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Local Government Response to Housing Unaffordability in Three Major Canadian Cities: A Study of Vancouver, Calgary, and Toronto

Charlotte Kurs
Western University

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**Local Government Response to Housing Unaffordability in Three Major Canadian Cities:
A Study of Vancouver, Calgary, and Toronto**

By
Charlotte Kurs

A Major Research Paper submitted in partial fulfillment of the requirements for the degree of
Master of Arts

Supervised by Dr. Martin Horak

The School of Graduate and Postdoctoral Studies
The University of Western Ontario
London, Canada

Local Government Response to Housing Unaffordability in Three Major Canadian Cities: A Study of Vancouver, Calgary, and Toronto

Abstract

In major cities globally, including those in Canada, many residents struggle to find affordable housing. Canadian municipalities have a growing role in responding to this issue. The objective of this paper is to investigate the municipal-level response to issues of housing affordability in three major Canadian cities: Vancouver, Calgary, and Toronto. Specifically, each city has committed to increasing the supply of affordable housing as one of its primary methods of responding to this issue. This paper provides an analysis and comparison of the goals set by each of the three case study municipalities and the real increases in affordable housing stock reported in the 2010s, with the finding that Vancouver has generally set the highest goals and made the largest increases to the stock of affordable housing. A discussion of major successful affordable housing initiatives in each municipality follows, namely Vancouver's partnerships with other agencies to produce supportive housing, and use of modular housing as supportive and social housing; Calgary's Resolve campaign to produce affordable housing, and Housing Incentive Program to incentivize the creation of new affordable rental housing; and Toronto's partnerships with other agencies to produce supportive housing, and revitalization of Toronto Community Housing Corporation-owned social housing units. I find that it is partnerships with other actors, and especially the provincial government, that leads to the success of these initiatives in increasing the stock of affordable housing.

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Introduction

Housing unaffordability has been identified as a significant issue by many governments in Canada. All three levels of government have some involvement in the housing policy field, with a growing space for municipal-level involvement in this field. This is reflected in the housing policy documents released by major Canadian municipalities, in which they commit to policies related to housing affordability, such as increasing the supply of affordable housing, assisting residents in affording their housing costs, managing neighbourhood zoning to benefit affordable housing residents, and advocating to upper levels of government.

While Canadian municipalities have a growing role in housing policy, the literature on the nature and success of their involvement in this field is scarce. Of interest in this paper is understanding the commitments to increase the supply of affordable housing in three case studies, namely Vancouver, Calgary, and Toronto, and the extent to which the studied municipalities have met these commitments during the 2010-2020 time period. Also of interest is understanding which affordable housing creation initiatives have been successful in each of the three municipalities, and which factors have contributed to their success.

This paper begins by providing a statement of the research objectives and introducing the issue of housing unaffordability, followed by an overview of the existing literature on affordable housing policy in Canada, with a summary of what has been studied of the federal, provincial, and municipal roles in this policy field.

The following section focuses on developing a conceptual framework, which notes the complexity and cost of affordable housing policy development, which explains the need for collaboration amongst several actors in this field. The benefits of partnerships in a complex and

costly policy area provides an explanation for variations in affordable housing stock creation between municipalities.

The next section focuses on the methods used in this paper, which is a nested analysis, whereby increases in the affordable housing stock in each of Vancouver, Calgary, and Toronto are quantitatively measured and compared, and initiatives which led to increases in the stock of affordable housing are discussed using qualitative information.

The following section introduces the case study cities of Vancouver, Calgary, and Toronto. There is a brief comparison of the housing policy documents created, and of the relevant actors in affordable housing policy, in each municipality. Then, the goals set in the housing policy documents are compared, with a conclusion that, when population is considered, the goals set in Vancouver for the creation of supportive and social housing are higher than in Calgary and Toronto, but that the City of Vancouver, unlike Calgary and Toronto, did not set a goal for the creation of affordable rental housing.

Next, I compare the real increases in the stock of affordable housing in Vancouver, Calgary, and Toronto. The real increases are compared to the initial goals set by the municipality, as well as to the other studied municipalities, with consideration for the population of the municipality. This section finds that, generally, Vancouver was the most successful in increasing its stock of affordable housing.

The following section discusses a series of initiatives aimed at increasing the stock of affordable housing. These initiatives are, in Vancouver, the partnership with BC Housing and Vancouver Coastal Health to create supportive housing, and the use of temporary modular housing as supportive and social housing; in Calgary, the Resolve campaign, and the Housing Incentive Program; and in Toronto, the Huntley Transitional Housing Program, and the site

revitalizations of social housing operated by Toronto Community Housing Corporation. The final section is a discussion of commonalities amongst these initiatives, namely that each involves a partnership amongst several agencies, and a discussion of which factors set the initiatives in Vancouver apart from those in Calgary and Toronto, namely the extensive involvement of upper-level government agencies as partners. Ultimately, I suggest that partnerships, and in particular, partnerships with the upper-level government, are an important factor in the success of a municipality in increasing its stock of affordable housing.

Objectives

The role of municipalities in responding to housing unaffordability has enlarged over time. Major municipalities have undergone significant projects aimed at increasing housing supply, and have become sites of policy development and implementation in the housing and homelessness sectors. New municipal policies are often published in policy documents that outline new initiatives as well as make commitments to increasing the supply of affordable housing to meet set targets.

Despite this, housing policy literature is rarely focused on policies and outcomes at the municipal level. There has been some research into policies, trends, and tools used at the municipal level, and municipal-level homelessness policy has received some research attention as well. However, there has been little focus on which municipalities have been most successful in increasing the supply of affordable housing, and which factors can improve or limit the ability of a municipality to increase the stock of affordable housing. That is, how much affordable housing have municipalities been able to create, and what has made it possible? To explore this gap in the literature is the objective of this paper. I focus on comparing commitments made to

increasing the supply of affordable housing, as well as real increases to supply and the factors that enable them, in three major Canadian municipalities, Vancouver, Calgary, and Toronto.

The Issue of Housing Unaffordability

Housing prices have become a global issue, prompted by the rapid rise of housing expenses that has exceeded the rise of employment income increases, especially in major metropolitan areas.¹ Many homeowners and renters have experienced financial difficulty as a result of rising housing prices, especially low-paid workers who are employed in major cities.² Wetzstein contends that this will have future effects on social cohesion, participation in democracy, and intergenerational divisions, which may form as a result of the material decline experienced by younger generations in comparison to older ones.³

Rising housing prices have been an issue in Canada, especially in the largest cities, including Vancouver, Toronto, and Calgary. The Rental Housing Index is an initiative by the BC Non-Profit Housing Association that uses Statistics Canada data to report on rental housing costs. In 2021, the Rental Housing Index reports that, in Vancouver, 44% of households spend over 30% of their income (the Canadian Mortgage and Housing Corporation definition of affordable housing) on rent and utilities, and 23% of households spend over 50% of their income on these expenses.⁴ In Calgary, 37% of households spend over 30% of their income on rent and utilities, and 16% of households spend over 50%.⁵ In Toronto, 47% of households are in the former category, and 23% in the latter.⁶ As a result of this issue of affordability, improving the

¹ Steffen Wetzstein. 2017. "The Global Urban Housing Affordability Crisis." *Urban Studies Journal*.

² Wetzstein. "The Global Urban Housing Affordability Crisis."

³ Wetzstein. "The Global Urban Housing Affordability Crisis."

⁴ BC Non-Profit Housing Association. 2021. "Canadian Rental Housing Index."

⁵ BC Non-Profit Housing Association. "Canadian Rental Housing Index."

⁶ BC Non-Profit Housing Association. "Canadian Rental Housing Index."

rate of housing affordability for those who rent has become a priority for Vancouver, Calgary, and Toronto. This is the focus of this paper.

Literature Review

In this section, I discuss the existing literature on actors involved in Canadian housing and homelessness policy, with a focus on the differing roles of the federal, provincial, and municipal governments. Furthermore, I discuss what is known in the literature of the municipal role in housing policy, including recent trends in the policies implemented by municipalities, and the role of network governance at the municipal level in the creation of policies that address issues of homelessness.

The Recent Federal Role

The federal government was, for much of the 20th century, the major actor in Canadian affordable housing policy. The federal government's activity in the affordable housing sector was high between 1945 and 1986, after which point the federal government began to devolve responsibility for housing to the provinces.⁷ Devolution emerged as an international trend across affluent countries in the 1990s, and in Canada, this international dominance of neoliberal attitudes converged with an existing agenda of devolution and recession between 1990 and 1993.⁸ The Chretien government of the 1990s, determined to address an increasingly severe budgetary deficit, eliminated the Canada Assistance Plan, reinforcing the agenda of fiscal

⁷ Barbara Carroll and Ruth Jones. 2000. "The Road to Innovation, Convergence, or Inertia: Devolution in Housing Policy Canada." *Canadian Public Policy*, 3.

⁸ Greg Suttor. *Still Renovating: A History of Canadian Social Housing Policy*. Canada: McGill-Queen's University Press. 2016.

restraint in the provinces as well.⁹ This converged with high rates of homeownership as a result of a decline in house prices and low interest rates, and a high rate of rental apartment vacancy which developers alleged was a result of social housing taking a large share of the market and having greater access to public resources.¹⁰ Social housing became perceived as overly costly, incorrectly targeting the wrong households, unnecessary in a climate of increasing rates of homeownership, and used only by racial minorities and immigrants.¹¹ The federal Department of Finance became concerned that each year of federal involvement in the development of new social housing units prompted several new multi-year funding commitments.¹²

The result of this was retrenchment, which occurred between 1991 and 1995 via a reduction in federal expenditure and a 1993 end to all new social housing production except for that on reserves.¹³ Between 1996 and 1999, devolution of social housing to the provincial level began.¹⁴ This was marketed to the provinces as an opportunity for provincial autonomy instead, integration with other social services, and low levels of continued federal support.¹⁵

The federal government re-engaged with social housing in the 2000s, which reflected the dominance of collaborative federalism and an increased concern for urban issues.¹⁶ The improved fiscal environment and initial Liberal minority government which was supported by the NDP encouraged social spending, which was continued by the Conservative Harper government to maintain public support.¹⁷ As social stresses increased and the rental housing

⁹ Suttor. *Still Renovating*.

¹⁰ Suttor. *Still Renovating*.

¹¹ Suttor. *Still Renovating*.

¹² Suttor. *Still Renovating*.

¹³ Suttor. *Still Renovating*.

¹⁴ Suttor. *Still Renovating*.

¹⁵ Suttor. *Still Renovating*.

¹⁶ Suttor. *Still Renovating*.

¹⁷ Suttor. *Still Renovating*.

sector showed signs of distress evidenced by high rent-to-income ratios and the conversion of apartments to condominiums, affordable housing and homelessness emerged as major concerns.¹⁸

The federal government offered tax incentives and low short-term interest rates to encourage homeownership, but was also concerned by the rates of affordable housing and homelessness activism seen in cities such as Toronto.¹⁹ The National Homelessness Initiative began in 1999, which offered federal funding for homelessness issues but required that a local body be formed to administer the program.²⁰ Housing policy maintained federal support through the recession of 2008, during which \$2 billion was allocated for the repair and creation of social and affordable housing. The Investments in Affordable Housing program began in 2001, which matched provincial and territorial contributions to affordable housing with federal dollars.²¹ The Canada Mortgage and Housing Corporation notes several additional federal investments in affordable housing, including a \$1.7 billion investment made in 2016 to support families currently living in affordable housing, and a \$40 billion plan introduced in 2017 to construct additional affordable housing and focus on the needs of vulnerable populations, including women and children fleeing domestic violence, seniors, Indigenous people, people with disabilities or mental health needs, veterans, and young adults.²²

¹⁸ Suttor. *Still Renovating*.

¹⁹ Suttor. *Still Renovating*.

²⁰ Suttor. *Still Renovating*.

²¹ Carey Doberstein and Alison Smith. 2015. "Housing First, but Affordable Housing Last." *Canadian Centre for Policy Alternatives*.

²² Canadian Mortgage and Housing Corporation, 2018, "About Affordable Housing in Canada."

The Recent Provincial Role

Provincial governments have received primary responsibility for the administration of housing programs and development of policy from the federal government. In British Columbia, the NDP government viewed housing as a major priority, and continued to fund new units while also developing agreements with Vancouver regarding municipal land use and development policies.²³ BC Housing, a Crown Corporation, was responsible in BC for managing the stock of social housing, supportive housing, and emergency shelters.²⁴ In Ontario, the province did not want to be involved in the housing sector, and quickly ended new production of social housing while devolving funding responsibility and program administration of this sector to the municipal level, which caused underfunding and made housing a weak policy priority.²⁵ In Quebec, the Liberal government developed an active social housing agenda that mixed market-oriented policies with socially progressive ones.²⁶

The Municipal Role

Historically, municipalities have had minimal involvement in the housing sector beyond their responsibility for zoning regulations and the provision of land for the construction of housing. Zoning regulations are still an important factor in the development of affordable housing, as demonstrated by Moos et al.'s description of mixed-use zoning and the effect of this policy on housing affordability.²⁷ However, the involvement of municipalities in the housing sector has increased. Doberstein and Smith identify municipalities as important sites of policy

²³ Suttor. *Still Renovating*.

²⁴ Carey Doberstein. *Building a Collaborative Advantage*. (Canada: UBC Press, 2016).

²⁵ Suttor. *Still Renovating*.

²⁶ Suttor. *Still Renovating*.

²⁷ Markus Moos, Tara Vinodrai, Nick Revington, and Michael Seasons. 2018. "Planning for Mixed Use: Affordable for Whom?" *Journal of the American Planning Association*, 84(1).

experimentation, noting examples including Vancouver’s Regional Response to Homelessness, Toronto’s Streets to Home program, Calgary’s System of Care policy and use of real-time data on homelessness, and Montreal’s development of a watchdog position to guarantee the rights of homeless people.²⁸

Municipalities have also begun to publish long-term housing plans which exemplify municipal involvement in housing policy. For example, Vancouver has identified that it will prioritize rental housing near transit and other amenities, address housing demand and real estate speculation, expedite city processes for development, and respond to the specific needs of homeless and Indigenous people.²⁹ Calgary has identified improving zoning regulations and prioritizing development approvals for affordable housing, leveraging city land for affordable housing, designing and building new city units located near appropriate amenities, strengthening intergovernmental partnerships, and collaborating with community stakeholders, as key steps for the housing sector.³⁰ Finally, Toronto is active in lobbying upper levels of government to increase their funding and support for housing initiatives, while also targeting social and affordable housing to vulnerable groups such as Indigenous people, women, and seniors, renovating aging rental buildings and creating new rental housing, improving neighbourhoods and communities, and developing intergovernmental partnerships.³¹

²⁸ Doberstein and Smith. “Housing First, but Affordable Housing Last.”

²⁹ City of Vancouver. 2017. “Housing Vancouver Strategy.”

³⁰ City of Calgary. 2016. “Foundations for Home: Corporate Affordable Housing Strategy.”

³¹ City of Toronto. 2019. “Housing TO: 2020-2030 Action Plan.”

Literature on Municipal Policies and Trends

There are several trends in Canadian affordable housing policy and tools at the municipal level. Some major trends include mixed-use zoning, housing first policy, and public-private partnerships.

Mixed-use zoning describes municipal zoning bylaws that allow a neighbourhood to be zoned for several different property types, with the intention of improving walkability, public transit use, and social diversity.³² This can have two contradictory effects on housing affordability, as mixed-use zoning can reduce the cost of housing by increasing either the supply of housing available or the diversity of housing offered.³³ Simultaneously, mixed-use zoning creates highly accessible units that are more desirable and therefore, more expensive.³⁴ The net effect of the mixed-use zoning is dependent on several factors including the target market of the new developments and the role of the government in affordable housing. In the absence of government activity in the affordable housing policy area in Canada, development has been market-driven and new housing developments have been constructed in central, mixed-use, amenity-rich areas.³⁵ Mixed-use zoning has been especially popular in the City of Toronto.³⁶ Moos et al. note that, in this context, housing affordability has improved in mixed-use zones for workers in well-paid, knowledge-sector occupations such as management, business, technical work, and healthcare, as they are able to afford the housing costs associated with these areas, while housing affordability has worsened for those who are not employed in the knowledge economy and have lower incomes.³⁷ Moos et al. predict that housing affordability would have

³² Moos et al. "Planning for Mixed Use: Affordable for Whom?"

³³ Moos et al. "Planning for Mixed Use: Affordable for Whom?"

³⁴ Moos et al. "Planning for Mixed Use: Affordable for Whom?"

³⁵ Moos et al. "Planning for Mixed Use: Affordable for Whom?"

³⁶ Moos et al. "Planning for Mixed Use: Affordable for Whom?"

³⁷ Moos et al. "Planning for Mixed Use: Affordable for Whom?"

been improved in Toronto through mixed-use zoning if the city were to also implement inclusionary zoning requirements, density bonuses that incentivize affordable housing provision, and policies that encourage housing trusts.³⁸

Doberstein and Smith identify an additional trend towards housing first policy in Canadian affordable housing policy. This is an approach to homelessness that aims to provide housing to those experiencing homelessness as quickly as possible, and then providing them with additional support to improve their health and income.³⁹ Doberstein and Smith note that, while this policy is evidence-based and was popular under the Harper government, it is inadequate as a complete housing strategy as it neglects investment in policy areas such as social assistance and affordable housing construction, and does not help some vulnerable groups including immigrants, refugees, LGBT people, and others who experience housing affordability or housing discrimination issues.⁴⁰

One final trend in Canadian affordable housing policy is the emergence of public-private partnerships. Moskalyk (2008) contends that these have appeared as a result of low government funding for affordable housing policy, and a municipal government need for further provincial and federal level support.⁴¹ The jointly funded, federal-provincial Affordable Housing Initiative also provides funding for the development of affordable housing, though it is ad hoc, and federal contributions are low.⁴² This has resulted in a trend towards public-private partnerships as a method of financing affordable housing developments.⁴³ The Canadian Mortgage and Housing

³⁸ Moos et al. "Planning for Mixed Use: Affordable for Whom?"

³⁹ Doberstein and Smith. "Housing First, but Affordable Housing Last."

⁴⁰ Doberstein and Smith. "Housing First, but Affordable Housing Last."

⁴¹ Alexandra Moskalyk. 2008. "The Role of Public-Private Partnerships in Funding Social Housing in Canada." *Canadian Policy Research Networks*.

⁴² Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

⁴³ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

Corporation provides highly-competitive funding of \$20 000 in grants and loans to public-private partnerships developing affordable housing projects, though it is difficult to compete for access to these funds.⁴⁴ The Canadian Centre for Public-Private Partnerships in Housing, a subsidiary of the Canadian Mortgage and Housing Association, was created in 1991 to provide start-up loans for public-private partnerships, though most projects receiving funding from this agency have been partnered with a nonprofit, rather than private-sector, developer.⁴⁵ Moreover, the lack of continuing assistance from this program has resulted in the majority of developments being equity-based, making them inaccessible to many low-income families.⁴⁶

Despite this, several Canadian municipalities have developed public-private affordable housing partnerships. Examples include the Bob Ward Residence in Calgary, which is a partnership between the Calgary Homeless Foundation, Horizon Housing, and the Calgary Home Builders Foundation, which jointly proposed and managed the project; the municipality, which provided land; the provincial government, which provided funding through the Alberta Community Facility Enhancement Program; and the federal government, which provided funding through its National Homeless Initiative.⁴⁷ Another example is the Regent Park redevelopment in Toronto, which was a renovation of an existing social housing site into a mixed-income housing site with some social housing units remaining. This project was led by the municipally-owned Toronto Community Housing Corporation.⁴⁸ The municipal, provincial, and federal governments each provided funding, with provincial and federal funding emerging

⁴⁴ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

⁴⁵ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

⁴⁶ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

⁴⁷ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

⁴⁸ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

from the Canada-Ontario Affordable Housing Program Agreement.⁴⁹ The private-sector partner, responsible for designing and constructing the redeveloped site, was Daniels Corporation.⁵⁰

Literature on Municipal-Level Homelessness Policy

Another area of municipal-level housing policy common in the literature is homelessness policy, and specifically the formation of networks and committees at the municipal level to address this. Doberstein describes the characteristics of these governance networks in Vancouver, Calgary, and Toronto, and their implications on policy innovation and system coordination.

The governance networks that address issues of homelessness in Vancouver are relatively institutionalized and inclusive, allowing for greater policy innovation and system coordination. In 1998, homeless shelter providers in the Vancouver area formed the Greater Vancouver Shelter Strategy, the purposes of which were to ensure that services for homeless people would be accessible during inclement weather.⁵¹ The Greater Vancouver Shelter Strategy had no formal integration into decision-making sites and low institutionalization, but is relatively inclusive. There has been some evidence of innovation and system coordination in its development of extreme weather response plans for each city of the Metro Vancouver region, though there has been limited evidence of innovation in investments as the primary function of this body is as a policy development network, not a funding allocator.

Later, the Regional Steering Committee on Homelessness was created under the National Homelessness Initiative to disburse federal funds, and consisted of local, regional, provincial,

⁴⁹ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

⁵⁰ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

⁵¹ Information in this section from: Doberstein. *Building a Collaborative Advantage*.

and federal government members, and representatives from health authorities, Indigenous groups, charities, and service providers. It operated under the shared delivery model, such that the federal government maintained final decision-making authority on the disbursement of funds. All 21 municipalities of Metro Vancouver were included in this committee, giving the committee the opportunity to create a separate identity for itself apart from the identity of the municipality, Vancouver. The Regional Steering Committee on Homelessness is relatively more institutionalized and inclusive. It has developed high levels of policy innovation and system coordination as a result.

Finally, the Aboriginal Homelessness Steering Committee was created in 2000 under the requirements of the National Homelessness Initiative. The federal government attached this committee to an existing federal program called the Urban Aboriginal Strategy, which constrained the decision-making of the committee. Resultantly, the administrative framework was altered by the federal government to improve decision-making authority, though the committee still lacks sufficient autonomy and funding for planning and research. The Aboriginal Homelessness Steering Committee is moderately institutionalized and inclusive, but operates in a constrained metagovernance context, and has produced mixed policy innovation.

The governance networks that address issues of homelessness in Calgary are also relatively institutionalized and inclusive, which allows for greater policy innovation and system coordination. The municipal council and administration have been minimally involved in homelessness policy in Calgary, with the exception of assisting with homeless counts. Key actors in the area of homelessness policy have instead included the Ad Hoc Steering Committee on Homelessness, founded in 1996 by civil society actors and government officials at the municipal and provincial levels. The initial goals of this committee were to study homelessness and

develop policy recommendations, and it was the precursor to the Calgary Action Committee on Homelessness and Housing, the main goal of which is to allocate funding provided under the National Homelessness Initiative. The Calgary Action Committee on Homelessness and Housing is relatively institutionalized and inclusive, and has prompted high levels of policy innovation and system coordination.

The other key actor is the Calgary Homeless Foundation, a nonprofit intended to marshal funding from the private and public sectors towards the construction of affordable housing in Calgary and function as the community entity under the National Homelessness Initiative. The Calgary Homeless Foundation has been delegated significant authority from governments, and is responsible for high levels of innovation and system coordination. Examples of innovation and system coordination include the damage deposit loan program, encouraging the implementation of Housing First policy, and the standardization of data collection.

The relevant governance networks in Toronto are less institutionalized and inclusive, which limits policy innovation and system coordination. In Toronto, in the late 1990s, both the provincial and municipal governments were uninvolved with homelessness and housing policy, causing a policy gap in this area. Mayors in the region were relatively unsympathetic to homelessness issues, while provincially, the Harris government cancelled the construction of social housing and reduced the rates of social assistance. Housing was also downloaded to become a municipal responsibility.

In 1996, the Toronto Advisory Committee for Homeless and Socially Isolated Persons was developed. The municipal council formally established this body as an advisory committee on fund allocation for emergency issues. The committee would be co-chaired by a municipal councillor and a community leader, providing it greater legitimacy. The mandate of the

committee eventually expanded to include homelessness prevention and long-term issues. The committee was eventually disbanded in 2006 following a series of resignations that were prompted by the appointment of a conservative councillor as co-chair. The Toronto Advisory Committee for Homeless and Socially Isolated Persons was more institutionalized than Toronto's Community Reference Group, and more inclusive than Toronto's Community Reference Group and the Urban Aboriginal Homelessness Review Committee, the other two relevant actors. Toronto Advisory Committee for Homeless and Socially Isolated Persons was innovative, suggesting projects such as the rent bank pilot project for women with children. There is also some evidence of system coordination, such as the standardization of shelter services. However, there is little evidence of coordination amongst this committee, Toronto's Community Reference Group, and the Urban Aboriginal Homelessness Review Committee.

To disburse funding provided by the federal government, Toronto's Community Reference Group was created and inserted into the existing Toronto City Council Policy Framework, which caused it to be constrained by the municipal institution, limiting its policy implementation ability. Toronto's Community Reference Group, which is relatively less institutionalized and less inclusive, has not undertaken significant policy innovations or system coordination. It is more of a consultative network than a governance network.

In the early 2000s, the Urban Aboriginal Homelessness Review Committee was established under the requirements of the National Homelessness Initiative. The federal government later became involved to improve the transparency and representativeness of the committee, however, the committee has criticized that it lacks decision-making autonomy and is metagoverned primarily by bureaucrats who demonstrate cultural insensitivity. The Urban Aboriginal Homelessness Review Committee, which is somewhat institutionalized but relatively

less inclusive, lacks radical governance innovations, but has engaged in some innovative policies such as undertaking risky investments.

The Unknown Municipal Role

Existing research explores trends in municipal housing policy, as well as the functioning of governance networks related to homelessness in three major cities. Despite this, some aspects of the municipal role remain largely unaddressed in the literature. Little is known, in the recent Canadian context, about how major municipalities compare to each other on their supply of affordable housing, including the goals set for increases in supply, the real increases in supply achieved, and the types of affordable housing that are focused on in each municipal context. Furthermore, little is known about the factors that enable and constrain increases to the supply of affordable housing at the municipal level. Thus, in this paper I investigate how Vancouver, Calgary, and Toronto, three major Canadian cities that identify themselves as experiencing significant issues of housing affordability and homelessness, compare on the increases they have committed to, and achieved, of affordable housing supply, as well as the factors that have enabled real increases to supply.

Conceptual Framework

There are several actors in affordable housing policy, each of which has different resources available to aid in increasing the supply of affordable housing. The federal and provincial governments tend to have the most financial resources to contribute, though their involvement in affordable housing policy has varied by year, and by province, illustrated by the contrast between British Columbia's creation of BC Housing, a dedicated provincial-level agency for affordable housing issues, and Ontario's devolution of housing policy management to

the municipal level.⁵² Municipal governments tend to have fewer financial resources available, though they are responsible for the zoning requirements and development approvals needed to build new units of affordable housing, and municipalities often own the land that is provided for housing sites.⁵³ Municipalities also tend to operate housing providers, such as Vancouver Affordable Housing Agency, Calgary Housing Company, and Toronto Community Housing Corporation. While these agencies also tend to lack the financial resources held by provincial and federal governments, they are responsible for managing the operational needs of social housing in their respective cities. Beyond governments, private sector and nonprofit actors are also relevant to affordable housing provision. Private sector companies are generally involved in public-private partnerships as municipalities view this as an opportunity to reduce the public costs of building affordable housing.⁵⁴ Both private sector companies and nonprofit agencies are sometimes involved in the affordable housing sector as housing developers and operators, especially when municipalities offer incentives for the development of affordable housing.

In cases where the complexity of a policy issue exceeds the resources or authority of any particular government, the involvement of multiple government and non-governmental actors is often seen, as each actor has different authority and is able to provide different needed resources.⁵⁵ This is the case for affordable housing policy, where significant financial support for affordable housing projects can be provided by the provincial and federal governments, but it is often municipal governments that have authority over zoning policy, and that are able to provide

⁵² Suttor. *Still Renovating*.

⁵³ Moos et al. "Planning for Mixed Use: Affordable for Whom?"

⁵⁴ Moskalyk. "The Role of Public-Private Partnerships in Funding Social Housing in Canada."

⁵⁵ Martin Horak. 2012. "Conclusion." *Sites of Governance: Multilevel Governance and Policy Making in Canada's Big Cities*, by Robert Young and Martin Horak. McGill-Queen's University Press.

municipal land for the purpose of building housing. Similarly, private sector and nonprofit actors have the necessary resources to build affordable housing sites and to manage them.

In comparing the affordable housing initiatives and supply increases across Vancouver, Calgary, and Toronto, this paper explores partnerships formed between actors in this policy area. Involvement in housing issues spans each level of government and the non-governmental sector, as action in this policy area requires a combination of authority and resources seen where such partnerships are formed. This is reflected in the housing policy documents published by each municipality, where partnerships, especially with upper-level governments and nonprofit agencies are emphasized, as well as in the major affordable housing initiatives implemented by each municipality, most of which involve some degree of partnership with other actors.

Methods

Of interest in this paper is how major Canadian municipalities have fared competitively in the creation of affordable housing, and which factors have enabled the introduction of significant projects aimed at increasing housing supply. To answer these questions, I investigate three case study municipalities: Vancouver, Calgary, and Toronto. These municipalities were selected as they have identified themselves as experiencing issues of housing unaffordability, and have released housing policy plans during the studied 2010-2020 time period, which focus on increasing the supply of affordable housing. Moreover, these municipalities are amongst the most populous municipalities in Canada, with Montreal, another populous Canadian municipality, excluded due to the scarcity of English-language housing policy materials.

Firstly, I note the commitments made by each municipality regarding increases to the stock of affordable housing throughout the 2010-2020 period. To determine what these commitments were, I use policy documents released by municipal-level actors. These are reliable

outlines of housing supply commitments, and are agreed upon by the municipal council. In Vancouver, this document is entitled “Vancouver’s Housing and Homelessness Strategy, 2012-2021: A Home for Everyone,” which was released in 2011. Also of interest in Vancouver is the “Housing Vancouver Strategy: 2018-2027,” notable for its influence towards the end of the 2010s decade. In Calgary, the municipality published “Foundations for Home: Calgary’s Corporate Affordable Housing Strategy, 2016-2025.” This document is one source about municipal-level commitments in Calgary. Also of interest, due to its influence on housing and homelessness policy in the city, is “Calgary’s 10-Year Plan to End Homelessness: 2008-2018,” a publication by the Calgary Homeless Foundation, a municipal-level nonprofit engaged in eliminating homelessness in the city. Finally, in Toronto, the municipality produced “Housing Opportunities Toronto: An Affordable Housing Action Plan: 2010-2020” which outlines the municipality’s goals for increasing affordable housing stock.

Housing Policy Documents by City

| | Housing Policy Documents |
|------------------|---|
| Vancouver | <ul style="list-style-type: none"> ● Vancouver’s Housing and Homelessness Strategy, 2012-2021: A Home for Everyone ● Housing Vancouver Strategy: 2018-2027 |
| Calgary | <ul style="list-style-type: none"> ● Calgary’s 10-Year Plan to End Homelessness: 2008-2018 ● Foundations for Home: Calgary’s Corporate Affordable Housing Strategy, 2016-2025 |
| Toronto | <ul style="list-style-type: none"> ● Housing Opportunities Toronto: An Affordable Housing Action Plan: 2010-2020 |

Affordable housing, for the purposes of this paper, includes supportive housing, which is

housing with supports provided for people in need, such as people who are homeless, people who require health supports, and elderly people; social housing, which is nonmarket housing owned by a government or nonprofit, where rental rates are subsidized; and affordable rental housing, which is market rental housing where rents are sufficiently low to be termed “affordable,” according to the definition used by the municipality, usually where affordable rents must be less than a specified percentage of a person’s income. This method of defining what to include in a discussion of affordable housing is based on definitions of this term used by Vancouver, Calgary, and Toronto, as each city discusses supportive, social, and affordable rental housing in their affordable housing plans.

Increases to the stock of affordable housing are the focus of this paper. While there are many components of housing and homelessness policy, and many ways in which municipalities respond to issues of housing unaffordability, increasing the supply of affordable housing has been a consistent focus evident in all three case study municipalities. In “Vancouver’s Housing and Homelessness Strategy” the municipality identified increasing the supply of affordable housing as the first of three prioritized strategic directions.⁵⁶ In Calgary, “Calgary’s 10-Year Plan to End Homelessness” emphasizes a Housing First approach, whereby housing is intended to be the first service provided to people experiencing homelessness, with additional services and supports provided when they are safely housed.⁵⁷ Within this approach, the document emphasizes the importance of increasing the supply of affordable housing to ensure that people experiencing homelessness can be housed.⁵⁸ Similarly, “Foundations for Home” makes its primary focus increasing the supply of affordable housing, and describes how this can be done

⁵⁶ City of Vancouver. 2011. “Vancouver’s Housing and Homelessness Strategy - 2012-2021: A Home for Everyone.”

⁵⁷ Calgary Homeless Foundation. 2008. “Calgary’s 10 Year Plan to End Homelessness: 2008-2018.”

⁵⁸ Calgary Homeless Foundation. “Calgary’s 10 Year Plan to End Homelessness: 2008-2018.”

through tactics such as partnerships and using municipal-owned land.⁵⁹ In Toronto. “Housing Opportunities Toronto” identifies several priorities, such as helping people who are experiencing homelessness, helping families and individuals, renovating existing housing, and creating new housing.⁶⁰ Throughout each priority, the emphasis is placed on increasing the supply of affordable housing.

Of interest is present-day affordable housing policy in each of the three cities. However, this paper considers commitments, policies, and initiatives developed from 2010 onwards. This is to allow for an analysis of the extent to which commitments have been met by each municipality, as it allows for (with the exception of the City of Calgary’s “Foundations for Home” which extends until 2025) an investigation into the amount of new affordable housing stock created by the end date of each municipality’s initial commitments.

After reviewing the commitments made by each of the three case study municipalities, I compare the real increases in supply observed during the time period of interest. Information about increases in supply is generally provided by the municipalities (and the Calgary Homeless Foundation in the case of Calgary). I compare the municipalities on the basis of the extent to which the real increase in supply meets the commitments outlined in their initial policy documents, as well as on the basis of a comparison between the real increase in affordable housing supply and the population of the municipality.

Finally, I conduct this research in the form of a nested analysis, whereby a quantitative study of the municipal commitments to affordable housing provision and the real increases in supply explains how municipalities differ in their provision of affordable housing, while a qualitative analysis of individual projects and policies within the studied municipalities provides

⁵⁹ City of Calgary. “Foundations for Home: Calgary’s Corporate Affordable Housing Strategy.”

⁶⁰ City of Toronto. 2009. “Housing Opportunities Toronto: An Affordable Housing Action Plan, 2010-2020.”

insight into why municipalities have differed, that is, which factors have enabled affordable housing creation within municipalities.⁶¹ This allows for a discussion of the differences in each municipality's housing goals and real increases in affordable housing, as well as a discussion of contributing factors that make real increases feasible.

To do so, I investigate several municipal-level projects and initiatives that aim to increase the supply of affordable housing. I use qualitative study of municipal records and publications to determine which factors made these programs feasible and successful. Case studies were selected on the basis of the significance of the initiative and its success at increasing the stock of affordable housing; with the intention to reflect the provision of a variety of housing types within the category of affordable housing; and for the insight that the case provides into the factors that enable affordable housing creation.

In Vancouver, the case studies discussed include the municipality's partnership with BC Housing and Vancouver Coastal Health to create new supportive housing for people experiencing homelessness⁶²; and the municipality's use of modular housing, which is housing constructed in a factory setting and delivered to the desired location, as social housing, such as at the social housing site located at 220 Terminal Avenue.⁶³ In Calgary, the initiatives discussed are Resolve, which is a collaboration of nine local social service agencies that work with the municipal government and private-sector organizations to leverage funds and develop affordable housing; as well as the Housing Incentive Program.⁶⁴ Finally, in Toronto, the initiatives discussed are the Huntley Transitional Housing Program, which provides supportive housing

⁶¹ Evan Lieberman. 2015. "Nested analysis: towards the integration of comparative-historical analysis with other social science methods". Chapter 9 in James Mahoney and Kathleen Thelen, eds. *Advances in Comparative-Historical Analysis*. Cambridge: Cambridge University Press.

⁶² City of Vancouver. 2015. "Housing Report Card 2015: Part One."

⁶³ City of Vancouver. 2021. "220 Terminal Avenue."

⁶⁴ City of Calgary. "Foundations for Home."

suitable for those in need of shelter and who are living with HIV/AIDS⁶⁵; and the site revitalizations of Toronto Community Housing Corporation social housing estates.⁶⁶ While the site revitalizations have generally not resulted in an increase in the supply of social housing, they have resulted in an increase in the supply of social housing that is in a state of good repair, and further, discussion of site revitalizations is appropriate in the Toronto context, as the municipality highlights renovation of existing social housing units, rather than the creation of new social housing, as its priority in “Housing Opportunities Toronto.”⁶⁷ Toronto is focused on revitalization as the municipality has identified that its stock of rental housing, including social housing, is aging. In “Housing Opportunities Toronto,” the municipality notes that by 2020, 60% of rental apartments, including social housing, will be 50 years old or older.⁶⁸ The aging stock of housing in Toronto explains its focus on revitalization rather than on building new social housing.

Introducing Municipalities and Initial Housing Commitments

In this section, I review the housing policy documents from each of the three municipalities and the initial commitments made within those documents to increase the supply of affordable housing. As aforementioned, Vancouver, Calgary, and Toronto each released housing policy documents, which include “Vancouver’s Housing and Homelessness Strategy,” and “Housing Vancouver Strategy,” in Vancouver, “Calgary’s 10-Year Plan to End Homelessness,” and “Foundations for Home,” in Calgary, and “Housing Opportunities Toronto,” in Toronto. A major focus across each of the policy documents is on increasing the stock of

⁶⁵ Fife House. 2021. “Huntley Transitional Housing Program.”

⁶⁶ Toronto Community Housing Corporation. 2021. “Revitalization.”

⁶⁷ City of Toronto. “Housing Opportunities Toronto.”

⁶⁸ City of Toronto. “Housing Opportunities Toronto.”

affordable housing. However, some differences are also evident between each municipality. All are focused on supply-side policies, though Vancouver is unique in that it focuses on reducing real estate speculation through taxes on foreign buyers and vacant housing.⁶⁹ Only Vancouver⁷⁰ and Toronto commit to strong demand-side policies, in the form of rent banks and, in Toronto, additional support such as food provision with the intention of helping tenants afford their rent.⁷¹ Homelessness is a focus in all three municipalities, with homeless people identified as one of several vulnerable groups in need of support. The additional societal groups identified as vulnerable differ by municipality, and generally include youth, seniors, people with disabilities or mental illnesses, and Indigenous peoples. Toronto is unique for its relatively strong emphasis on vulnerable groups, and for its focus on women as one of the several vulnerable groups identified in its policy document.⁷² Toronto is also unique for its focus on eliminating discrimination against vulnerable groups in the housing sector, evidenced by its inclusion of the “Toronto Housing Charter,” which asserts everyone’s right to a safe, suitable place to live and input into the direction of municipal housing policy.⁷³ Calgary is also unique in its discussion of vulnerable people for its promise to work with Indigenous governments, which is not mentioned by Vancouver or Toronto, despite their concern for the housing concerns of Indigenous individuals.⁷⁴

The structure of neighbourhoods was another way in which the municipalities differ in their local housing policy documents. Neighbourhood mix, whereby affordable units are included in mixed-income neighbourhoods, is emphasized strongly in Vancouver and Toronto’s

⁶⁹ City of Vancouver. “Vancouver’s Housing and Homelessness Strategy.”

⁷⁰ City of Vancouver. “Vancouver’s Housing and Homelessness Strategy.”

⁷¹ City of Toronto. “Housing Opportunities Toronto.”

⁷² City of Toronto. “Housing Opportunities Toronto.”

⁷³ City of Toronto. “Housing Opportunities Toronto.”

⁷⁴ City of Calgary. “Foundations for Home.”

housing plans, but is not mentioned in Calgary's housing plans. As well, the location of affordable housing near important amenities has received attention in Vancouver and Calgary, but is not a focus of Toronto's housing plan.

Finally, partnerships with other organizations, including governments, private sector organizations, nonprofits, and community organizations are strongly emphasized in Vancouver, Calgary, and Toronto. Advocacy to upper-level governments is a focus of Calgary's housing plan, and a very strong focus in Toronto, where every section of both housing plans mentions the municipality's intention to advocate for specific policy changes or support at both the provincial and federal levels.⁷⁵ Vancouver does not focus on advocacy.

Vancouver, BC, is the first municipal case study. In this context, relevant actors in affordable housing include the city itself, which plans relevant initiatives, creates and provides all types of affordable housing, provides land for housing, and manages zoning and development regulations; the Vancouver Affordable Housing Agency, a subsidiary of the municipality which creates and provides social and affordable rental housing; the Metro Vancouver federation, which contains 21 municipalities, one Electoral Area, and one Treaty First Nation that manage regional services and provide some affordable housing; BC Housing, a provincial agency which funds, develops and manages supportive and social housing across the province; and the provincial and federal governments, which provide funding. This paper is focused on the actions of the City of Vancouver, though the additional actors add context and thus are relevant.

Calgary, AB, is the second municipal case study. In Calgary, the relevant actors include the municipality itself, which plans relevant initiatives, creates and provides all types of affordable housing, provides land for housing, and manages zoning and development

⁷⁵ City of Toronto. "Housing Opportunities Toronto."

regulations; the Calgary Homeless Foundation, a municipal-level nonprofit which also plans relevant initiatives and creates and provides supportive and general affordable housing; the Calgary Housing Company, which acts on behalf of the municipal and provincial governments to manage social; and the provincial and federal governments, which provide funding. The focus in this paper is on the City of Calgary as well as the Calgary Homeless Foundation, which are the two municipal-level organizations that have a major role in affordable housing creation in the city.

Toronto, ON is the third municipal case study. In Ontario, authority for housing provision has been devolved to the municipal level. The municipality plans relevant initiatives, creates and provides all types of affordable housing, provides land for housing, and manages zoning and development regulations, as well as owns Toronto Community Housing Corporation, which is the local social housing provider. Some funding is received from the provincial and federal governments.

Relevant Agencies by City

| | Local Level | Upper Level |
|------------------|---|---|
| Vancouver | <ul style="list-style-type: none"> ● City of Vancouver ● Vancouver Affordable Housing Agency | <ul style="list-style-type: none"> ● Metro Vancouver ● BC Housing ● Government of British Columbia ● Government of Canada |
| Calgary | <ul style="list-style-type: none"> ● City of Calgary ● Calgary Housing Corporation ● Calgary Homeless Foundation | <ul style="list-style-type: none"> ● Government of Alberta ● Government of Canada |
| Toronto | <ul style="list-style-type: none"> ● City of Toronto ● Toronto Community Housing Corporation | <ul style="list-style-type: none"> ● Government of Ontario ● Government of |

| | | |
|--|--|--------|
| | | Canada |
|--|--|--------|

In Vancouver, a municipality with a 2011 population of 603 502⁷⁶, the relevant housing policy documents are “Vancouver’s Housing and Homelessness Strategy,” and, later, the “Housing Vancouver Strategy.” The former was intended to cover the time period 2012 until 2021, but in 2018, the latter replaced it, intending to cover the time period 2018-2027. Both documents highlight increasing the supply of affordable housing as a major priority for the municipality, and set goals for increases to supply that will be made in response to what they identify as issues of homelessness rates and housing unaffordability in the city. In “Vancouver’s Housing and Homelessness Strategy,” the municipality committed to the creation of 2900 units of supportive housing, and 5000 units of social housing. There was no commitment to the development of any particular number of affordable units of rental housing, though the municipality did commit to creating 5000 units of rental housing, and 6000 units of secondary suite and laneway housing, without requiring that they qualify as affordable housing.⁷⁷ These were intended as ten-year goals, with smaller, five-year goals set at creating 2275 units of supportive housing, 2500 units of social housing, 2500 units of rental housing, and 3000 units of secondary suite and laneway housing.⁷⁸ In the “Housing Vancouver Strategy,” new goals were set and the categories of housing types were slightly altered. Social and supportive housing were combined in a single category with a goal of 12 000 units created, rental housing remained a single category with a goal of 20 000 units created, and laneway housing and coach houses were

⁷⁶ Statistics Canada. 2011. “Census Profile: Vancouver.”

⁷⁷ City of Vancouver. “Vancouver’s Housing and Homelessness Strategy.”

⁷⁸ General Manager of Community Services. 2016. “2015 Housing and Homelessness Strategy Report Card: Part One.” *City of Vancouver*.

separated into different categories, with a goal of 4000 units created for the former and 1000 units created for the latter.⁷⁹

In Calgary, a municipality with a 2011 population of 1 096 833⁸⁰, the relevant housing policy documents are “Calgary’s 10-Year Plan to End Homelessness,” from the Calgary Homeless Foundation, and “Foundations for Home,” from the municipality itself. In “Calgary’s 10-Year Plan to End Homelessness,” the Calgary Homeless Foundation developed a number of goals. In the original, 2008 version of the document, it set the goal of creating 11 250 units of affordable housing, including 1200 units of supportive housing, by the end of the ten-year time period covered by the publication.⁸¹ In a 2011 update to the document, it changed this goal to instead be a commitment to creating 8500 units of affordable housing, eliminating the focus on a portion of those units being supportive housing with a statement that they would be focusing on providing units to those experiencing homelessness, rather than focusing on the type of housing provided.⁸² In “Foundations for Home,” the municipality sets fewer goals and is less specific about them, but states it intends to contribute to the creation of 15 000 units of affordable housing, with no specification of the particular types of affordable housing that would be created.⁸³

In Toronto, a municipality with a 2011 population of 2 615 060⁸⁴, the relevant policy document is “Housing Opportunities Toronto.” Here, Toronto commits to several ten-year goals, including the creation of new supportive housing, namely 1300 units of supportive housing for

⁷⁹ City of Vancouver. 2020. “Progress Report, Dashboard 2020, Q3 Update.”

⁸⁰ Statistics Canada. 2011. “Census Profile: Calgary.”

⁸¹ Calgary Homeless Foundation. “Calgary’s 10 Year Plan to End Homelessness: 2008-2018.”

⁸² Calgary Homeless Foundation. 2011. “Calgary’s 10 Year Plan to End Homelessness: 2008-2018, January 2011 Update.”

⁸³ City of Calgary. “Foundations for Home.”

⁸⁴ Statistics Canada. 2011. “Census Profile: Toronto.”

formerly homeless individuals, 2000 units of supportive housing for individuals requiring mental health support, and 2700 units of assisted living supportive housing for seniors; the revitalization of 90 000 units of social housing; and the creation of 10 000 new units of affordable rental housing.⁸⁵

When considered on a per capita basis, Vancouver's goals in supportive and social housing are highest in comparison to Calgary and Toronto. When the goals set in Vancouver's initial policy document, "Vancouver's Housing and Homelessness Strategy," are considered, the goals commit to adding 0.005 supportive housing units, and 0.008 social housing units per capita. The goals set in Vancouver's later policy document, the "Housing Vancouver Strategy," are higher (at 0.02 supportive and social housing units per capita), though this likely reflects the development of this document during a later time period, at which point housing unaffordability had worsened and was gaining increasing attention. In Calgary, the supportive housing goal in "Calgary's 10-Year Plan to End Homelessness" was 0.001 units per capita, and was eliminated entirely in 2011, while there was no comparable goal created for social housing. Similarly, in Toronto, the supportive housing goal was 0.002 units per capita, while the focus in social housing was on renovation, not creating additional units.

In affordable rental housing, Calgary's goal was highest when considered on a per capita basis. Calgary's 2008 affordable rental housing goal (excluding the portion designated as supportive housing) was 0.009 units per capita, though this was lowered to 0.008 units per capita in 2011. In Toronto, the affordable rental housing goal rate per capita was set at 0.004. In Vancouver, the initial rate of rental housing per capita proposed was 0.008. In Vancouver's later document, the "Housing Vancouver Strategy," the rental housing goal was much higher, at 0.033

⁸⁵ City of Toronto. "Housing Opportunities Toronto."

units per capita. However, unlike in Calgary and Toronto, Vancouver’s rental housing goals issue no requirement that the housing qualify as affordable.

Goals for Affordable Housing Supply by City

| | Supportive Housing | Social Housing | Affordable Rental Housing |
|------------------|---|---|---|
| Vancouver | <ul style="list-style-type: none"> ● 2900 (10 year goal, “Vancouver’s Housing and Homelessness Strategy” ● 2275 (5 year goal, “Vancouver’s Housing and Homelessness Strategy” ● 12 000 (combined supportive/social housing, “Housing Vancouver Strategy” | <ul style="list-style-type: none"> ● 5000 (10 year goal, “Vancouver’s Housing and Homelessness Strategy” ● 2500 (5 year goal, “Vancouver’s Housing and Homelessness Strategy” ● 12 000 (combined supportive/social housing, “Housing Vancouver Strategy” | <ul style="list-style-type: none"> ● N/A - goals set for rental housing, but no requirement that it be affordable |
| Calgary | <ul style="list-style-type: none"> ● 1200 (“Calgary’s 10-Year Plan to End Homelessness, 2008”) | <ul style="list-style-type: none"> ● N/A | <ul style="list-style-type: none"> ● 11 250 (minus at least 1200 units of supportive housing, “Calgary’s 10-Year Plan to End Homelessness , 2008”) ● 8500 (Calgary’s 10-Year Plan to End Homelessness , 2011) ● 15 000 |

| | | | |
|----------------|--|--|--|
| | | | (“Foundations for Home”) |
| Toronto | <ul style="list-style-type: none"> • 6000 | <ul style="list-style-type: none"> • 90 000 units revitalized (no goal set for units built) | <ul style="list-style-type: none"> • 10 000 |

Comparing Real Increases in Affordable Housing Supply

In this section, I discuss the real increases to affordable housing supply made in each municipality, comparing the three case study cities to each other and to their affordable housing commitments stated in their policy documents.

In Vancouver, the “Housing and Homelessness Strategy” set five-year and ten-year targets for various types of affordable housing. Progress towards the five-year targets was reported in 2016, but in 2017, the municipality began focusing on its new housing policy document, the “Housing Vancouver Strategy,” and the next affordable housing report tracked progress towards the targets identified in that strategy between 2017 and 2020.

In its 2016 progress report, which discussed progress towards the five-year housing goals identified in the “Housing and Homelessness Strategy,” the municipality reported that 1844 units of supportive housing had been created, which was 81% of its goal of 2275 units. 1683 units of social housing were built, which was 67% of the municipality’s goal of 2500 units.⁸⁶ In its 2020 progress report, which discussed the progress made by the municipality towards the housing creation goals identified in the “Housing Vancouver Strategy,” the municipality reported progress made between 2017 and 2020 on goals intended to be completed by 2027. The

⁸⁶ General Manager of Community Services. “2015 Housing and Homelessness Strategy Report Card: Part One.”

municipality combined social and supportive housing into a singular category, reporting that it had approved the creation of 5229 units, which is 44% of its final goal of 12 000 units.⁸⁷

Commitments and Real Increases in Affordable Housing, Vancouver

| | Supportive Housing (2016) | Supportive Housing (2020) | Social Housing (2016) | Social Housing (2020) |
|----------------------|--|---|--|---|
| Commitment | <ul style="list-style-type: none"> • 2275 units | <ul style="list-style-type: none"> • 12 000 units of supportive and social housing by 2027 | <ul style="list-style-type: none"> • 1683 units | <ul style="list-style-type: none"> • 12 000 units of supportive and social housing by 2027 |
| Real Increase | <ul style="list-style-type: none"> • 1844 units | <ul style="list-style-type: none"> • 5229 units of supportive and social housing | <ul style="list-style-type: none"> • 2500 units | <ul style="list-style-type: none"> • 5229 units of supportive and social housing |

In Calgary, goals for increases to the affordable housing supply were set by both the Calgary Homeless Foundation, through “Calgary’s 10-Year Plan to End Homelessness,” and by the municipality, through “Foundations for Home.” Progress related to the former was reported in a report by the Calgary Homeless Foundation entitled “Our Living Legacy: Collective Impact Report,” while progress related to municipally-set goals was most recently reported in the “Affordable Housing Development Report” in 2020.

In “Calgary’s 10-Year Plan to End Homelessness,” the goal set in 2008 was to develop 11 250 units of affordable housing, including 1200 units of supportive housing.⁸⁸ In 2011, this was modified to 8500 units of affordable housing, with no specific requirement for the number of

⁸⁷ City of Vancouver. “Progress Report, Dashboard 2020, Q3 Update.”

⁸⁸ Calgary Homeless Foundation. “Calgary’s 10 Year Plan to End Homelessness: 2008-2018.”

supportive housing units included.⁸⁹ In 2018, the Calgary Homeless Foundation, in partnership with Turner Strategies, reported on the success of “Calgary’s 10-Year Plan to End Homelessness” in “Our Living Legacy: Collective Action Report.” In “Our Living Legacy,” it states that 558 supportive housing units were built, which is 47% of the 2008 goal for supportive housing, and 7% of the 2011 goal for affordable housing.⁹⁰ “Our Living Legacy” does not report the creation of any additional units of affordable housing, instead stating that their assumption that they would be able to deliver that many new housing units was “not accurate or realistic.”⁹¹

In “Foundations for Home,” the municipality states that its target for new units of affordable housing is 15 000 units, though it does not provide an explicit deadline for the achievement of this goal.⁹² As of 2021, approvals had been issued by the municipal planning department to create 3000 units.⁹³

Commitments and Real Increases in Affordable Housing, Calgary

| | Supportive Housing | Affordable Rental Housing (Calgary Homeless Foundation) | Affordable Rental Housing (City of Calgary) |
|----------------------|---|---|--|
| Commitment | <ul style="list-style-type: none"> 1200 units (2008) | <ul style="list-style-type: none"> 11 250 units, minus at least 1200 units of supportive housing (2008) 8500 units (2011) | <ul style="list-style-type: none"> 15 000 units |
| Real Increase | <ul style="list-style-type: none"> 558 units | <ul style="list-style-type: none"> Not reported | <ul style="list-style-type: none"> 3000 units |

⁸⁹ Calgary Homeless Foundation. “Calgary’s 10 Year Plan to End Homelessness: 2008-2018, January 2011 Update.”

⁹⁰ Alina Turner and Victoria Ballance. 2018. “Our Living Legacy: Collective Action Report. *Calgary Homeless Foundation and Turner Strategies*.

⁹¹ Turner and Ballance. “Our Living Legacy.”

⁹² City of Calgary. “Foundations for Home.”

⁹³ Affordable Housing Division. 2020. “Affordable Housing Development Report.” *Calgary Housing*.

In Toronto, goals for increases to the supply of affordable housing were set by the municipality and stated in “Housing Opportunities Toronto.” In its more recent housing plan, “Housing TO: 2020-2030 Action Plan,” the municipality reports its actions taken to date, including that it had created 2000 units of supportive housing between 2010 and 2020, the time period covered by the “Housing Opportunities Toronto” goals.⁹⁴ This is 33% of its goal of 6000 supportive housing units. The “Housing Opportunities Toronto” goals also specify that of the 6000 units, 1300 should be targeted to formerly homeless individuals, 2000 should be targeted to those requiring mental health support, and 2700 should be targeted to seniors in need of assisted living housing.⁹⁵ Of the 2000 units actually created, it is not clear how many were provided to each of the three targeted groups.

In “Housing Opportunities Toronto,” the municipality focused on renovating existing social housing, rather than creating additional units. The goal set in “Housing Opportunities Toronto” was to revitalize 90 000 units of social housing, 60 000 of which would be units owned by Toronto Community Housing Corporation, the municipally-owned social housing provider.⁹⁶ It is unclear how many social housing units were revitalized during the 2010-2020 time period in total, however, Toronto Community Housing Corporation reports that 2722 of their social housing units were renovated across 5 social housing site revitalizations, which is less than 5% of the stated goal for social housing revitalizations of units owned by Toronto Community Housing Corporation.⁹⁷

⁹⁴ City of Toronto. “Housing Opportunities Toronto.”

⁹⁵ City of Toronto. “Housing TO: 2020-2030 Action Plan.”

⁹⁶ City of Toronto. “Housing Opportunities Toronto.”

⁹⁷ Toronto Community Housing Corporation. “Revitalization.”

Lastly, in “Housing Opportunities Toronto,” the municipality committed to creating a total of 1000 new affordable rental units annually, for a total of 10 000 between 2010 and 2020.⁹⁸ In 2019, the municipal Affordable Housing Office commissioned a report on the state of the housing market from the Canadian Centre of Economic Analysis and the Canadian Urban Institute, where it is specified that the “Housing Opportunities Toronto” goal refers to units approved, rather than units completed.⁹⁹ This report also provides a graph, from which the following data was approximated. The “Housing Opportunities Toronto” goal of 1000 units approved annually was met only in the years 2017, when 1213 units were approved, and 2018, when 1645 units were approved.¹⁰⁰ In the years 2010-2016, an average of 233 units were approved annually, for a total of 1634 units approved during that time period, and a total of 4492 units approved during the 2010-2018 time period.¹⁰¹ Due to the date of publication, the years 2019 and 2020 were excluded. 4492 is approximately 45% of the municipality’s total goal of 10 000 unit approvals.

Commitments and Real Increases in Affordable Housing, Toronto

| | Supportive Housing | Social Housing (Revitalized) | Affordable Rental Housing |
|----------------------|--|--|--|
| Commitment | <ul style="list-style-type: none"> 6000 units | <ul style="list-style-type: none"> 60 000 Toronto Community Housing-owned units revitalized | <ul style="list-style-type: none"> 10 000 units (2010-2020) |
| Real Increase | <ul style="list-style-type: none"> 2000 units | <ul style="list-style-type: none"> 2722 Toronto | <ul style="list-style-type: none"> Approximatel |

⁹⁸ City of Toronto. “Housing Opportunities Toronto.”

⁹⁹ Canadian Centre for Economic Analysis and Canadian Urban Institute. 2019. “Toronto Housing Market Analysis.” *City of Toronto*.

¹⁰⁰ Canadian Centre for Economic Analysis and Canadian Urban Institute. “Toronto Housing Market Analysis.”

¹⁰¹ Canadian Centre for Economic Analysis and Canadian Urban Institute. “Toronto Housing Market Analysis.”

| | | | |
|--|--|---|--------------------------|
| | | Community Housing-owned units revitalized | y 4492 units (2010-2018) |
|--|--|---|--------------------------|

The only type of affordable housing that permits a comparison between all three municipalities regarding the extent to which they achieved their stated goals is supportive housing. 81% of Vancouver’s five-year supportive housing target set in the “Housing and Homelessness Strategy” was achieved, while in Calgary, 47% of the supportive housing target set in the 2008 version of “Calgary’s 10-Year Plan to End Homelessness” was achieved, and in Toronto, 33% of the supportive housing target set in “Housing Opportunities Toronto” was achieved.

When the real increases in affordable housing are considered separately from each municipality’s target rate, Vancouver still produced more units of supportive housing, when the time period and population are considered, than Calgary and Toronto. Vancouver produced 1844 units of supportive housing over a five-year period (2012-2016), and its 2011 population was 603 502. Calgary produced 558 units of supportive housing, much lower than the amount produced by Vancouver, and also produced these units over a ten-year period (2008-2018), with a higher 2011 population of 1 096 833. Toronto produced much more supportive housing in this time period (2010-2020), though its population is also higher (2 615 060 in 2011). Calgary’s rate of supportive housing per capita for this time period was 0.0005, while Toronto’s was 0.0007, making Toronto marginally more successful at creating supportive housing than Calgary.

Regarding social housing, only Vancouver explicitly committed to and reported social housing creation during the studied time period. Vancouver produced 1683 units of social housing over a five-year time period (2012-2016). Calgary made no explicit social housing

commitments during the time period studied, and Toronto committed only to revitalization of existing social housing units, whereby 2722 units were revitalized during the 2010-2020 time period. When population and total time period are considered, Vancouver was more successful at adding to the supply of usable social housing than Toronto.

Regarding affordable rental housing, only Toronto explicitly committed to and reported this information. Vancouver committed to creating rental housing, but without specifying that the created housing must be at an affordable rent. Calgary committed to creating new units of affordable housing, but without specifying how much of the new housing would be supportive housing, social housing, or rental housing. Toronto created 4492 units of affordable rental housing in the period 2010-2018.

Real Increases in Affordable Housing Supply by City

| | Supportive Housing | Social Housing | Affordable Rental Housing |
|------------------|---|---|--|
| Vancouver | <ul style="list-style-type: none"> ● 1844 units (2012-2016) ● 5229 units of supportive and social housing (2017-2020) | <ul style="list-style-type: none"> ● 1683 units (2012-2016) ● 5229 units of supportive and social housing (2017-2020) | |
| Calgary | <ul style="list-style-type: none"> ● 558 units (2008-2018) | | <ul style="list-style-type: none"> ● 3000 units (2016-2021) |
| Toronto | <ul style="list-style-type: none"> ● 2000 units (2010-2020) | <ul style="list-style-type: none"> ● 2722 units revitalized (not built) (2010-2020) | <ul style="list-style-type: none"> ● Approximately 4492 units (2010-2018) |

Municipal Housing Initiatives

In this section, I provide an overview of major affordable housing initiatives in each municipality. These initiatives were selected on the basis of their significance, the housing types that they represent, and the insight that they provide into the factors that enable the creation of affordable housing in the studied municipalities.

Vancouver Initiative: Supportive Housing Partnership with Vancouver Coastal Health

The City of Vancouver highlights its partnership with Vancouver Coastal Health, a health agency, and BC Housing, the provincial affordable housing agency. The City of Vancouver provides land for the creation of supportive and affordable housing, and funding is provided by Vancouver Coastal Health and BC Housing.¹⁰² In 2015, the City of Vancouver noted that, through this partnership, over 1400 units of supportive housing had been opened, with rents priced at \$375 monthly and supports made available for people in need of housing assistance, addictions support, or mental health assistance.¹⁰³ Later examples of projects completed under this initiative include the 144 supportive housing units that were opened in November of 2018, where the municipality provided land, Vancouver Coastal Health provided operating funding for units targeted to those in need of mental health support, and BC Housing provided capital and operating funding for the project, which consists of two buildings of supportive housing, Larwill Place and The Beach.¹⁰⁴ An additional project developed under this partnership is the 2018 development at 1st and Clark, where the three partner organizations have cooperated to provide

¹⁰² City of Vancouver. "Housing Report Card 2015: Part One."

¹⁰³ City of Vancouver. "Housing Report Card 2015: Part One."

¹⁰⁴ Ministry of Municipal Affairs and Housing. 2018. "More Supportive Housing Opens in Vancouver." *Government of British Columbia*.

affordable rental housing through a local nonprofit housing provider, as well as an addictions treatment program and transitional housing for individuals who have completed the program.¹⁰⁵

Vancouver Initiative: Modular Housing

Modular housing is housing that is constructed, at least in-part, off-site, and then transported to the desired location and assembled. In 2017, the first municipally-managed temporary modular housing building was created in Vancouver. This building is located at 220 Terminal Avenue and consists of 40 units of social housing.¹⁰⁶ It was created by a partnership between Vancouver Affordable Housing Agency, which manages the property; the municipality, which provided the land; the federal government, which provided funding; and Vancity, a local credit union, which provided funding.¹⁰⁷

Since that time, additional temporary modular housing buildings have been created in Vancouver. This is one method by which Vancouver has increased its supply of supportive and social housing. While the building located at 220 Terminal Avenue consists of social housing units, most additional buildings provide supportive housing units. Additionally, while the building at 220 Terminal Avenue was constructed using federal and credit union funding, additional modular housing buildings have been constructed using provincial funding. In 2017, the Government of British Columbia announced funding for supportive housing across the province, including \$66 million to create supportive housing, in the form of temporary modular

¹⁰⁵ BC Housing. 2019. "Vancouver - 1st and Clark."

¹⁰⁶ City of Vancouver. 2021. "220 Terminal Avenue."

¹⁰⁷ City of Vancouver. 2021. "220 Terminal Avenue."

housing buildings, in Vancouver.¹⁰⁸ With this funding, approximately 600 units of supportive temporary modular housing have been created in Vancouver.¹⁰⁹

These units are created as a result of a multi-member partnership. The provincial government is involved as the funding provider, while BC Housing, a provincial agency, acts as the property owner; the municipality provides land; and the Vancouver Affordable Housing Agency, a municipal subsidiary, acts as the developer.¹¹⁰ Management of the property, including providing support services to tenants, is the responsibility of a nonprofit agency selected by BC Housing.¹¹¹

Calgary Initiative: Resolve Campaign

The Resolve campaign was active in Calgary between 2012 and 2016. It was a coalition of nine partnered social service agencies (Accessible Housing, Bishop O’Byrne Housing Association, Calgary Alpha House Society, Calgary Homeless Foundation, Calgary John Howard Society, Horizon Housing Society, Silvera for Seniors, The Mustard Seed, and Trinity Place Foundation of Alberta) that collaborated on collecting donations with the goal of building new affordable rental housing.¹¹²

Resolve was supported by eleven housing development companies (Albi Luxury, Brookfield Residential, Cedarglen Homes, Streetside Developments, Morrison Homes, Hopewell Residential, Homes by Avi, Calbridge Homes, Shane Homes, Cardel/Logel Homes, and Jayman Built), each of which donated \$1.4 million to the campaign, as well as acted as construction

¹⁰⁸ Vancouver Sun. 2021. “City to Build 98 Temporary Supportive Homes in East Vancouver.”

¹⁰⁹ Ministry of Municipal Affairs and Housing. 2019. “More than 600 Supportive Homes Open in Vancouver.” *Government of British Columbia*.

¹¹⁰ Vancouver Affordable Housing Agency. 2021. “Housing First Initiatives.”

¹¹¹ Vancouver Affordable Housing Agency. “Housing First Initiatives.”

¹¹² City of Calgary. “Foundations for Home.”

managers on the buildings of affordable housing.¹¹³ The provincial and municipal governments also provided funding.¹¹⁴ While the total number of units created by the Resolve campaign is not reported, 1850 individuals were housed in affordable units as a result of the campaign's fundraising and building efforts.¹¹⁵

Calgary Initiative: Housing Incentive Program

The Housing Incentive Program was created by the City of Calgary in 2016 to support the objectives in "Foundations for Home." The program offers a grant of up to \$50 000 for pre-development activities related to the creation of an affordable housing building, as well as a rebate on municipal development fees.¹¹⁶ Only nonprofit providers of affordable housing may apply, though the grant can be used for affordable rental housing as well as long-term care and supportive living housing, and affordable housing intended for homeowners. At the beginning of 2020, the municipality estimated that 2020 units of affordable housing had been supported by the program.¹¹⁷

While the Housing Incentive Program is solely operated by the City of Calgary, some integration of other levels of government is present, as applicants to the Housing Incentive Program must also apply for funding from the Canada Mortgage and Housing Corporation, the application for which is integrated with the Housing Incentive Program application.¹¹⁸ Moreover, the Housing Incentive Program is generally one of several sources of funding for affordable

¹¹³ Myke Thomas. 2018. "Resolve Campaign a Huge Success." *Calgary Sun*.

¹¹⁴ Josh Skapin. 2015. "Resolve Campaign Launches Two More Housing Projects with Morrison and Streetside." *Calgary Herald*.

¹¹⁵ Thomas. "Resolve Campaign a Huge Success."

¹¹⁶ City of Calgary. 2021. "Housing Incentive Program."

¹¹⁷ City of Calgary. "Housing Incentive Program."

¹¹⁸ City of Calgary. "Housing Incentive Program."

housing projects that qualify, as many are made feasible by a combination of municipal funding and funding from another level of government, such as a Bishop O’Byrne Housing Association affordable housing project at Columbus Court, which received funding from the municipality under the Housing Incentive Program, as well as funding from the province.¹¹⁹

Toronto Initiative: Huntley Transitional Housing Program

Huntley Transitional Housing Program is supportive housing intended for men living with HIV/AIDS who are homeless or housed in the shelter system, created in the late 2010s. The building consists of 20 housing units.¹²⁰ This housing was developed as a partnership between Fife House, a nonprofit housing provider; the City of Toronto, which purchased the property on which the housing was located and leased it to Fife House, as well as provided funding for the renovation of the property and operational funding for the provision of services; the federal and provincial governments, which provided Social Infrastructure Funding; the Toronto-Central Local Health Integration Network, which provided operational funding; various corporate and individual donors; and operational funding from Habitat Services, a nonprofit which itself receives funding from the municipality, the province, and the Toronto-Central Local Health Integration Network.¹²¹ This is one example of supportive housing created in Toronto, but it exemplifies the nature of supportive housing development in the city, which involves partnerships between multiple organizations and levels of government.¹²²

¹¹⁹ City of Calgary. “Housing Incentive Program.”

¹²⁰ Michael Blair. 2018. “Property Tax Relief to Support New Transitional Housing at 9 Huntley Street.” *Fife House*.

¹²¹ Michael Blair. “Property Tax Relief to Support New Transitional Housing at 9 Huntley Street.”

¹²² Michael Blair. “Property Tax Relief to Support New Transitional Housing at 9 Huntley Street.”

Toronto Initiative: Toronto Community Housing Corporation Site Revitalizations

Between 2010 and 2020, construction began on five Toronto Community Housing Corporation-owned social housing site revitalizations. This took place at the 250 Davenport, Alexandra Park, Allenbury Gardens, Lawrence Heights, and Leslie Nymark social housing sites. Revitalization involved renovating the existing social housing units, as well as the addition of new market-rate housing units.¹²³ These revitalizations take place as public-private partnerships, whereby a private-sector developer partner is selected by the Toronto Community Housing Corporation, and profits from the creation of new, market-rate units on the social housing site.¹²⁴ Ultimately, redevelopments of Toronto Community Housing Corporation-owned social housing sites are partnerships between the municipality, the municipal housing provider, and the private-sector development partner, with no clear involvement of the provincial or federal governments.¹²⁵ Between the five redevelopments that began construction in the 2010-2020 time period, 2722 units of social housing were redeveloped.¹²⁶

Discussion

Many of the major housing initiatives in Vancouver, Calgary, and Toronto operate as partnerships between several involved actors. This is a common factor amongst most of the relatively successful housing creation initiatives across the three municipalities, which I suggest demonstrates that partnerships are useful tools in increasing the supply of affordable housing. In Vancouver, many supportive housing units have been built in partnership with BC Housing and Vancouver Coastal Health. Moreover, Vancouver's modular housing program, which uses

¹²³ Toronto Community Housing Corporation. "Revitalization."

¹²⁴ Toronto Community Housing Corporation. "Revitalization."

¹²⁵ Toronto Community Housing Corporation. "Revitalization."

¹²⁶ Toronto Community Housing Corporation. "Revitalization."

modular housing units as social housing to increase the available supply, is a major contributor to the stock of social housing in the city, but is funded by BC Housing and managed by the Vancouver Affordable Housing Agency.

Partnerships remain a component of major affordable housing initiatives in Calgary, though governments are involved to a lesser extent than in Vancouver. The basis of the Resolve campaign was the partnership formed between several social service agencies, and the involvement of private housing developers. The Resolve campaign contributed to the stock of affordable housing in the city, but the City of Calgary had minimal involvement. The campaign did receive some financial support from the province. Conversely, the Housing Incentive Program is entirely the responsibility of the City of Calgary, and while the application that nonprofit housing providers can use to apply for funds is integrated with application for funding under a similar, federal-level program, upper-level governments are largely uninvolved with this initiative.

Finally, in Toronto, partnerships remain a component of the major, affordable housing-related initiatives, though upper-level governments are involved to a lesser extent than in Vancouver. The provincial and federal governments provided some funding to the Huntley Transitional Housing Program that created additional supportive housing in the municipality, though it was the City of Toronto that provides ongoing operational funding now that the building has been renovated to create the supportive housing units. The site revitalizations of existing, Toronto Community Housing Corporation-owned social housing sites have operated as partnerships between the municipality, municipally-owned Toronto Community Housing Corporation, and private sector housing developers. Ultimately, the level of support from the

Government of British Columbia observed in the Vancouver context is absent from the Government of Ontario in the Toronto context.

I suggest that Vancouver's relative success towards the creation of supportive and social housing, as well as towards their initial commitments to creating these types of housing, is in part a result of the funding support received from the provincial government and the involvement of BC Housing, a specialized affordable housing agency without a counterpart in Alberta or Ontario. From this overview of the previous decade of housing policy in each of Vancouver, Calgary, and Toronto, the major relevant partnerships in Vancouver involve the provincial level of government much more actively than those in Calgary and Toronto. While the most significant housing initiatives in each of the three municipalities involve partnerships of some kind, which suggests that this is an important component to municipal-level efforts at increasing the supply of affordable housing, it appears that provincial involvement is a highly effective method of doing so.

This is consistent with the multilevel governance theory suggestion that partnerships emerge when issues are sufficiently complex that no actor possesses the authority and resources necessary to respond to the issue alone.¹²⁷ Affordable housing, a complex issue which is costly in resources, thus necessitates partnerships. That affordable housing is costly in resources, especially the financial resources required to construct and operate housing sites, appears to make municipal government partnership with the provincial government or provincial agencies more important in efforts to increase the stock of affordable housing than municipal government partnership with other actors which have fewer financial resources. Similarly, Doberstein's study of homelessness policy governance in Vancouver, Calgary, and Toronto suggests that it is

¹²⁷ Horak, "Conclusion."

collaboration and the involvement of new actors and agencies that results in policy innovation and coordination, and that has thus made Vancouver and Calgary's responses to issues of homelessness more successful than Toronto's response.¹²⁸ In affordable housing policy, it appears that, again, collaboration amongst several different actors enables policy innovation, as evidenced by the case study initiatives in Vancouver, Calgary, and Toronto, several of which are innovative policies and all of which are effective at increasing the stock of affordable housing. However, affordable housing policy necessitates greater financial resources than homelessness policy alone, as it encompasses some components of homelessness policy, such as supportive housing, but also includes social and affordable rental housing. When the greater costs of housing policy, as well as actors at each level of government, are considered, it seems that, while partnerships continue to be important to the success of affordable housing policy, the types of partnerships developed become increasingly important. Partnership with the provincial government provides municipalities with financial resources that they would not otherwise have access to by partnering with other local actors, thus enabling them to more significantly increase the stock of affordable housing.

Conclusion

Ultimately, when the responses of Vancouver, Calgary, and Toronto to issues of affordable housing supply are compared, and the population of the city is considered, Vancouver has been the most successful at producing new stock of supportive and social housing, and in setting goals for increases in these types of affordable housing. An analysis of major, successful affordable housing creation initiatives in each of the three case study municipalities reveals that a

¹²⁸ Doberstein. "Building a Collaborative Advantage."

common factor in several successful initiatives is a form of partnership between the municipality and other agencies, including provincial governments and agencies, health agencies, private sector housing developers, and nonprofit housing providers. In particular, partnership with the provincial government or its agencies appears to lead to a high level of success in producing new affordable housing, likely due to the financial resources available when provincial funding is received. This is the case in Vancouver, where partnerships with the provincial government and its agency, BC Housing, have resulted in the success of supportive and social housing creation, especially through its supportive housing and modular housing creation initiatives.

As the municipal role in responding to issues of housing unaffordability is growing, understanding what makes initiatives successful is integral to the ability of municipalities to set appropriate targets for affordable housing creation, and to approach or meet these targets by increasing the stock of affordable housing. The experiences of Vancouver, Calgary, and Toronto in doing so reveal that partnerships are an important component of what makes these initiatives successful. This benefits Canadian municipalities who aim to increase their stock of affordable housing, while also identifying avenues for further research into these partnerships and the factors that make them most effective.

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