

The Housing Crisis: What You Need to Know

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April 8, 2022—**Anne Bell**

As the **June 2 provincial election** approaches, affordable housing is understandably emerging as a lightning-rod issue, with rents and purchase prices soaring.

Unfortunately and unfairly, the issue is being used to justify further encroachment by highways and sprawl development on natural areas and farmland.



Toronto area sprawl © Sean Marshall CC BY-SA 2.0

Can we meet the housing needs of current and future Ontarians while preserving the wetlands, forests and fields that sustain us? The answer is a resounding YES.

Here are seven things you need to know about the housing crisis:

1. **The shortage of land for housing is a myth.** There is plenty of land available in existing built-up areas, as confirmed by the Ontario's Housing Affordability Task Force. Further, at least 250,000 new houses and apartments have been approved for development, but not yet built, as indicated in a survey of Ontario's largest municipalities.
2. **High prices are fueled by land speculation and investor purchasing.** Coupled with historically low interest rates, land speculation by developers and housing investment purchases have reinforced the problem of "runaway housing prices." Investors now make up more than 25 percent of homebuyers in Ontario – cutting out the people looking to purchase a home for themselves.
3. **Developers stand to make windfall profits when lands outside existing urban boundaries are opened up for development.** If environmental regulations, municipal planning or public consultation get in the way, they can resort to Minister's Zoning Orders which bypass such steps.
4. **Zoning should promote infill development.** To increase housing supply and affordability, municipal zoning should promote building on vacant or underutilized lands already designated for growth (which, of course, would not include urban greenspace).
5. **Zoning should promote gentle density.** Allowing more multi-unit and mid-rise buildings (e.g., smaller scale apartment buildings, semi-detached homes, townhomes and co-housing), would provide more affordable options for seniors (looking to downsize yet stay within their communities), single people and families with smaller housing budgets.
6. **Gentle density creates more walkable, sustainable neighbourhoods.** Gentle density provides easier access to amenities and services and public transit. According to the Task Force, "gentle density also makes better use of roads, water and wastewater systems, transit and other public services that are already in place and have capacity, instead of having to be built in new areas." Using existing infrastructure means savings for municipalities and taxpayers.
7. **Profit-driven public planning won't solve the affordable housing crisis.** "Affordable housing is a societal responsibility," as noted by the Task Force. Policies are needed to curb speculation and increase the supply of genuinely affordable housing.