



UNIVERSITY STUDENTS' COUNCIL POSITION PAPER ON  
**STUDENT HOUSING**





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# LAND ACKNOWLEDGEMENT

Western University is situated on the traditional territories of the Anishinaabeg, Haudenosaunee, Lunaapeewak and Attawandaron peoples, who have long standing relationships to the land and region of southwestern Ontario and the City of London. The local First Nation communities of this area include Chippewas of the Thames First Nation, Oneida Nation of the Thames, and Munsee Delaware Nation. In the region, there are eleven First Nation communities and a growing Indigenous urban population. Western University values the significant historical and contemporary contributions of local and regional First Nations and all of the Original peoples of Turtle Island (North America).

To learn more about these Indigenous communities and how you can best be an ally, please refer to the London & Middlesex Indigenous Culture Card. For more information about land acknowledgements, please refer to the article “Rethinking the Practice and Performance of Indigenous Land Acknowledgment” by Robinson et al. A land acknowledgement is an important step in recognizing colonial history but should by no means be the full extent to which we acknowledge and support indigenous communities.



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# CONCERNS

**Author's Note** - If the reader wants to better understand the scope and context of the issues which have contributed to the housing problems in Canada and subsequently in London, please see Appendix 1.

In the early morning hours of Tuesday February 1, 2022, fire tore through a modest home in London Ontario. Two men passing by were able to rescue three residents who were trapped in the basement. As fire inspectors began their investigation, a number of disturbing facts came to light. The single family home had been carved up into eight bedrooms, holding between 15 and 17 people. Renovations had not been made to code. There were no working smoke alarms and inadequate exits resulted in the three tenants being unable to escape the flames by themselves. The unit was unlicensed, and despite a number of complaints made by neighbours in the months leading up to the fire, no action had been taken by City bylaw officers. The Toronto resident who owned the rental unit had advertised shared rooms at \$300/month and full rooms for \$500/month, garnering him at least \$4,500 per month of income. Some, if not all the residents, were students at Fanshawe College and had been forced to accept the unsafe and sub-standard living conditions in the house as a last resort to avoid becoming homeless due to the lack of affordable housing options in the city.<sup>1</sup>

This is just one of many accounts that have hit headlines over the past few years, bringing to light the struggle that post secondary students are facing as they attempt to secure basic shelter at affordable rental rates in midst of a country-wide housing crisis. Miscalculation of the total number of people living in Canada, the lack of housing and rental stock to support the population, the financialization of housing, and poorly regulated licensing & enforcement have created the circumstances where many students are being forced to live in crowded, unsafe and inadequate conditions.<sup>2</sup> In this particular incident no one lost their life, but not every student is as fortunate. In December 2022 an international student died in a house fire in Nova Scotia and the subsequent investigation revealed eight students living in the home.<sup>3</sup>

1 Jonathan Juha, "No Working Smoke Alarms in Packed Home Guttled by Near-Fatal Fire: Probe," London Free Press, Feb. 03, 2023.

Jonathan Juha and Megan Stacey, "City Hall Blasted for Secrecy Over Probe Into Near-Deadly Student House Fire," London Free Press, Feb. 15, 2022.

2 Tania Das Gupta and Yvonne Su, "Canada's Costly Housing Market Leaves International Students Open to Exploitation," News@York, May 2, 2023.

3 Josepha Cameron, "International Student Killed in Sydney House Fire," CBC News, December 18, 2022.



In 2018, an international student died in a fire and three others were injured in a Scarborough rental unit without working smoke detectors, outdated fire extinguishers, inadequate exits, no running water and mould issues.<sup>4</sup> While campaigning for local elections, councillors in Brampton found numerous homes with 15-25 students living in them.<sup>5</sup> Due to a lack of available rental units, a university student from Washington State decides to commute to classes in British Columbia.<sup>6</sup> Students in British Columbia are living out of their cars and in tents because they are simply unable to find accommodations,<sup>7</sup> and a Kitchener Ontario student was found sleeping under a bridge in Toronto because he had no other place to go.<sup>8</sup> These conditions are unacceptable for anyone residing in Canada, and students should not have to endure them simply because they are young and it is considered a temporary condition while they are in school.

A report published in the summer of 2023 by the National Housing Accord indicates that 5.8 million homes must be built by 2030 in order to restore a degree of affordability to the Canadian housing market.<sup>9</sup> Strong encouragement and financial incentives from both federal and provincial levels of government have been rolled out to encourage the rapid construction of rental units throughout Ontario. But without adequate mandates or dedicated funding streams for purpose built housing, we risk seeing more luxury condos being built instead of a range of housing that support the needs of everyone on the housing continuum. Without rent controls in place for buildings inhabited from November 15, 2018 onwards, unchecked yearly increases are poised to quickly exceed the price range of those who are most vulnerable and in need of affordable housing.

Information from the National Housing Accord indicates that less than 3% of London's rental units are considered to be affordable to the lowest 20% of income levels.<sup>10</sup> An exodus of people leaving large metropolitan centres such as Toronto and into more affordable communities like London, along with a rapid increase in immigration has contributed to London becoming the 4th fastest growing community in Canada.<sup>11</sup>

4 Fatima Syed and Vjosa Isai, "Hours After an 18-Year-Old Student Died in a Scarborough House Fire, a Landlord Tells Tenants to Leave Other Houses-Now," Toronto Star, June 1, 2018.

5 Graeme Frisque, "25 Kids in One Home: Brampton Councillors Raise Alarm Over Student Housing Shortage," Brampton Guardian, August 28, 2019.

6 Martin MacMahon, "UBC Student Plans Daily Commute from U.S. After Failing to Find Metro Vancouver Rental," CityNews, August 29, 2022.

7 Missy Johnson and David Ball, "Some Students in Victoria are Riding Out the Rental Crisis by Camping Out Full-Time," CBC News, April 3, 2022.

8 "International student living under a bridge in Toronto helped by strangers," National Post, July 27, 2023.

9 Tim Richter, Dr. Mike P. Moffatt, and Michael Brooks, The National Housing Accord: A Multi-Sector Approach to Ending Canada's Rental Housing Crisis, 2023.

10 *ibid.*

11 Mike Moffatt, "The Growth of London Outside London," Smart Prosperity Institute, March 2022.



With both a university and a college located in the city, a seasonal influx of approximately 80 000 students increases pressures on an already competitive local housing market. London's average vacancy rate for 2023 was 2%,<sup>12</sup> and the high demand has driven rental rates up by 30% over one year.<sup>13</sup> University of Ottawa housing researcher Carolyn Whitzman has calculated that for 20% of Canada's population, affordable rent needs to be under \$1050 per month.<sup>14</sup> The average rent for a one bedroom apartment in Downtown London Ontario in October 2023 was \$1799.<sup>15</sup>

While the majority of post secondary institutions provide some degree of on-campus housing options, the number of available spaces is inadequate to accommodate the number of students seeking a place to stay. In light of the housing crisis and increasing enrollment numbers, post secondary institutions across the country are reporting residence spaces filling at never-before seen rates.<sup>16</sup> Hundreds of students placed on residence wait lists are being forced to seek off-campus accommodations in an already tight market.<sup>17</sup> The 2023 school year began with daily news reports of colleges and universities booking hotels to address some of the overflow, appealing to the community-at-large to consider renting rooms, and even offering payouts or deferment of classes in an attempt to ease some of the pressure on the housing market.<sup>18</sup>

12 CMHC Forecast Summary- London CMA, Mar. 15, 2023.

13 Jonathan Juha, "London Hit by Biggest Average Rent Increase in Canada-33% in One Year," London Free Press, Oct. 25, 2022.

14 Marie Josee Houle, "Prioritizing People Over Profit is the Way Forward on the Housing Crisis," Toronto Star, Sept. 7, 2023.

Carolyn Whitzman, "A Human Rights-Based Calculation of Canada's Housing Supply Shortages," The Office of the Federal Housing Advocate, Nov. 2023.

15 Zumper, October 2023

16 Thomas Dag, "Student Housing Waitlists in Canada are Longer Than Ever," CBC News: The National, Aug. 10, 2023. <https://www.youtube.com/watch?v=XzO1Sy18jeU>.

Colette Derworiz, "University Students Struggling to Find Housing Amid Affordability Crisis," Canadian Press, Aug. 26, 2023.

Josh Moody, "Colleges Face a Student Housing Squeeze," Inside Higher Ed, Aug. 2, 2022.

"Student Housing in Crisis," Academica discussion panel online, Oct. 25 2022.

17 Judy Basmaji, "University Residences Struggle to Meet Student Demand," The Gazette, Feb. 16, 2018.

18 Johanna Alonso, "Overcrowded Middlebury Will Pay Students to Take Time Off," Inside Higher Ed, Aug. 2, 2023.

Jenna Head, "Memorial University Getting Desperate as Students Struggle to Find Housing in St. John's: Professors, Staff Asked to Consider Renting Rooms in Personal Homes," Saltwire, Aug. 14, 2023.

Alejandro Melgar, "Students Need Housing for Fall 2023 Semester: UCalgary Student Union," Calgary City News, July 11, 2023.

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Trends indicate that student housing is becoming an important factor in admission acceptance, with 13% of students considering refusing an admission offer if accommodations are not guaranteed, and 29% uncertain if they would accept or not.<sup>19</sup> While a myriad of new residence building plans have been announced by colleges and universities in recent months,<sup>20</sup> these initiatives will take several years to come to fruition. In the meantime, current students are left struggling to find affordable off-campus housing.

The lack of affordable housing in close proximity to their schools is leaving students with limited options when it comes to finding accommodations within their budgets,<sup>21</sup> sometimes resulting in extreme cases with students being forced to share a bedroom with strangers.<sup>22</sup> A 2022 survey of Canadian post secondary students revealed that 94% faced multiple challenges when trying to secure off-campus accommodations, and 12% had not been able to secure housing within the weeks leading up to the beginning of classes that September.<sup>23</sup> Over half of the respondents cited lack of affordable housing near to campus, and high competition for those spaces as major impediments.<sup>24</sup> Only able to work part time while completing their degrees, many students are being forced to choose between food and rent with campus food banks across the country overwhelmed by the demand for their services.<sup>25</sup>

19 Joe Danis, “How Does Housing Fit into Applicant Decision Making?,” *Academica Group*, March 27, 2023.

20 Matt Lundy, “Canada’s Universities are Building New Dorms-Just Nowhere Near Enough,” *Globe and Mail*, Aug. 24, 2023.

Frances Bula, “Solving the Student Housing Crisis,” *University Affairs*, Mar. 9 2022.

New Student Housing Opens at Simon Fraser University, prepared by BC Gov News (Burnaby, B.C., May 19, 2023).

University of Waterloo to Build New, 500 Bed Residence Prioritizing Indigenous Design Principles, prepared by Media Relations University of Waterloo (Waterloo, ON, Sept. 5, 2023).

Conestoga College Continues Heavy Investment in Student Housing, prepared by Conestoga College (Kitchener, ON, Sept. 21, 2023).

Mike McDonald, “Sault College Board Approves Residence Project,” *CTV News*, Sept. 30, 2023.

Cape Breton University to Build New On-Campus Residence, prepared by Press Releases Cape Breton University (Sydney, NS, Sept. 21, 2023).

McMaster Breaks Ground on its Largest, Most Innovative Student Residence, prepared by Daily News McMaster University (Hamilton, ON, Nov. 9, 2023).

21 Colette Derworiz, “University Students Struggling to Find Housing Amid Affordability Crisis,” *Canadian Press*, Aug. 26, 2023.

Joe Danis and Katie Herlick, “Housing Instability and Homelessness in the Student Population,” *Academica Group*, Nov. 30 2022.

22 Trishla Parekh, “Sharing bedrooms, infestations, scams: What some international students have to endure to find housing,” *CBC News*, Sept. 25, 2023.

23 Joe Danis and Kate Herlick, “The Search for Off-Campus Student Housing in 2022,” *Academica Group*, Oct. 10, 2022.

24 *ibid*

Joe Danis and Kate Herlick, “Students’ Housing Plans for 2022,” *Academica Group*, Oct. 14, 2022.

25 Isha Bhargava, “High Demand Forces Western Food Bank to Close Walk-ins as Students Continue Feeling the Pinch,” *CBC News*, Sept. 21, 2023.



Homelessness is becoming a reality for a growing number of students who are unable to secure accommodation. A 2022 survey conducted by Academica Group found that approximately 28% of post secondary students had experienced a form of homelessness during their studies<sup>26</sup> compared with 15% of the Canadian population in total.<sup>27</sup> Most students found themselves precariously housed (had no fixed address i.e. couch surfing, renting an airbnb) while 10% had been unsheltered (living in a car, on the street, or in an emergency shelter).<sup>28</sup> Eric Weissman, associate professor at the University of New Brunswick confirms that the issue of student homelessness hasn't received much attention, and while there are housing and poverty strategies to address overall problems, there aren't programs targeting post secondary students.<sup>29</sup>

Providing housing to students is not solely the responsibility of post secondary institutions or municipalities or governments. All parties have a shared responsibility to address the housing issue that is affecting the next generation of innovators, citizens, and global ambassadors. Wide ranging cooperation is needed to share information and resources allowing for accurate future planning and the agility to increase the housing supply quickly. Creativity, ingenuity, hard work and compromise will be needed in order to develop the amount of new housing units needed to address the current crisis in both on and off-campus sites. The ultimate goal must be the genuine desire to achieve what really matters: ensuring that every person residing in Canada has safe and affordable shelter.

26 Joe Danis and Katie Herlick, "Housing Instability and Homelessness in the Student Population," Academica Group, Nov. 30, 2022.

27 <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2022017-eng.htm>

28 Joe Danis and Katie Herlick, "Housing Instability and Homelessness in the Student Population," Academica Group, Nov. 30, 2022.

29 Elizabeth Fraser, "Homelessness Among University Students Bigger Than People Realize, Says Prof," CBC News, Nov. 19, 2018.



# RESPONSIBILITIES

## WESTERN UNIVERSITY'S RESPONSIBILITIES

Canadian post secondary institutions are well behind other countries in providing student accommodations. Schools in the United States and United Kingdom generally provide accommodations for 20-30% of their students, while in Canada that number is closer to 3%.<sup>30</sup> Recent construction announcements by institutions are demonstrating a commitment to improve but it is estimated that upon completion, new residences will only provide living spaces for around 12.7% of the total student population.<sup>31</sup> This still leaves a large number of students to find housing in the local community. That said, in comparison with other Canadian institutions, Western University is one of the top suppliers of on-campus housing in the country, providing residence spaces to about 21% of its students.<sup>32</sup>

Western University reserves most of its residence spaces for first year students through a residence space guarantee, with additional spots reserved for students in receipt of designated scholarships.<sup>33</sup> On-campus accommodations for upper year or graduate students is severely limited, and has generally been reallocated to accommodate the increasing number of first year students. Recent announcements of two new residences expected to accommodate approximately 1000 graduate and undergraduate students by 2026 will help with the current student housing shortages, but more will need to be done as Western University plans to increase enrollment to 50 000 students by the year 2030.

According to Western University's own enrollment data, less than 30% of first year students live in an area near enough to campus that would allow them to live at home and commute to classes daily,<sup>34</sup> leaving a large percentage of the student body to find off-campus housing.

30 Francis Bula, "Solving the Student Housing Crisis," University Affairs, March 9, 2022.

31 Steve McLean, "Canada Faces Stiff Challenges Meeting Student Housing Demand," Renx.ca, Nov. 24, 2023, <https://renx.ca/challenges-meeting-canadian-student-housing-demand>.

32 5920 beds as per Western Residence Comparison 2024-2025 chart, 28 271 full time undergraduate students per Western's 2022-2023 Facts and Figures

33 Western's National Scholarship Program (President's Entrance Scholarships, President's Entrance Scholarship for Black Students, Beryl Ivey Continuing Entrance Scholarship, International President's Entrance Scholarships, Faculty Entrance Scholarships), The Schulich Leader Scholarship and National Indigenous Scholarship Program, Western Scholarship of Excellence, Western Continuing Admission Scholarship of Excellence for Black Students, Western Continuing Admission Scholarship of Distinction for Black Students and Western Continuing Admission Scholarship of Excellence for Indigenous Students

34 *Western University's Enrollment by Geographical Origin for 2022-2023*, prepared by Office of Institutional Planning and Budgeting (London, ON, 2023). /[https://www.ipb.uwo.ca/documents/2023\\_full\\_time\\_first\\_year\\_enrolment\\_by\\_geographical\\_origin.pdf](https://www.ipb.uwo.ca/documents/2023_full_time_first_year_enrolment_by_geographical_origin.pdf)



A robust housing plan should be developed to accommodate the majority of students who are relocating to the city. The University Students' Council urges Western University to maintain the provision of on-campus housing to students at the current ratio of 21% or better. This will require the development of over 4500 additional residence spaces to maintain the average as the university meets its 50000 student goal.

Western University's Off Campus Housing department provides assistance to students searching for off campus housing, and a range of supports for navigating the rental market. It is one of the most progressive and active service departments in the country. In an attempt to safeguard students from housing scams, they provide a verification service for out of province and international students.<sup>35</sup> Upon request, a representative from the department will visit a rental unit to confirm its existence, take photos or videos of the unit for the student to view, and will help prospective tenants understand the elements of the lease agreement. In light of the current struggle to find housing, the University Students' Council would like to see this valuable service extended to include all students coming to London for the first time who are not living in residence.

Post secondary institutions across the country are having to think creatively about how to house their students quickly, safely, and affordably. Some have entered into public-private partnerships or are working cooperatively with municipalities and other post secondary institutions in the area to reimagine solutions to the student housing crisis while reducing pressure on market rentals. Examples include the UTILE group at Concordia; a housing co-operative co-funded by students, the city and private investors.<sup>36</sup> Community College in New Brunswick is acting as an intermediary landlord ensuring that community rented rooms meet minimum standards, assigning students to the rooms and paying landlords directly.<sup>37</sup> Other institutions are matching students with seniors in the community who have a spare room, oftentimes with a reduced rental rate in exchange for light household duties.<sup>38</sup> Institutions in Calgary<sup>39</sup> and Toronto<sup>40</sup> are looking to repurpose vacant buildings into student housing, and are looking to integrate combination housing-retail-office spaces within the wider local community.

35 <https://offcampus.uwo.ca/>

36 UTILE <https://www.utile.org/fr/a-propos>

37 "New Brunswick Community College Taking Unique Approach in Assisting Students with Housing Needs", Suzanne Lapointe, Global News Aug. 17, 2023, News <https://globalnews.ca/video/rd/df5a6c8a-3d42-11ee-969c-0242ac110006/?jwsource=cl>.

38 Canada Home Share <https://www.canadahomeshare.com/>

39 "Downtown Post-Secondary Institution Incentive Program," City of Calgary, Jan. 16, 2024. <https://www.calgary.ca/development/downtown-post-secondary-incentive-program.html>

40 "Spadina Sussex Residence," University of Toronto, Nov. 30, 2022. <https://spacesandexperiences.utoronto.ca/housing/spadina-sussex-residence/>



The University Students' Council encourages Western University to consider initiatives like these, in conjunction with Fanshawe College and the City of London, in order to help alleviate the housing shortage affecting students.

### ***Privileged Information***

*We recognize and commend Western for maintaining emergency shelter spots for students who lose accommodations due to catastrophic incidents or for those needing to escape from an abusive environment. As this service is not widely known, there is some concern about how students would be able access assistance if needed. Western should take care to reach out to students who have been victims of displacement and make sure that those experiencing domestic violence know who they can approach for help, and are directed to the appropriate emergency services.*

*We recommend that Western continue to offer emergency housing, and ask that they reach out to students who have been displaced rather than putting the onus on them to approach someone for help during an already stressful and difficult time. We also encourage Western to better promote assistance to those in abusive situations so that they can be directed to appropriate housing assistance.*

## **MUNICIPAL RESPONSIBILITIES**

The City of London is home to both a major university and a college, resulting in a population influx of approximately 80,000 students each fall. Strategic mandates for both Western University<sup>41</sup> and Fanshawe College<sup>42</sup> commit to increasing their student population over the next several years, which will continue to put pressure on the existing housing shortages.

Without a clear understanding of institutional enrollment goals and awareness of the current housing conditions outside campus boundaries, affected parties cannot effectively address issues or plan development strategies around the zoning, transportation, and infrastructure that are needed to support a rapidly growing population. Town and Gown Committees were designed to provide a forum for post secondary institutions and municipalities to regularly consult, discuss, and resolve student-community matters openly. Meetings of the City of London's Town and Gown Committee concluded in 2017.

<sup>41</sup> *Towards Western at 150*, prepared by Western Communications (London, ON, 2021).

<sup>42</sup> *Fanshawe College Strategic Goals and Commitments 2020-2025*, Fanshawe College, Jan. 16, 2024, [https://www.fanshawec.ca/sites/default/files/uploads/strategicplan/strategic\\_goals\\_and\\_commitments\\_2020\\_25.pdf](https://www.fanshawec.ca/sites/default/files/uploads/strategicplan/strategic_goals_and_commitments_2020_25.pdf)



Without this as an avenue for cooperative, long term planning initiatives to be developed and a place for students and the community to address a range of concerns, there is little hope for effective mediation or timely resolutions to the student housing crisis. The University Students' Council recommends that the City of London reinstate the Town and Gown Committee so that information can flow more efficiently between all stakeholders affected by the current housing crisis. While the housing shortage in London affects more than just the student population, we ask that the city do everything within its power to help support the students who choose to come here for their schooling; a good experience is more likely to encourage highly educated graduates to make London their permanent home.

To address the challenges of hosting both a college and a university, the City of London created a Near-Campus Neighbourhood strategy<sup>43</sup> to help manage the influx of student renters. The strategy directs the city to “welcome students as a vital part of the community, provide for safe housing...[and] provide affordable housing” while ultimately limiting the number of units available for students in designated areas.<sup>44</sup> Other initiatives as part of the strategy that have met with limited success including more medium to high density development in near campus areas, co-ops and a licencing bylaw with the “intent...to address sub-standard housing conditions in rental units.”<sup>45</sup>

When COVID-19 restrictions went into effect during the 2019-2020 school year, students were transitioned to remote and distance learning. During this period, units that were historically rented to students were left empty and landlords subsequently rented or sold to local residents effectively removing these units from student rental stock. This change in demographic is seen as favourable by the city which, like many university towns, has tried to de-intensify the number of students in a given area through zoning restrictions and by diverting them to areas along transportation corridors.<sup>46</sup> The Ontario Human Rights Commission identified students as a protected group in a 2010 ruling on Oshawa's Student Accommodation Strategy, and indicated that low-density bylaws in student-centric areas, attempts to move students away from districts near schools, and limiting the number of bedrooms in specific areas was in fact problematic and considered a violation against the Ontario Human Rights code.<sup>47</sup>

43 *Near-Campus Neighbourhoods Planning Amendments*, prepared by City of London (London, ON, 2010). <https://opsfr.files.wordpress.com/2010/01/gncn-strategy-presentation-for-bnec-1.pdf>

44 *ibid.*

45 *ibid.*

46 Alexandre Wray and Nick Revington, “Student housing crisis: Municipal bylaws have created roadblocks for decades,” *The Conversation*, September 11, 2023.

47 *Comment of the Ontario Human Rights Commission on the City of Oshawa's Student Accommodation Strategy*, prepared by Ontario Human Rights Commission (Toronto, ON, Mar. 30, 2010).



In recent discussions between the City of London and the Minister of Housing, Infrastructure and Communities regarding an application for Housing Accelerator funding,<sup>48</sup> the city was directed to review current zoning plans with the intent to assimilate student housing into a broader housing strategy, and increase the permissible number of as-of-right builds throughout the city. In response, the City of London agreed to conduct a strategic assessment and review of zoning by-laws for specific areas in the city. Other regions, such as Waterloo, have ensured purpose built housing for students near to campus is a priority, with design plans in place that would meet the needs of non-student renters should enrollment numbers decrease over time.<sup>49</sup> The University Students' Council would like to see the City of London review its zoning and development strategies in an effort to increase the number of affordable student accommodations close to campus, encourage the creation of purpose built housing for students in locations that are readily accessible to campus, and better integrate student renters into the wider community in a mutually beneficial way.

As part of the Near-Campus Neighbourhood strategy, City of London administration staff were tasked with creating an accredited housing list, or a rental housing licensing by-law to “address sub-standard housing conditions in rental units” with four or less units.<sup>50</sup> The City of London has implemented a rental licensing program that applies to certain units throughout the city; the program is currently under review.

The student demographic is particularly enticing for landlords driven by profit due to the current high demand for housing, high turn-over and limited avenues available for complaint and recourse. The current licensing program for rental units only requires landlords to submit an initial property-standards and fire inspection report along with a modest yearly renewal fee. There is little to stop a landlord from adding additional rooms without notifying the city or having safety inspections done, and even less to prevent someone from operating an unlicensed rental. A lack of monitoring and by-law enforcement allows unscrupulous and unlicensed landlords to continue operating. The City of London website does have a registry search feature<sup>51</sup> which allows one to input a specific address to determine if the property is licenced, however it is not widely publicised nor particularly user friendly.

48 Funding provided by the federal government to municipalities who actively work to increase the supply of housing in their areas.

49 Samantha Lawson, “City of Brantford Buys Former Student Residences to Repurpose into Affordable Housing,” CHCH, Nov. 2, 2022.

Jennifer Wagner, “More Supply Than Increase in Demand for Housing Near Waterloo Universities,” CTV News, Feb. 2, 2017.

50 *Near-Campus Neighbourhoods Planning Amendments*, prepared by City of London (London, ON, 2010). The property registry can be found on the City of London's Development and Business Portal page

51 The property registry can be found on the City of London's Development and Business Portal page..



The City of London should actively promote the site and include a public record of infractions and resolutions. Students looking to protect themselves should be able to easily access all the tools available to them. In order to better protect students and all renters from predatory landlords and sub-standard conditions, the University Students' Council recommends that the City of London enforce the licensing of all rental units and carry out regular inspections to confirm compliance with local by-laws and safety standards.

London's recent pilot project to conduct inspections of large rental apartment buildings has demonstrated that the city can take proactive measures to address potential issues and ensure safety measures are adhered to. Out of the 21 buildings that were inspected, 161 issues were discovered,<sup>52</sup> yet nearly 75% of students indicate that they face quality and maintenance issues with their rental units<sup>53</sup> but have little leverage or recourse with the city to address these concerns if their landlord is not willing to fix them. The University Students' Council believes there is a benefit to making this initiative permanent, and expanding its range beyond large buildings to include rentals of all sizes and locations throughout the city. Benefits of random inspections include lower staffing costs for inspectors, the ability of tenants to voice concerns without fearing reprisals, and the ability to direct inspections towards areas with high volumes of complaint.<sup>54</sup> Inspections should be conducted regularly with bylaw officers having the ability to exercise good judgement to waive an inspection if the landlord is in good standing (i.e. no complaints). Acknowledging that not all rental units currently abide by licensing regulations, inspections should be conducted on any accommodations where anonymous complaints from the community indicate there may be safety concerns (ie. overcrowding, lack of maintenance). This highly proactive approach may help assure both students and community members that any concerns over student housing would be addressed.

## PROVINCIAL RESPONSIBILITIES

In 2023, approximately 800 000 international students will attend post secondary institutions in Canada, with more than half of those planning to study in Ontario.<sup>55</sup> Without sufficient purpose-built housing to accommodate both international and domestic students, local housing stock is stretched beyond capacity. Ambitious building targets have been strongly encouraged for municipalities throughout the province, but it will take time to see any results.

52 Randy Richmond, "Proactive Apartment Inspections Uncover 161 Issues," *Londoner*, Aug. 24, 2023.

53 Joe Dankis and Katie Herlick, "Students share their Past Experiences with Student Housing," *Academica Group*, Oct. 5, 2022.

54 Randy Richmond, "Proactive Apartment Inspections Uncover 161 Issues," *Londoner*, Aug. 24, 2023.

55 Helen Packer, "Over 800,000 International Students in Canada in 2022," *Pie News*, Feb. 16, 2023.





A lack of funding for infrastructure, and labour shortages in the construction and skilled trades are also impacting the speed at which housing can be constructed. While the Provincial government has been trying to entice new workers with the lure of free tuition and early apprenticeships, it will take several years for any real results to be visible.

One of the contributing factors to the housing crisis experienced specifically by college and university cities is the result of government underfunding of those institutions. The lack of funding has resulted in many institutions seeking new revenue streams through the increased enrollment of international students whose tuition fees are not regulated. While institutional funding and tuition fees are not under the purview of this paper, it must be acknowledged that results from these issues have had a direct impact on the number of students looking for housing in recent years. The increased reliance on unregulated tuition fees paid by international students to keep post secondary institutions solvent is alarming, and the sheer volume of arrivals is generally more than the current rental market can bear. The rapid enrollment growth that is taking place has not been matched by on-campus housing or the ability of municipalities to adjust long term housing plans to accommodate an unanticipated influx of students. While limiting the number of study permits and spaces for international students may address some short term issues, the University Students' Council does not believe this is the correct answer. Rather, diversity and different points of view are invaluable to the educational process and an important part of designing global solutions. Decreasing the reliance on international student tuition by increasing funding to post secondary institutions is the only solution.

The provincial government has been very vocal about the need to build houses for families and increase rental stock, but there has been limited acknowledgment of, or investment in, purpose-built student accommodations. In the fall of 2023, the Minister of Colleges and Universities announced a series of consultations with post secondary institutions and municipalities to discuss the creation of affordable student housing; results have not been released. Recognizing the significant impact that over 900000<sup>56</sup> post-secondary students in Ontario can have on the communities where they attend school is crucial to understanding the scope of the housing issue and the desperate need for purpose built housing. A funding stream dedicated to purpose built or on-campus student housing would greatly support the ability of institutions or private developers to create dedicated student rentals, relieving pressure on surrounding markets.

<sup>56</sup> Table 37-10-0018-01 Postsecondary enrolments, by registration status, institution type, status of student in Canada and gender



While municipalities can create by-laws to improve upon the minimum standards required for rental units, it is the provincial Residential Tenancies Act which acts as the master plan and defines the overall scope and standards that the act will apply to. When a tenant or landlord are unable to resolve an issue, they may take their complaint to the Landlord Tenant Board Tribunal for a hearing and resolution. This may be the only avenue a student has for dealing with unsafe conditions or overcrowding, but exclusions common to student renters such as subletting, or renting in a unit where the kitchen or bathroom is shared with a family member of the landlord preclude them from the protections of the act. Another issue students face with this avenue for complaint is the amount of time it takes to schedule a hearing. As noted by Ontario Ombudsman Paul Dube, the system needs a substantial overhaul,<sup>57</sup> as it faces a backlog of over 38000 cases and wait times for a hearing can range from 6 months to several years. At this rate, most students will have moved out by the time any of their issues come before the tribunal for resolution. This slow response time reduces the tribunal's ability to effectively support student tenants and resolve conflicts. Amendments to the Residential Tenancies Act could be made to expedite student issues and better reflect the unique needs of student renters such as shorter terms of occupancy and the necessity of subletting to secure a continued tenancy year over year.

Rent increases are particularly problematic for student renters. High rates of tenant turnover allow landlords to increase rent above guideline limits between occupants. With the increasing demand for rental housing, landlords can regularly adjust their rates to the upper limits of what the student market can bear, effectively removing any affordable stock. The provincial government also removed rent control from units that were first occupied after November 15 2018<sup>58</sup> allowing landlords to increase rates yearly to their own advantage.<sup>59</sup> Some tenants report increases in the double digits, with some increasing 25% or more.<sup>60</sup> The push to build more and faster may result in an influx of housing, but without rent caps in place the affordability factor that is so badly needed may not follow. To prevent the unchecked upwards spiral of rental rates, the provincial government must reinstate rent controls on new builds and consider a between-tenant cap on purpose built housing for students.

57 Lucas Powers, "Ontario's Landlord and Tenant Board 'fundamentally failing,' ombudsman finds," CBC Toronto, May 3 2023.

58 Rent Control is a provincially determined, legal limit to the amount that a landlord can increase rent year over year. Increases are generally in the 2-3 % range.

59 Manuela Vega, "Rent Control in Ontario: One Toronto Landlord Raised the Rent \$7K a Month. Here's What Experts Say Needs to Change," Toronto Star, Sept. 13, 2023.

60 Gilbert Ngabo, "The Ford Government Removed Rent Control on New Units. A Year Later Tenants are Reporting Double-Digit Increases," Toronto Star, Nov. 22, 2019.



## FEDERAL RESPONSIBILITIES

While the federal government is generally removed from having a direct impact on student issues, there are a number of areas under their jurisdiction that can greatly affect student life; the application of dedicated funding streams, immigration, accurate data collection and creating universal standards for provisions of service.

Over the last several decades the federal government has removed itself from direct involvement in the creation and maintenance of housing, however, the recent declaration of a housing crisis has resulted in increased participation with the issue. The federal government has announced a number of initiatives designed to promote the construction of new homes; funding to approved communities through the Housing Accelerator Fund, the removal of GST from new-build rental units, and some crown held lands are being opened up for development.

Unfortunately, the absence of a dedicated funding stream to support purpose built student housing means that the only impact that students may feel from these initiatives are trickle-down effects such as requirements for some municipalities to address renovations and work on rent control measures.<sup>61</sup> The August 2023 report from The National Housing Accord recommends that the Federal Government concentrate on gathering accurate data about student numbers in Canada and create a plan to fund student residences in the form of funding initiatives, low cost financing, or direct involvement in building. This recommendation has also garnered the support of Universities Canada who request that the government focus on student housing to help relieve the pressures faced by students. The University Students' Council feels that the federal government should take a more active role in providing a solution to the student housing problem through a dedicated financial stream to fund the construction of purpose built student housing.

The rapid increase of international students arriving in Canada to study has faced intense scrutiny recently, and the Minister of Immigration, Refugees and Citizenship is currently developing a number of initiatives to address some of these concerns. Critics claim that the federal government has contributed to the housing crisis by issuing unlimited numbers of study permits, without taking into consideration actual living costs, availability of housing or the impacts of having large numbers of students arriving in a given area. In an attempt to address some of the most pressing issues surrounding international student safety concerns, admission scams, and the subsequent housing issues, the Minister of Immigration, Refugees and Citizenship has proposed the creation of a Recognized Institution framework to begin Fall 2024.

<sup>61</sup> While not part of the requirements for the City of London's application for Housing Accelerator Funding, council is currently looking into avenues to address renovations in the municipality.



The plan will still allow colleges and universities to recruit numbers of international students but will require more stringent measures to be put in place to prevent letter-of-acceptance fraud and strongly encourages institutions to implement adequate support systems for international students, including housing.<sup>62</sup> Announcements made during the week of January 15, 2024 suggest that the minister may consider introducing a cap on the number of study permits that will be issued, details yet to be announced.

To better reflect the current cost of living in Canada, an updated minimum financial requirement for international students will take effect on January 1, 2024. Students applying to study in Canada will now need to demonstrate that they have access to \$20 635 to cover expenses in addition to the cost of tuition and travel, with the amount to be adjusted yearly.<sup>63</sup> The University Students' Council highly values the diversity and enrichment that international students bring to campus and strongly recommends that the government regularly review these plans at all stages to ensure that international students are not penalised in any way.

Reliable data is crucial to recognize trends and to forecast future needs. Population data and projections are used by governments and municipalities to anticipate the building, zoning and infrastructure needs for future growth. A major flaw in the data collection methodologies that Statistics Canada has employed to collect population numbers has contributed to the housing crisis through the under-reporting of more than 1 million people who are residing in Canada.<sup>64</sup> While Statistics Canada has indicated that they are currently working on improvements to their models and will begin to release modified population numbers at the end of September 2023,<sup>65</sup> the impact of the underestimations are significant, having left campuses, municipalities and provincial governments unable to adequately plan budgets, development and infrastructure to meet the actual demands.

Also contributing to the problems surrounding adequate student housing, is the fact that census data doesn't recognize students as independent entities despite the fact that approximately 70% are living (and renting homes) independently for the majority of the year while attending school or working.<sup>66</sup> If students return home during the summer they are considered to be dependents living in the family home for census purposes.

62 *Changes to International Student Program Aim to Protect Students*, prepared by Immigration, Refugees and Citizenship Canada (Ottawa, ON, 2023) .

63 *Revised Requirements to Better Protect International Students*, prepared by Immigration, Refugees and Citizenship Canada (Ottawa, ON, 2023).

64 Colin R. Singer, "Canada Has a Million More Non-Permanent Residents Than Reported in Official Figures," *Immigration.ca*, Aug. 31, 2023.

65 Marie Woolf, "Ottawa to Revise how it Counts Non-Permanent Residents After Economists Warn of Undercounting," *Globe and Mail*, Aug. 31, 2023.

66 *On Student Housing in Canada Research Report*. (Montreal:UTILE, August 2022).



This oversight ignores the housing needs of approximately 1.3 million Canadian students who rely on private (off-campus) rentals while attending post secondary education.<sup>67</sup>

Acknowledging that significant numbers of students require housing outside of their family home for a portion of the year will not only reflect more accurate numbers for housing needs, but may also contribute to student renters being recognized on the housing continuum as a demographic in need of special consideration.<sup>68</sup> The University Students' Council recommends that the federal government improve their data collection methodologies especially in regards to student recognition. They must also be more proactive in reviewing their data collection methods, updating them as required so that omissions of this magnitude are not repeated.

One small but significant resolution the federal government can make is to codify how the term “affordable” is to be defined in relation to housing. Many of the new housing incentive plans include a provision for the inclusion of affordable units, however the definition can mean something completely different to a developer than to a housing advocacy agency. Affordable housing advocates generally consider “affordable” to mean that a person spends no more than 30% of their net income on housing.<sup>69</sup> Developers, and a number of building benefit initiatives employ market based valuations<sup>70</sup> to determine what is considered affordable, which simply means that they will rent some units at a cheaper rate than the average rent for the area. This is a fluid definition as base pricing can be affected by the rent that a given market can bear and also be driven up by demand and inflation. A developer could claim to maintain “affordable” units that rent below market value, but the valuation could still render the price of those units well above what a low to middle income earner could afford. For those earning minimum wage, single income earners and those on disability or social assistance, the struggle to find accommodations is a real challenge. The difference in actual rent between these two commonly used definitions may be drastic and can make the difference between the development of housing that allows everyone equitable access to accommodations and one that continues to leave a portion of the population struggling to access shelter. The federal government should define affordable housing as an accommodation that requires no more than 30% of a person’s net income, and ensure that this definition is used across all industries and for all incentive plans.

Canada’s current housing crisis is the result of years of neglect, inefficiencies, and lack of communication between major stakeholders.

67 *ibid.*

68 “Creative Housing Solutions” (Academica Group online discussion forum, November 30, 2023).

69 *About Affordable Housing in Canada*, prepared by CMHC (Ottawa, ON, March 31, 2018).

70 *Changes to the Definition of an “Affordable Residential Unit” in the Development Charges Act, 1997 for the Purpose of Municipal Development-Related Charge Discounts and Exemptions*, prepared by Ministry of Municipal Affairs and Housing (Toronto, ON, 2023).



By mid 2023, public outcry had forced federal, provincial and municipal governments to take cooperative action to try and work towards a resolution. Over the last few months a number of housing initiatives have been tabled in an attempt to build homes quickly, open up new land for development and provide housing for a range of incomes. The unfortunate reality of our current crisis is that regardless of how many initiatives are implemented immediately, it will take years before any real impact from these initiatives will be felt. During this time students will continue to pay the price of searching for the elusive affordable and safe place to live while bettering themselves through post secondary education. We as students need to make sure that our voices are heard and the issues that we face are recognized and acted upon.

Acceptance of housing as a human right needs to be the guiding light to any and all solutions. A universal definition of affordable needs to be adopted and used by all parties to help ensure that new housing is built to meet the needs of everyone on the housing continuum. Incentives extended to developers must come with explicit directives and minimum requirements to ensure construction of units in the low to middle end of the continuum, as well as encourage purpose built housing. Allowing developers to take advantage of assorted benefits while building luxury units without rent controls will not meet the needs of many lower income individuals and families. Protections for tenants, especially low income tenants, need to be improved to prevent evictions due to renovation, and improvements need to be made to the Landlord Tenant Act and Tribunal to ensure a timely resolution to issues.

The student demographic needs to be recognized as an independent portion of the population that is not only renting their first home away from home, but as a group who will also be seeking permanent housing after graduation. Often ignored or considered less important than other residents due to short tenancy periods, the sheer number of students who attend post secondary institutions should guarantee that their voices are heard in regards to planning, zoning and conflict resolution within the communities they are living in. In the midst of a housing crisis, it is unethical to allow students to face unsafe, expensive, overcrowded or sub-standard living conditions or risk homelessness simply because they are seen as a transient population. With the push for densification and intensification in order to increase housing stock, zoning restrictions need to be addressed including areas that are easily accessible to campus. Post secondary institutions must be mindful of the local environment and not accept more students than can be accommodated in on-campus housing and within the wider community. Without offering adequate supports to assist students who do face housing insecurity, institutions are doing a dis-service to the very people they invite to join their community.

While no single initiative will resolve this crisis, it is hoped that the combined effort of all levels of government and post secondary institutions will signal positive movement towards the end goal of providing housing to all Canadians, and that it will happen in the near future.



# RECOMMENDATIONS

## RECOMMENDATIONS

The University Students' Council puts forth the following recommendations:

1. Western University must commit to maintaining or improving upon its current student-to-housing ratio of approximately 21%. This will require building additional residences as Western University aims to increase enrollment to 50000 students by 2030.
2. Western University should expand their Off Campus Housing verification program to include any student coming to London for the first time who is not living in a Western University Residence.
3. Western University should look for creative opportunities that may exist in conjunction with Fanshawe College and the City of London in order to provide additional, affordable student housing within the city.
4. The City of London should reinstate the Town and Gown Committee, to facilitate open communication about growth goals to allow for better long term infrastructure planning. All stakeholders should hold a seat on the committee to ensure full participation and meaningful insights to help solve issues that impact students and community members.
5. The City of London should review its zoning and development strategies in an effort to increase the number of affordable student accommodations close to campus, encourage the creation of purpose built housing for students in locations that are readily accessible to campus, and better integrate student renters into the wider community in a mutually beneficial way. This should be done in conjunction with the City of London's plan to build 47000 new homes by 2031.
6. The City of London should better promote and make its registry for licenced landlords more user friendly, including a public record of infractions, resolutions and any outstanding infractions that have been lodged against the rental unit.
7. The City of London should pursue the licensing and regulation of all landlords.
8. The City of London should make the current rental unit inspection pilot-project permanent and expand it to include rental units of all sizes and locations throughout the city. Furthermore, inspections should be extended to include all properties, whether licensed or not, in response to a safety-related complaint being filed. In order to protect tenants from reprisals, anonymous complaints should be accepted.



9. The Government of Ontario should not reduce the number of spaces available for international students at post secondary institutions.
10. The Government of Ontario should not reduce the number of spaces available for international students at post secondary institutions.
11. The Government of Ontario should establish a funding stream dedicated to on-campus or purpose built student housing to help relieve pressure on the housing market in the surrounding communities.
12. The Government of Ontario should amend the Residential Tenancies Act to expedite student issues due to their shorter terms of occupancy, and better reflect the unique housing conditions that student renters often face.
13. The Government of Ontario should improve service levels at the Landlord Tenant Board Tribunal. Case load backlogs and wait time for hearings that can take several years reduces the tribunal's ability to effectively support student tenants and resolve conflicts.
14. The Government of Ontario must reinstate rental rate increase caps on all rental units in order to protect affordability.
15. The Government of Canada must take a more active role in providing a solution to the student housing problem by providing a dedicated financial stream to fund the construction of purpose built student housing.
16. The Government of Canada must regularly review the Recognized Institution Framework and the new minimum financial requirements for international students to ensure that these students are not penalised in any way.
17. The Government of Canada must improve their population data collection methodologies especially in regards to recognizing students as independent from their family unit in census data collection. They must also be more proactive in reviewing their data collection methods and updating them as required in order to accurately reflect reality.
18. The Government of Canada must establish a universal definition of affordable housing; that which costs no more than 30% of a person's net income, and ensure that it is used for all communications, incentive plans, and across all industries and levels of government to ensure that a range of housing is created to meet the needs of those at every stage on the housing continuum.





# APPENDIX

## APPENDIX 1

### Defining the Scope of Canada’s Housing Problem

In 2019, the federal government passed the National Housing Strategy Act<sup>71</sup> which declared housing to be a human right. Aside from the declaration, little has been done to make this a reality for many Canadians. Canada faces a severe shortage of housing for its current population and has the lowest amount of housing stock out of all G7 countries.<sup>72</sup> Demand has resulted in bidding wars for both purchase and rental housing units, driving prices up to such an extent that the average Canadian is spending 60%<sup>73</sup> of their household income on shelter, leaving many with the impossible choice of paying for accommodation or food. The most unfortunate are ending up on the streets with little recourse.

The effects of an ambitious population-growth-through-immigration initiative<sup>74</sup>, and the discovery of approximately one million under-reported non-permanent residents living in the country<sup>75</sup>, has resulted in an even greater housing shortage than expected. Accurate population numbers are required to forecast needs so that homes, infrastructure and services can be planned for; the sheer volume of omissions have resulted in a drastic under-supply of all of these. Work stoppages and supply chain issues resulting from the COVID-19 Pandemic, along with inflation, a shrinking skilled trades labour force, lack of social supports for those struggling with financial, mental and addiction issues have all converged making a resolution to the housing crisis incredibly challenging. To combat the shortages and bring housing back into the “affordable” range for the majority of the population, more than five million homes will need to be built by 2030.<sup>76</sup>

71 *National Housing Strategy Act*, prepared by Government of Canada (Ottawa, ON, 2019). <https://laws-lois.justice.gc.ca/eng/acts/n-11.2/FullText.html>

72 Amy Legate-Wolf, “Canadian Housing Now the Worst in Affordability Among G7 Countries” *The Motley Fool*, July 7, 2022, <https://www.fool.ca/2022/07/07/canadian-housing-now-the-worst-in-affordability-among-g7-countries/>.

73 *Canada’s Housing Supply Shortage: Restoring Affordability by 2030*, prepared by CMHC (Ottawa, ON, June 23, 2022). <https://www.cmhc-schl.gc.ca/blog/2022/canadas-housing-supply-shortage-restoring-affordability-2030>

74 *An Immigration Plan to Grow the Economy*, prepared by Immigration, Refugees and Citizenship Canada (Ottawa, ON, Nov. 1, 2022).

75 Colin R. Singer, “Canada Has a Million More Non-Permanent Residents Than Reported in Official Figures,” *Immigration.ca*, Aug. 31, 2023.

76 Tim Richter, Dr. Mike P. Moffatt, and Michael Brooks, *The National Housing Accord: A Multi-Sector Approach to Ending Canada’s Rental Housing Crisis*, 2023.



The creation and maintenance of social housing fell under the purview of the Federal Government until the early 1990's when the decision was made to step back and let the private sector take over, assuming that more housing would be built without the limitations of direct government oversight. Withdrawing from the housing sector, the Federal government shifted the burden of creating and financing housing to Provincial and Municipal levels.<sup>77</sup> Federal incentives and funding streams that supported not-for-profit housing and provided low interest loans for homebuyers subsequently dried up, while developers turned their interest to for-profit building instead. The Canada Mortgage and Housing Corporation (CMHC) is now nominally responsible for Federal housing policies. In 2022 the Auditor General of Canada released a report to Parliament on chronic homelessness<sup>78</sup> and was scathing in her evaluation of the CMHC's programs. Karen Hogan cited a lack of unified overall vision, uncoordinated efforts across departments, limited-to-no accountability, and no follow up with the groups that were supposed to have benefited from the efforts. She also noted that approved "affordable" units were often priced well above the means of those that the programs were designed to help.

The federal housing portfolio was poorly funded to begin with, and subsequent budgetary cuts and freezes rendered programming that supported affordable housing and financing incentives for homebuyers unable to support the population that relied on them. Over the last few decades, a lack of direction, poorly enforced regulations and the fundamental question of who is responsible to provide housing have contributed to the conditions which have allowed for the financialization<sup>79</sup> of the current housing market.

Without policies in place to maintain affordable and low-to-middle market range housing, developers have been able to buy up these properties and convert them into higher rate rental units. Acorn Canada, an organisation that advocates for issues faced by low and middle income families, estimates that Ontario loses 20000 units of affordable housing each year to "predatory landlords" who are in business for profit over human considerations.<sup>80</sup> For each unit of publicly funded affordable housing, 15 existing units are lost due to lack of maintenance or being purchased and repurposed as for-profit buildings.<sup>81</sup> Healthy tax breaks extended to real estate investment trusts (REITs) have allowed investors to profit from housing.

77 *Housing in Ontario: A Primer for AMO Members*, prepared by Association of Municipalities Ontario (Toronto, ON, Jan. 2017).

78 *Chronic Homelessness*, prepared by Office of the Auditor General of Canada (Ottawa, ON 2022). [https://www.oag-bvg.gc.ca/internet/English/att\\_\\_e\\_44159.html](https://www.oag-bvg.gc.ca/internet/English/att__e_44159.html)

79 Financialization is when housing becomes a commodity for profit rather than a basic human right.

80 "Ontario Acorn: Is Ontario Really Strengthening Protections for Tenants?," Acorn Canada, May 12, 2023.

81 Steve Pomroy, "Why Canada Needs a Non-Market Rental Acquisition Strategy," Focus Consulting Inc. May, 2020.



Residential REIT investments created conglomerates to buy up numerous properties and operate them as a for-profit business to achieve high rates of return for their investors. For less scrupulous groups, this may take the form of rent increases or renovictions.<sup>82</sup> Estimates indicate that 120 000 (or 3 %) of rental units in Canada are owned by REITs.<sup>83</sup>

With the divestment of federal responsibilities towards housing, it became the responsibility of the provincial government to execute the provision of housing. They have the means to influence housing through a number of resources including the Ontario Human Rights Code, Ontario Building Code and the Landlord Tenant Act. The current Conservative government has mandated specific building targets for municipalities in an attempt to address the housing shortages, and has launched a number of initiatives to encourage compliance. Some of these initiatives have ultimately reduced the revenue streams that municipalities rely on for infrastructure and services, leaving them struggling to reach their targets. A number of recent controversies have focused attention on the benefits extended to for-profit-developers as part of the initiatives, and the absence of truly affordable living options in most plans.

In 2018, the current provincial government also ended rent control for newly established rental units resulting in the erosion of affordable units in favour of profit-driven landlords. Under the new provision,<sup>84</sup> rental units first inhabited after November 15, 2018 are not subject to provincially set yearly maximum rent increases which usually fall in the 2% range. Landlords are able to increase rent based solely on what the market will bear, and some have taken that to extremes with a \$7000 monthly increase.<sup>85</sup> Anomalies aside, unregulated average yearly rent increases in the double digits are common, particularly in larger cities like Toronto. Some older buildings that are not able to take advantage of these new revenue streams are being left to degrade and are then sold to a developer who may “renovict” tenants in order to demolish or refurbish the building and charge higher rents.

Municipalities have control over specific elements of housing development through zoning, permit issuance, bylaws, and are responsible for the infrastructure required to support neighbourhoods (roads, sewer, transit, parks and recreation facilities etc.).

82 The practice of removing an existing tenant in order to renovate a usually modestly priced rental unit, then increasing the price beyond the means of the current renter.

83 “5 major Canadian housing REITs launch ForAffordable.ca,” Renx.ca Real Estate News Exchange, Nov. 15, 2022.

84 *Residential Rent Increases*, prepared for Ministry of Municipal Affairs and Housing (Toronto, ON, 2023).

85 Manuela Vega, “Rent Control in Ontario: One Toronto Landlord Raised the Rent \$7K a Month. Here’s What Experts Say Needs to Change,” Toronto Star, Sept. 13, 2023.



A recent article published in *The Conversation* suggests that in most cities “municipal planning has been hostile to student housing for decades”,<sup>86</sup> and has sought to suppress student dense neighbourhoods through creative zoning bylaws. In light of the current crisis, it is increasingly important that cities and post secondary institutions work together as they have the most immediate impact on the availability and affordability of student housing. Relationships between student renters and permanent residents can be strained, but for communities who host post secondary institutions there needs to be some give and take between the benefits and inconveniences of having student populations in the area.

Beginning with the “double cohort” year in 2003,<sup>87</sup> there was a sharp increase in the number of domestic students enrolling in higher education. More recently, post secondary institutions have recruited large numbers of international students, and many plan to continue increasing overall student enrollment numbers in the coming years. The creation of on-campus housing has not kept pace with these increases, resulting in 20 years of mounting pressure on market rental stock. Many institutions in Ontario were originally based on the Scottish urban university model where the majority of students commute daily,<sup>88</sup> however the growth of cities around campuses, a more mobile population and strategic mandates that include substantial growth to the student body require a change in perspective. Institutions need to be mindful of the availability of housing in the local community as they increase their student numbers, and provide adequate on-campus accommodations.

Recent recognition of the housing crisis by all levels of government has resulted in a number of incentives and initiatives to be rolled out to assist in the creation of homes and rental units. Student housing hasn’t been a particular focus but there has been some discussion at municipal and provincial levels that have mentioned students as a group in need of special consideration. As of this moment, no plans or details have been announced.

86 Alexander Wray and Nick Revington, “Student housing crisis: Municipal bylaws have created roadblocks for decades,” *The Conversation*, Sept. 11, 2023.

87 In 2003 the OAC (or grade 13 equivalent) was eliminated meaning that grade 12 students graduated from high school at the same time as the last OAC classes, doubling the number of students able to enter post secondary institutions.

88 Alex Usher, “Caps on Student Visas,” *HESA*, Sept. 12, 2023.







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