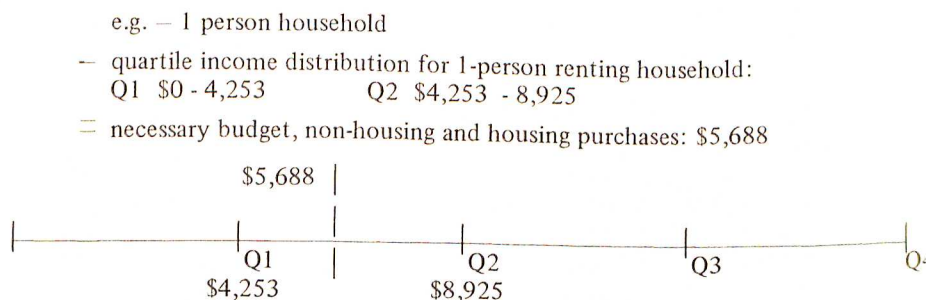
1. This ratio is based on the rule-of-thumb that a household is spending too much on housing if its payments are more than 30% of gross income.

2. Rents in sample of City units, CMHC Apartment Vacancy Survey, April, 1976. These are asking rents for vacant units in the CMHC sample of privately-initiated apartment structures in the City. Rents of vacant units might be higher than rents of occupied units but, since CMHC discontinued its annual rental survey in 1975, these average rents are taken to be the most accurate reflection of the current market.

estimates the affordability of rental housing by comparing census household incomes with the likely level of expenditure required to live at an acceptable minimum standard. More specifically, affordability is defined as a household's ability to purchase a basic amount of both standard housing and standard non-housing goods and services. A household with an affordability problem has an income below the minimum budget required to live at an acceptable standard and must make trade-offs between basic housing and non-housing necessities.

The method involves calculating the minimum budget (or expenditure) for housing and other necessities required by a household of a certain type and then determining how many households of this type have incomes equal to or less than this minimum. Figure A shows this diagrammatically. The overall total of households with incomes below the minimum budget is the number who have an affordability problem. They are households which the private sector is unable to serve at a cost within their means, and therefore represent the client population for assisted rental housing. The budgets used have been developed by the Social Planning Council of Metropolitan Toronto (*Guidelines for Family Budgeting*, 1976); these are specific to household types (age, sex, composition) and represent not *actual* patterns of expenditure by any particular households but rather the expected distribution of minimum expenditure by various types of household. Table 2 shows a sample budget. The Census income distributions of renting households have been updated from 1971 to 1975 using the Statistics Canada inflation factor for Metro Toronto (1.547) and to 1976 using the percentage rise in average weekly wages and salaries for Ontario (10%), as shown in Appendix B.

Figure A Diagrammatic Representation of Budget Approach



Therefore, number of households in need equals

— all of Q1	11,405 households
plus $\frac{5,688 - 4,253}{8,925 - 4,253}$ Q2	<u>3,501 households</u>
	14,906 1-person households

Table 2 Sample Family Budget 1976

Four person family:

Man — Employed, moderate activity
 Woman — Housewife
 Boy — 13 years
 Girl — 8 years

1976 Guide Budget

	<u>Amount</u>	
	<u>Month</u>	<u>Year</u>
Food	\$223.73	\$ 2,684.76
* Clothing	67.67	812.04
* Housing	293.00	3,516.00
Homefurnishings & Equipment	26.30	315.60
Household Operation	17.86	214.32
Health Care	57.48	689.76
Personal Care	31.26	375.12
Recreation, Reading, Gifts and Contributions, and Communication	89.61	1,075.32
Alcohol and Tobacco	37.47	449.64
Transportation — in Metro	39.54	474.48
— outside Metro	3.43	41.16
Special School Needs	2.86	34.32
Life Insurance	5.00	60.00
Contingency Fund	12.00	144.00
	<u>TOTAL 907.21</u>	<u>10,886.52</u>
Estimated Sales Tax Paid	10.29	123.48
Total Budget Requirement (Net of Income Taxes)	<u>\$917.50</u>	<u>\$11,010.00</u>

* Clothing figure shown assumes man is blue collar worker; for white collar worker add \$38.16 per year.

** Housing figures shown represents the private market rent for a 3-bedroom apartment.

Source: *Social Planning Council of Metropolitan Toronto, Guidelines for Family Budgeting, 1976.*

Tables 3, 4, 5 show the rent, income, and budget information used to calculate need. Tables 6 and 7 present estimates of tenant households with a basic affordability problem. This is not a complete accounting of need nor can it be, given the original intent of the study to use the best data *currently* available. The budgets are specimen budgets, calculated for specific household types. The budgets shown, however, were selected because they were representative of the likely expenditure levels required for variously sized households to live at a minimum adequate standard.¹ The income distributions available to the Housing Department have been developed as far as possible to estimate the number and income levels of households within certain size and age categories. Greater accuracy would depend on a breakdown of tenant households by family or non-family status and by children present; this would require a special Census cross-tabulation or field survey information. The rents used in the SPC budgets are estimates of the costs of housing for variously sized units at the lower end of the private rental market. We have therefore considered the total SPC budget (housing and non-housing items) as a "low" estimate of expenditure, because the cheapest housing is likely to be the least readily available. A "high" estimate of expenditure has been prepared using the SPC non-housing budget plus the average rents in the City found by the CMHC April 1976 survey. Thus low and high estimates of households with a basic affordability problem have been produced. The notes to each table should be read in conjunction with the table.

1. The Statistics Canada Family Expenditure Survey data was not used because the expenditures of renting households by household

type are not broken out separately.

Table 3 Rents in the City of Toronto, 1976, Estimated Lowest and Average

<u>unit type</u>	<u>SPC estimated minimum rent¹</u>	<u>Average rent, CMHC survey²</u>
bachelor	\$170	\$190
1-bedroom	204	237
2-bedroom	235	323
3-bedroom	293	452

- Source: 1. *SPC of Metropolitan Toronto, Guidelines for Family Budgeting, 1976.*
These are estimates of the lowest possible rents for housing that is still in adequate condition.
2. *CMHC, Apartment Vacancy Survey, April 1976. Rents asked for vacant units. See note 2, Table 1 (this Appendix) for explanation.*

Table 4 Tenant Household Types, Household Income and Estimated Household Budgets, City of Toronto, 1976

<u>household size</u>	<u>estimated number of households</u>	<u>estimated household incomes (median, 1st quartile)¹</u>	<u>assumed size of unit required²</u>	<u>minimum household budget³</u>	
				<u>low estimate</u>	<u>high estimate</u>
1 person	45,618	\$8,925	bachelor	\$5,280	\$5,520
		Q1 0 - 4,253	1-bedroom	5,688	6,084
2 person	45,618	15,213	1-bedroom	8,062	8,458
		Q1 0 - 8,953			
3-4 person	31,878	14,667	2-bedroom	10,314	11,370
		Q1 0 - 9,014	3-bedroom	11,010	12,918
5-6 person	10,031	15,499	3-bedroom	11,475	13,383
		Q1 0 - 9,800			
7+ person	4,260	18,445	3-bedroom	12,781	14,689
		Q1 0 - 9,418			

Notes to Table 4:

1. Full income data for renting households is found in Appendix B. In the actual calculation of need (Tables 5, 6, 7), it was assumed that, in non-family households of 3 or more persons, most of the household members would be working and therefore able to afford their share of the rent. Thus family households, with or without children, were

the focus for this analysis. In the absence of a family/non-family breakdown for tenant households, the proxy of “family-aged” (25 years to 59 years) was used. Therefore the actual income distributions for each household size used in the analysis of needs are summarized below:

	<u>Median Income</u>	<u>1st quartile</u>
3-4 person household, aged		
25-34	\$14,330	\$ 8,925
35-44	14,325	8,987
45-59	13,173	10,201
5-6 person household, aged		
25-34	14,544	9,311
35-44	10,964	9,194
45-59	16,990	10,573
7+ person household, aged		
25-34	18,292	10,600
35-44	15,675	10,120
45-59	21,992	13,544

Some non-family households of 3 or more persons might still be included in these distributions.

2. Adequately sized housing for some households could be either of 2 sizes: a 1-person household could require a bachelor or a 1-bedroom unit, a 3-4 person household could require a 2 or 3 bedroom unit. Housing costs, and thus the total budget, would vary accordingly; so too would the estimate of need, and this has been noted in Tables 5 and 6.
3. The low budget is formed by combining both the SPC non-housing budget and the SPC rental estimates. The high budget uses the SPC non-housing budget and the CMHC rental survey figures. The budgets have been calculated so as to be representative of the requirements of all households types who would fall into a particular household size category. The 3-4 person household budget, for instance, is based on the requirements of a household comprising 2 adults and 2 children, a boy of 13 and a girl of 8. In comparison with the budgets for other household types within this size category (2 adults, 1 child; 1 adult, 2 children or 3 children; an extended family or a non-family situation), this budget represents a reasonable average.

Table 5 Incidence and Number of Households in Basic Need, Low and High Estimates,
City of Toronto, 1976

<u>household size</u> <u>(median income)</u>	<u>incidence of need</u> <u>within household category¹</u>	<u>number of households</u> <u>with basic</u> <u>affordability problem²</u>
1 person (\$8,925)	* low: up to .307 Q2 high: up to .391 Q2	low: 14,906 high: 15,864
2 person (\$15,213)	low: up to .901 Q1 high: up to .944 Q1	low: 10,276 high: 10,766
3-4 person aged 25-34 (\$14,330)	low: up to .385 Q2 high: up to .738 Q2	low: 4,407 high: 5,313
aged 35-44 (\$14,325)	low: up to .378 Q2 high: up to .736 Q2	low: 2,272 high: 2,863
aged 45-59 (\$13,173)	low: up to .272 Q2 high: up to .914 Q2	low: 1,835 high: 2,761
5-6 person aged 25-34 (\$14,544)	low: up to .414 Q2 high: up to .778 Q2	low: 1,117 high: 1,404
aged 35-44 (\$10,964)	low: up to .048 Q3 high: up to .228 Q3	low: 1,759 high: 1,914
aged 45-59 (\$16,990)	low: up to .141 Q2 high: up to .438 Q2	low: 628 high: 791
7+ person aged 25-34 (\$18,292)	low: up to .283 Q2 high: up to .531 Q2	low: 309 high: 369
aged 35-44 (\$15,675)	low: up to .479 Q2 high: up to .822 Q2	low: 661 high: 814
aged 45-59 (\$21,992)	low: up to .944 Q1 high: up to .136 Q2	low: 237 high: 286

*using low budget estimate/high estimate.

Notes to Table 5:

1. and 2. The figures assume that 1-person households will require a 1-bedroom unit, and that 3-4 person households will require a 3-bedroom unit. If the alternate assumptions were made, that 1-person households could occupy bachelor

units, and 3-4 person households 2-bedroom units, then the incidence and numbers of households would change accordingly:

	<u>incidence of need</u>		<u>number of hhlts</u>
1 person household	low: up to .219	Q2	low: 13,903
	high: up to .271	Q2	high: 14,496
3-4 person household			
aged 25-34	low: up to .257	Q2	low: 3,843
	high: up to .452	Q2	high: 4,439
aged 35-44	low: up to .249	Q2	low: 2,060
	high: up to .446	Q2	high: 2,384
aged 45-59	low: up to .004	Q2	low: 1,449
	high: up to .393	Q2	high: 2,010

Special Need: an estimate of need among single mothers on social assistance was identified from Family Benefits Allowance data. Thus, within the 2-person household category, there are 2,884 mothers on FBA with one child; within the 3-4 person category, 930 mothers with 3 children. The incomes of FBA mothers (\$4,020 for a mother with 1 child, \$5,892 for a mother with 3 children) is well below the estimated minimum budget for these household size categories.

Table 6 Estimated Number of Renting Households in Basic Need (Affordability),
City of Toronto, 1976

<u>household size</u>	<u>estimated number of hhlds in basic need</u>		
1 person ¹	low:	14,906	(13,903)
	high:	15,864	(14,496)
2 person	low:	10,276	
	high:	10,766	
3-4 person ²	low:	8,514	(7,352)
	high:	10,937	(8,833)
5-6 person	low:	3,504	
	high:	4,109	
7+ person	low:	1,207	
	high:	1,468	
	<hr/>		
	TOTAL	low:	38,407
	ESTIMATE	high:	43,144
		less:	13,794 hhlds in assisted housing in the City. ³
		adjusted total:	<u>24,613 – 29,170 renting households in basic need.</u>

Notes to Table 6:

1. and 2. The numbers in brackets refer to the number of 1 person and 3-4 person households who would have an affordability problem if they were housed in a bachelor unit, instead of a 1-bedroom, or a 2-bedroom instead of a 3-bedroom. The estimates of need would vary accordingly: 2,165 households less on the low estimate, 3,472 households less on the high.
3. This figure is based on the number of assisted housing units (OHC, Metro senior citizen, City non-profit, private non-profit cooperatives, OHC rent supplement, limited dividend) in the City, allowing for a 4% vacancy rate. The assumption is made that the households who are rehoused into assisted housing are from this basic need group. An analysis of assisted housing tenants would verify or reject this assumption.

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