

Futures Thinking, Housing Affordability and the Town of Stouffville: A Case Study



CC BY-SA 3.0, <https://commons.wikimedia.org/w/index.php?curid=98191614>

By: Elisa Arnold

Principal Advisor: Michele Mastroeni

Submitted to OCAD University in partial fulfilment of the requirements for the degree of Master of Design in Strategic Foresight and Innovation

Toronto, Ontario, Canada

April, 2023

COPYRIGHT



Futures Thinking, Housing Affordability and the Town of Stouffville: A Case Study © 2023 by Elisa Arnold is licensed under the Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License (CC BY-NC-SA 4.0), except where otherwise specified. To see more about this license, go to <https://creativecommons.org/licenses/by-nc-sa/4.0/> or write to Creative Commons, 171 Second Street, Suite 300, San Francisco, California 94105, USA.

You are free to:

Share: copy and redistribute the material in any medium or format

Adapt: remix, transform, and build upon the material.

The licensor cannot revoke these freedoms as long as you follow the license terms.

Under the following conditions:

Attribution: You must give appropriate credit, provide a link to the license, and indicate if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use.

NonCommercial: You may not use the material for commercial purposes.

ShareAlike: If you remix, transform, or build upon the material, you must distribute your contributions under the same license as the original.

No additional restrictions: You may not apply legal terms or technological measures that legally restrict others from doing anything the license permits.

With the understanding that: You do not have to comply with the license for elements of the material in the public domain or where your use is permitted by an applicable exception or limitation.

No warranties are given. The license may not give you all the permissions necessary for your intended use. For example, other rights such as publicity, privacy, or moral rights may limit how you use the material.

Abstract

This article considers how futures thinking might be applied to the problem of housing affordability. The problem and possible paths to solutions are explored, with a particular focus on the area of policy. Sohail Inayatullah's Six Pillars of Futures Thinking is used as a methodological and analytical framework focusing on the Town of Whitchurch-Stouffville as a case study. The article concludes with a discussion highlighting areas for consideration and possible action, specific to Whitchurch-Stouffville.

THANK YOU

To my wonderful, supportive, crazy family and friends.

To Philip, my best friend, my love.

To my brilliant nana, Bernadine Fisher (1924-2013), for showing me this was possible.

Contents

2	Maps of Stouffville.....	8
3	Introduction.....	11
3.1	The Problem Context.....	12
4	Data Collection.....	18
4.1	Literature Review.....	18
4.2	Interviews.....	18
4.3	Environmental Scan.....	19
5	Theoretical and Analytical Framework.....	20
5.1	Futures Thinking Overview.....	20
5.2	Six Pillars of Futures Thinking.....	20
5.3	Causal Loop Archetypes.....	28
5.4	Limitations of this research.....	28
5.5	Positionality.....	29
6	Six Pillars of Futures Thinking Applied to Stouffville’s Housing Affordability Policy.....	30
6.1	Pillar 1: Mapping.....	30
6.2	Pillar 2: Anticipation.....	40
6.3	Pillar 3: Timing.....	46
6.4	Pillar 4: Deepening.....	46
6.5	Pillar 5: Creating Alternatives.....	64
6.6	Pillar VI: Transforming.....	69
7	Discussion.....	73
8	Conclusion.....	75
9	Bibliography.....	76
10	Appendix I: Interview Questions.....	85
11	Appendix II Lifelease Communities in Stouffville.....	86
12	Appendix III: Landleases and Co-operatives.....	87
13	Appendix IV: Executive Summary/Affordable Housing for Stouffville Call to Action.....	88

1 List of Figures

- Figure 1- The Township of Whitchurch-Stouffville in Relation to the Town of Stouffville 8
- Figure 2- Stouffville relative to Scarborough and Toronto 9
- Figure 3 - Town of Stouffville with Landmarks 10
- Figure 4- Diffusion of Land Use Policy 15
- Figure 5- Diffusion of Policy: Land Use 16
- Figure 6- Futures Triangle 22
- Figure 7- S-Curve/Emerging Issues 23
- Figure 8- Futures Wheel 24
- Figure 9- Causal Layered Analysis 25
- Figure 10 - Futures Triangle Applied 31
- Figure 11- Emergent Issues/S-Curve Applied 41
- Figure 12- Causal Loop, Single Family Homes 55
- Figure 13- Causal Loop, Shifting the Burden Archetype 59
- Figure 14- Causal Loop, Shifting the Burden Applied to Housing 60
- Figure 15- Shifting the Burden, Applied to Political Accountability 61
- Figure 16- Example of a Backcasting Plan 72

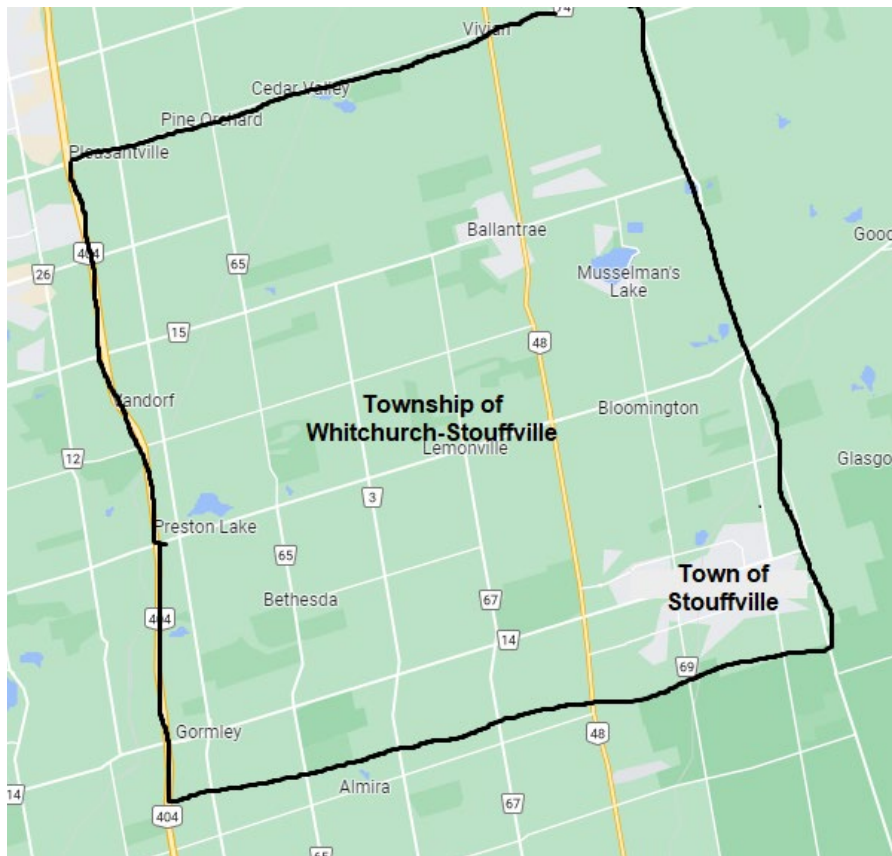
2 List of Tables

- Table 1- Summary of Futures Wheel Outcomes By Theme 43
- Table 2- Summary of Litany from Perspectives of Participant Groups 47
- Table 3- Summary of Systems Level from Perspective of Participant Groups 52
- Table 4- Summary of Worldview/Beliefs from Perspective of Participant Groups 62
- Table 5- Summary of Myth/Metaphor from Perspective of Participant Groups 63
- Table 6- Scenario 1, Official Future: Wanting the Best of Both Worlds 64
- Table 7- Scenario 2, Disowned Future: Stouffville Becomes Like the City 65
- Table 8- Scenario 3, Integrated Future: What Do We Have to Lose? 66
- Table 9- Scenario 4, Outlier Future of Outrageous Optimism: Housing Affordability Example to the World 67

3 Maps of Stouffville

This research is focused on the Community of Stouffville, (see Figure 1 below) located in the Town of Whitchurch-Stouffville, approximately 50km northeast of downtown Toronto and directly northeast of Markham (see Figure 2 on the following page). Landmarks in the Community of Stouffville discussed in this article are highlighted in Figure 3 on page 9.

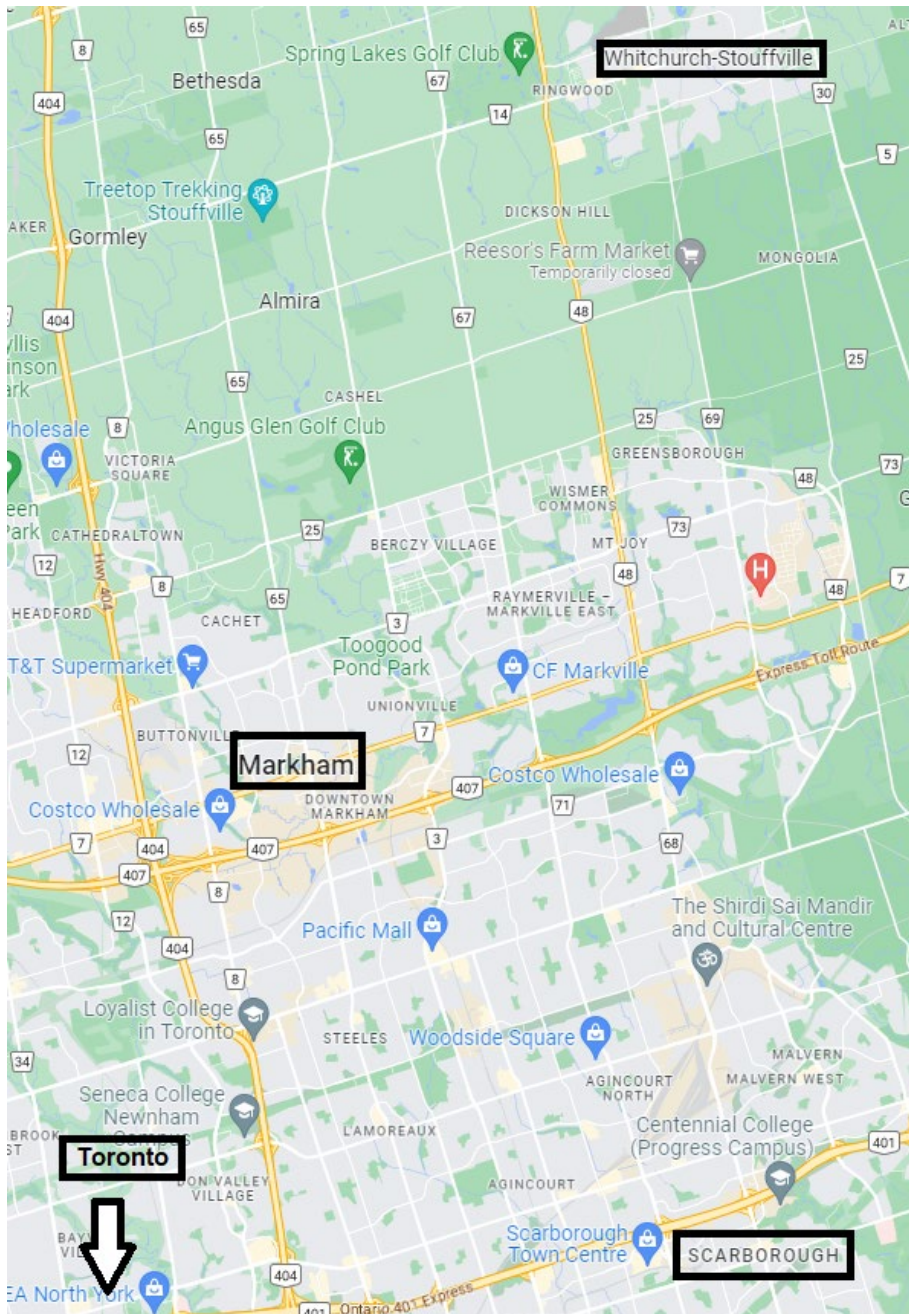
FIGURE 1- THE TOWNSHIP OF WHITCHURCH-STOUFFVILLE IN RELATION TO THE TOWN OF STOUFFVILLE



(Google, n.d.-a.)

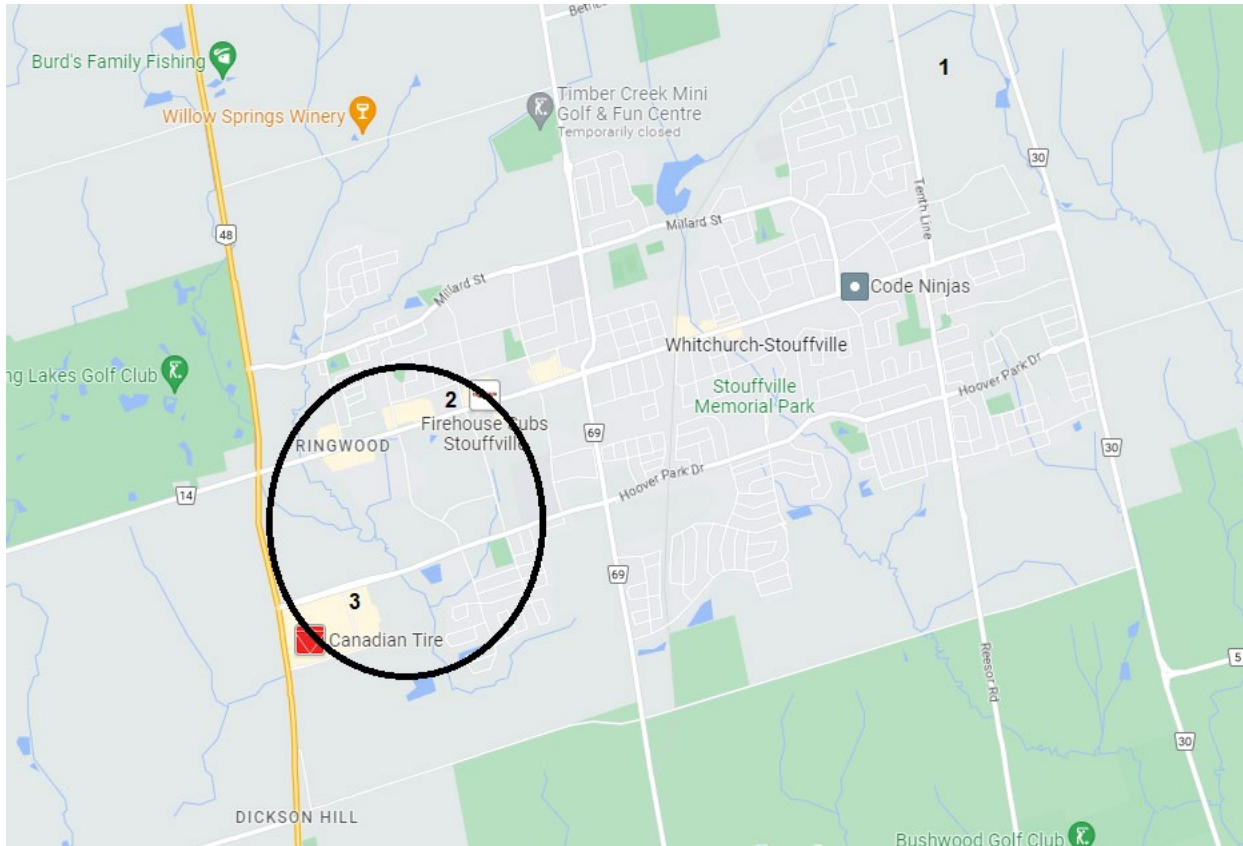
(Boundaries approximate).

FIGURE 2- STOUFFVILLE RELATIVE TO SCARBOROUGH AND TORONTO



(Google, n.d.-b.)

FIGURE 3 - TOWN OF STOUFFVILLE WITH LANDMARKS



(Google, n.d.-c)

Legend

- 1 Planned housing developments
- 2 Apartment building 'near Metro' currently under construction that will include rent to income units.
- 3 Outdoor shopping mall

Most of the commercial activity occurs within the circle, including all the grocery stores, majority of the pharmacies, the liquor store, the beer store, the hardware store, and dollar stores.

4 Introduction

“The truth is that throughout the twentieth century, Canada has been in the midst of a housing crisis.”

(Brooks, 1980)

The problem of housing affordability, longstanding in Canada, is reaching a crisis point. While there is a high degree of awareness of the problem, housing affordability is resistant to easy solutions due to its complexity. This intractability is further complicated as the same methods that created the lack of housing affordability are being used to solve it. This research aims to consider housing affordability from a different perspective by concentrating on a small geographic area and applying an emergent methodology.

This issue affects three categories of housing policy: ownership, rental at market rates and rental at rates subsidized by the government. In major Canadian cities, the cost of ownership and market rent are reaching unprecedented levels of unaffordability. Subsidized housing is also in crisis though this situation is not new. The widespread nature of the crisis, across all types of housing policy, contributes to the difficulty in finding solutions.

To mitigate the complexity of the problem, this research focuses on a small municipality to reduce the scale. Focusing on a small municipality translates the broad ideas related to housing affordability to the real-world consequences for individual people and their community. Additionally, reducing the scale makes it easier to envision specific, detailed plans to address the problem.

By looking at the problem from the perspective of a small municipality, this research inverts the traditional top-down approach of housing affordability policy. It is often assumed that solutions related to housing affordability will emerge from higher levels of government as the federal and provincial government have stronger legislative and taxation power. In contrast, this research primarily focuses on possible solutions at the municipal level.

This research applies a newer discipline, futures thinking, to a well-known problem. Typically, housing affordability is discussed from a specialized perspective: historical (Zhu, 2022), political (Filipowicz & Lafleur, 2018), sociological (Choi & Ramaj, 2023), economic (Okkola, & Brunell, 2018) and most frequently, public policy (e.g. Gordon, 1985, *Closing the Gap*, 2016). While each of these approaches provides unique insight, housing affordability spans multiple disciplines and requires an integrative approach, which futures studies provides. In addition to providing a different analytical framework, futures studies explicitly incorporates a bias to action, unlike many traditional approaches.

The scale, scope, and impact of the lack of housing affordability in Canada requires a new perspective. This research intends to provide a different point of view asking the question:

How might futures thinking be used to address housing affordability policy in the Town of Stouffville?

4.1 The Problem Context

“Canada’s approach to housing supply needs to be rethought and done differently. There must be a drastic transformation of the housing sector, including government policies and processes, and an ‘all-hands-on-deck’ approach to increasing the supply of housing to meet demand. “

(Aled ab Iorwerth, CMHC, 2022)

4.1.1 Unprecedented Housing Costs

In Canada, when we discuss ‘housing affordability’ we are often speaking about the affordability of home ownership. By the end of 2022, homes in Canada, particularly in major urban markets, had become increasingly expensive. For example, the average cost to buy a home had become untethered from average income (Royal Bank of Canada, 2023). This separation of income and the purchase price of a home is unprecedented in Canada. Additionally, the portion of income directed to costs related to home ownership is at the highest level since 1980 (Measure of a Plan, 2023). This lack of affordability contrasts with the expectation of home ownership, a core part of Canadian culture with the majority of Canadians owning their own home (Statistics Canada, 2022c). Many younger Canadians, shut out of the opportunity, are frustrated by the inability to purchase a home for themselves (Youthful Cities, 2022).

In large Canadian cities like Toronto, market rent costs reached an extraordinarily high level in early 2023. After a brief respite during COVID-19 where market rents dipped, the average rents surged by 2022, up 17.6% over 2016 (Statistics Canada, 2022c). This increase was due, in part, to more people, unable to afford to purchase homes, remaining in the rental market placing greater pressure on the supply and, in turn, increasing the cost to rent (Canada Mortgage and Housing Corp., 2023).

Affordable housing for low-income renters unable to participate in market rate housing remains neglected and in crisis. This enduring problem remains largely ignored. The current discussion, led by government and private sector leaders, is focused on the inability to purchase a home rather than the absence of homes for renters with the lowest 20% of incomes (CMHC, 2022b, p.10). Though the lack of subsidized housing is not prominent in public discourse, the demand for subsidized housing is significant with 84,593 people on the waiting list in Toronto and only 3,269 people gaining access to this type of housing in 2022. (City of Toronto, n.d.). As virtually no subsidized housing has been built over the last thirty years and the existing housing is frequently not maintained well, much of subsidized housing is in disrepair (Spurr, 2022) further exacerbating the situation.

Regardless of the nature of how the home is paid for: ownership, market rent or subsidized rent, there are indications that the lack of housing affordability is at an inflexion point requiring more urgent intervention.

4.1.2 Lack of Housing Supply

A significant factor contributing to the problem of housing affordability is the lack of housing supply. According to the Canadian Mortgage and Housing Corporation (CMHC), Canada needs to build 5.8M homes by 2030 to restore affordability (2022). This research focuses on Ontario where the housing

affordability and supply problem is particularly acute. The lack of supply is likely to worsen as Ontario is expected to receive the majority of Canada's anticipated 500,000 annual immigrants over the next ten years (Government of Canada, 2022). Immigration is expected to simultaneously constrain supply as well as increase housing prices in this province, which are already some of the most expensive in the country, second only to British Columbia (Canada Mortgage and Housing Corp., 2023). There is some dispute as to exactly how many homes Ontario needs to build to achieve affordability with CMHC stating 1.85M homes are needed by 2030 (CMHC, 2022) and the Smart Prosperity Institute claiming 1.5M are needed (Smart Prosperity Institute, 2020). However, whatever the exact number of houses required to achieve affordability, there is consensus the current supply of housing is insufficient.

In Canada, the conversation about the lack of 'housing affordability' tends to centre around home ownership but rental housing is also experiencing a problem of supply. Rentals at market rate (not subsidized to the renter) fall into two categories: aging purpose-built commercial rental apartment buildings and secondary market rentals, such as private residential basement apartments and condominiums. In 2022, in Toronto, 34% of rentals are secondary market rental condominiums (CMHC, 2022b, p.10). This increasing reliance on secondary market is due to the governments' retreat from the rental housing market. In the 1960s and 1970s, the federal government subsidized the building of purpose-built rentals, (Suttor, 2017) but since then, rental supply has primarily relied on the private construction of condominiums and the subsequent purchase of the individual condos, often by small investors who live in the same communities or near them who, in turn, rent the condos to tenants. It should be noted that the data on market rentals in Canada has limitations and is likely understated. Data involving unregistered rentals, such as secondary suites in private homes, which includes non-conforming basement suites, is typically not captured. As more people are unable to purchase homes, they shift to the rental market, placing pressure on supply and increasing their price (CMHC, 2022b, p.10). CMHC notes that the growth in percentage of Canadians renting reached a new high in 2022 with the greatest impact in Toronto and Vancouver (CMHC, 2022b, p.8) further limiting availability of rental housing for the cohort of lifelong renters, particularly those with low incomes (CMHC, 2022b, p.10).

Across the spectrum of housing supply: owned, market rental and subsidized rental, there is insufficient supply. This lack of supply and its relationship to cost is a result of historical and current housing affordability policy.

4.1.3 Housing Affordability Policy

"A country's land policy, is often an excellent mirror for some of its most basic social and ideological values."

(Alterman, 1982, p.1)

Policy is a primary factor contributing to the lack of housing affordability. (In this study, policy is understood as meaning "a statement by government-at whatever level, in whatever form of what it intends to do about a public problem." (Birkland, 2005)). One of the biggest challenges within housing affordability policy is its complexity; it is not a single approach but many overlapping, and sometimes conflicting policies, shared and administered among multiple departments within each level of

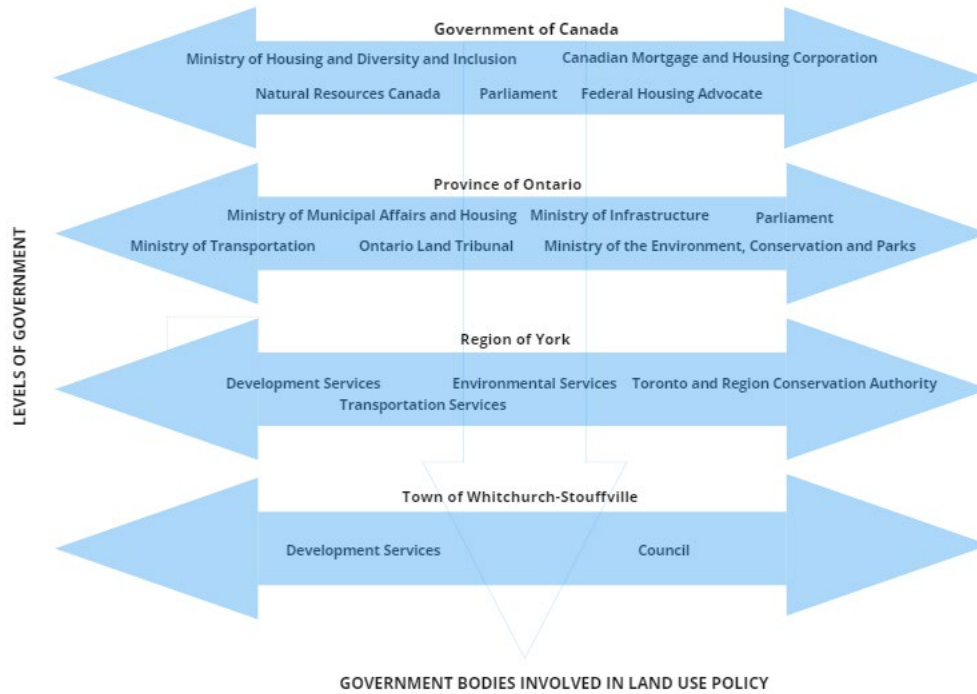
government. Further, many other policies that affect it relate to generalized land use planning and, as a result, are not identified specifically as housing affordability policies. This relationship is further complicated by the extensive and involved history of overall land use policy.

Briefly, Canada's idea of land use is due to British common law. In 1066, William the Conqueror claimed 'ownership' of all land in England and 'gave' feudal landholders 'rights of the crown', meaning, feudal landholders were allowed to hold this land in exchange for serving the Crown (Oxbridge Notes, n.d.). As a former British colony, Canada adopted British common law and this notion remains today in Canada: the Crown holds title to all land in Canada either directly or indirectly. This concept of land use is called the Doctrine of Tenure. In fact, today, 89% of the land in Canada remains Crown land (Destination Ontario, n.d.). The Doctrine of Tenure is the reason Canadian governments define the rules related to land and why, ultimately, the government can reclaim privately 'owned' land.

Over time, the valuation of land became foundational in our economy. Initially, the value was connected to what the land produced or what could be extracted. Today, land value related to production and extraction remains and is also supplemented with value related to built forms supporting commodity production, such as factories or commercial activity, such as marketplaces or homes. The central role of land use in Canada's economy includes many areas such as financing/loans, (land as collateral), taxation, and wealth accumulation - housing affordability is only a part of this larger context. The economic importance of land use and its many applications has resulted in complex management land use policy.

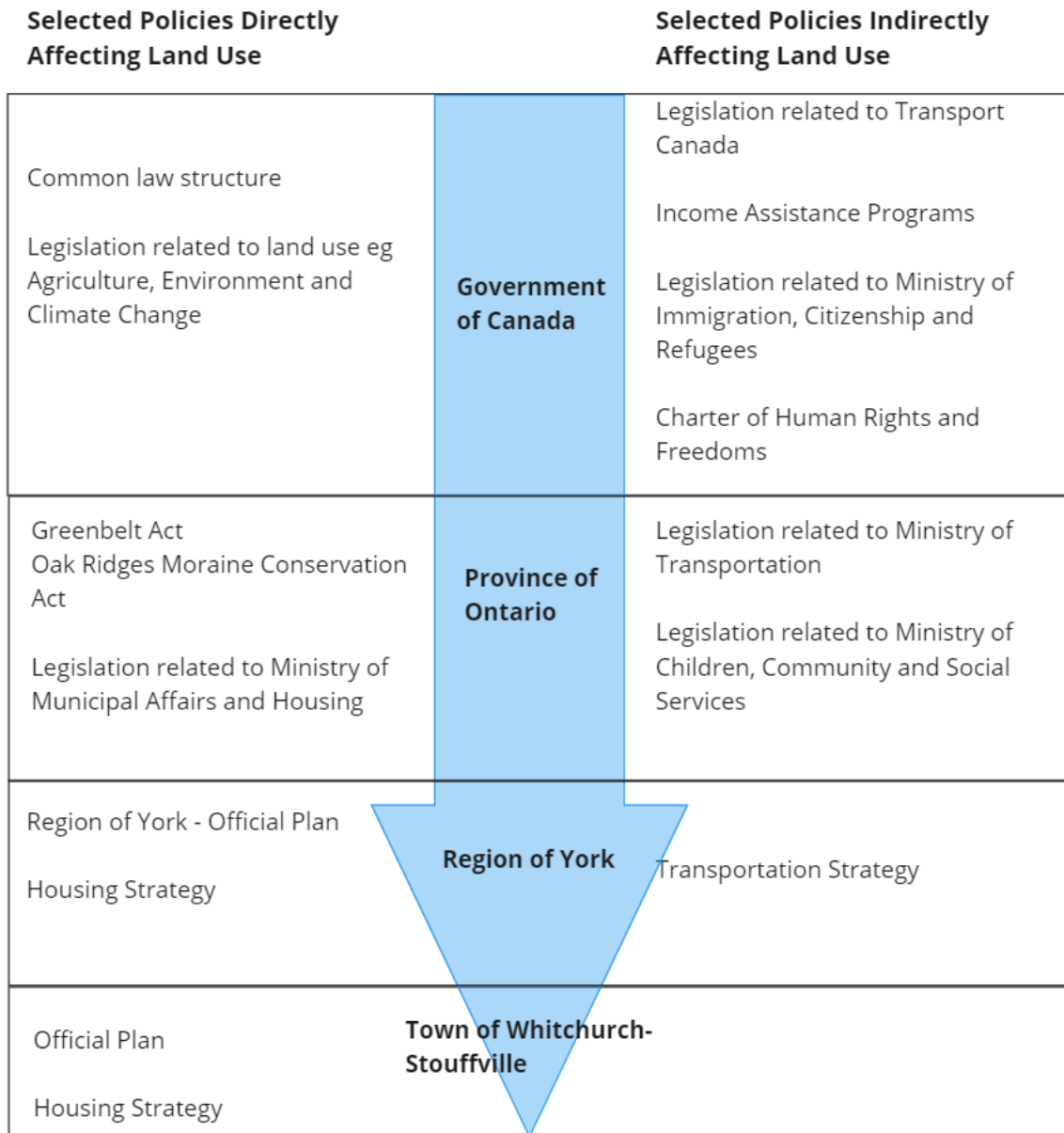
The diffusion of land use policy across four levels of government and numerous ministries and departments within each level, contributes to the difficulty in understanding how the policy may affect housing affordability specifically (see Figure 4 below). The scale and complexity of Canadian land use policy and its impact on housing affordability is a significant barrier to working through solutions.

FIGURE 4- DIFFUSION OF LAND USE POLICY



Ultimately, Stouffville’s land use policy is the result of a complex, hierarchical planning process reflecting the hierarchy of governmental structure. Land use policy specific to Stouffville is outlined in a document called the Town of Stouffville’s *Official Plan*. The Town of Stouffville’s *Official Plan* and Housing Strategy nest into the Region of York’s *Official Plan* and Housing Strategy. The Region of York’s *Official Plan* and Housing Strategy flow from the policy direction of the Ontario government’s Ministry of Municipal Affairs and Housing which, in turn, are directed by the federal government’s immigration projections and transfer payments to the Province. (See Figure 5 below). It should be noted that the Town can create by-laws specific to land use but is highly constrained in independent action as it is legally prohibited from acting independently from Provincial legislation (Law, 2022). Other legislation regarding land use also affects the Town of Stouffville, particularly, the Greenbelt Act, and the Oak Ridges Moraine Conservation Act as they significantly circumscribe the land available for development in Stouffville. This web of land use and other related policies forms the context and parameters related to the housing affordability problem in Stouffville.

FIGURE 5- DIFFUSION OF POLICY: LAND USE



4.1.4 Understanding Housing Affordability Policy at a Manageable Scale: Town of Stouffville

To consider policy factors at practical and comprehensible scale, this research focuses primarily on the land use policies related to the Town of Stouffville. Applying a local lens mitigates the complexity, however, this study still considers the larger policy background as it is necessary in understanding the municipal context.

Focusing on a smaller community reduces the problem to a more manageable size and allows for specificity in understanding the problem as well as possible solutions. Also, the complexity of the problem often contributes to de-personalizing a very personal problem; the ability for people to afford a home.

Exploring a smaller context contributes to understanding how housing affordability affects individual people and their lives. This study situates the lack of housing affordability at an accessible size, using the case study of a small town: Stouffville, Ontario. Stouffville is a good location to explore as it is at the intersection of many concerns related to housing affordability: ¹

Environment: Whitchurch-Stouffville is surrounded by the protected Oak Ridges Moraine, Greenbelt and Rouge Park and active farmland. It has been part of the recent controversy of the provincial government of Ontario applying Ministerial Zoning Order to build on a land previously protected by conservation legislation.

Low density: The Town of Stouffville primarily consists of single-family homes. Almost 50% of housing in the Town has four or more bedrooms. (Roth, 2021, p.7) There are very few purpose-built rentals in the Town (Roth, 2021, p.4). Recently, there has been increased densification along the main roads and there has been community resistance to this densification.

Car centred: The Town of Stouffville is surrounded by protected green space and is separated from the closest communities. The Town's small population and relative isolation may be the reason that it has virtually no public transportation. In addition, the low-density housing has resulted in a built environment that generally requires a car to access amenities. As a result of this reliance, there is a need for Town housing to accommodate these cars, affecting affordability.

Community: Community is the context in which the problem of housing affordability plays out. Due to its geographic boundaries, Stouffville residents' idea of community can be discretely framed and understood, supporting the exploration of what housing affordability means in a local context.

By focusing on the Town of Stouffville, this study includes many of the issues related to the broader discussion of housing affordability, such as, sprawl, density, transportation, and community resistance to change, within a manageable scale of policy framework.

The current discussion about housing affordability policy in Stouffville uses traditional tools and methodologies. This research explores how another approach, futures thinking, might be applied to the problem.

¹ The geographic region referred to in this study is a largely rural area called 'The Town of Whitchurch-Stouffville'. Within the Town of Whitchurch-Stouffville, there is an urban area which, officially, is called 'the community of Stouffville'. However, residents of the 'community of Stouffville' refer to the area as the 'Town of Stouffville' or simply, 'the Town'. For this study, the larger region will be referred to as 'Whitchurch-Stouffville' and the urban area will be referred to as 'Stouffville' or 'the Town' to be consistent with the language of the study participants.

5 Data Collection

The data for this study came from a variety of sources as described below.

5.1 Literature Review

This research was framed by an initial literature review identifying gaps in current approaches and providing a background on the history related to housing affordability issues in Canada. This review included traditional academic approaches to housing affordability, such as: historical (Zhu, 2022), political (Filipowicz & Lafleur, 2018), sociological (Choi & Ramaj, 2023), economic (Okkola, & Brunell, 2018) perspectives. Particular attention was paid to academic analysis of government policy (e.g. Gordon, 1985, Closing the Gap, 2016). This literature review was supplemented with additional research on the history of Stouffville as well as information about current economics of housing, land use policies such as Ontario's Bill 23 'More Homes Built Faster Act' passed on November 28, 2022, alternative housing models, alternative models of land valuation, and alternative models of taxation.

Academic literature was also consulted to identify macro forces likely to produce significant impact in multiple domains in the future.

The initial review defined the research focus on land use policy, complexity of policy, and lack of policy innovation. As well, the literature review informed this study's primary research question and the identification of the Town of Stouffville as a case study. The secondary literature review provided additional context for issues related to housing affordability in Stouffville as well as possible opportunities.

5.2 Interviews

In addition to desk research, personal interviews were conducted to better understand the experience of housing affordability from the perspective of residents living in Stouffville. Semi-structured interviews, approximately an hour in length, were conducted over Teams video call or by phone and the transcription was recorded. All participants were over the age of 18 and they were told that their answers would be aggregated, and no identifying information would appear in this study. Six Stouffville residents unable to afford to either buy or rent a home and six residents owning a home in Stouffville were interviewed (though these residents may have had a mortgage on their home). All twelve residents were asked the same questions in a semi structured framework, (See Appendix I for interview questions) which included the residents describing their previous and current experience with housing in Stouffville and their expectations and hopes for housing in Stouffville in the future. I anticipated that speaking to residents who owned their homes as well as those shut out of the market would provide a range of experiences related to housing affordability.

For this research, Stouffville resident interview participants were asked non-directive questions about their experience with housing in Stouffville and their thoughts and feelings about the possible future of housing in the Town. As residents, they are not experts in housing affordability policy, however, their thoughts and feeling about housing have the potential to affect policy thereby creating opportunities and

constraints for those defining policy. Additionally, these interviews identified possible paths forward to address housing affordability outside of government policy.

Interviews were also conducted with seven people involved with policy related to housing affordability in the Town of Stouffville. The framing of ‘people involved with policy related to housing affordability’ was purposefully broad to capture a variety of perspectives on policy. There is a limited amount of information about the mechanics and nuance of policy creation and evolution in the Canadian context generally, and none about Stouffville specifically. Conducting interviews with people directly involved with policy was necessary to gain access to understand the process, limitations, and opportunities of housing affordability policy in Stouffville. The questions asked of people involved with policy were non-directive, except one: “What, if anything, do you think would change if housing was treated as a human right?” This question was included as my initial literature review suggested housing as a human right might be a transformative idea for housing affordability policy. My hypothesis was the response to the question might indicate a possible path forward.

The completed interviews were transcribed and coded using a thematic and analytic approach informed by Johnny Saldana’s framework for qualitative analysis (2021). Saldana’s approach was selected as it is widely accepted as rigorous but is highly adaptable to different data sets (Rogers, 2018). Specifically, for the first round of coding, I applied key themes and concepts separately to each group of interview participants (those shut out of the market, homeowners and people involved with housing affordability policy). For the next round, I refined the codes applying primary and sub themes. I also looked for patterns between the three groups, particularly between homeowners and those shut out of the market. Finally, I developed a visual diagram of the relationship between the three groups and the primary and sub themes.

The information from the interviews is the primary source and themed, anonymized information was synthesized and applied to the Six Pillars of Futures Thinking.

5.3 Environmental Scan

To track emerging trends related to housing affordability, three newspapers, the *Toronto Star*, *The Globe and Mail* and the *National Post* were scanned weekly from June 2022 to January 2023. Stouffville’s local paper, *The Sun-Tribune*, Town of Whitchurch-Stouffville’s OTR: On the Road magazine and other Town of Whitchurch-Stouffville publications for residents, such as the Year in Review, were also scanned.

Individual articles were catalogued by source, date, and topic. The topics were then grouped and identified by theme.

Environmental Scan Results: This information supplemented the Futures Triangle, Futures Wheel implications, Causal Layered Analysis drivers (Litany) and the Scenarios in the Six Pillars.

6 Theoretical and Analytical Framework

6.1 Futures Thinking Overview

Futures thinking is a methodology best used for problems that are considered complex, multi-causal and ambiguous. These problems do not have a clear solution and may require innovation and futures thinking to help move beyond established patterns of thought to consider different alternatives. Futures thinking facilitates the examination of the assumptions connected to the problem which are often unconscious and not visible, and therefore, unexplored. In this way, futures thinking can be defined as a framework to help make sense of data “using structured processes to think about the future” (Conway, 2006, p.1).

Futures thinking is related to the discipline of foresight or strategic foresight. Strategic foresight, a method of planning for what might happen in the future, evolved from military planning, and was then applied to corporate strategy. Typically, strategic foresight is focused on mitigating risk, assumes a morally neutral position and has been used as an instrument of power to define futures for those with less power. Futures thinking evolved in response to strategic foresight with a different focus. In addition to mitigating risk, futures thinking seeks to define a preferred future as something to move towards. The discipline is participatory so people can democratically define a preferred future rather than an imposed future by those with power.

Futures thinking also mitigates a challenge often associated with addressing complex problems like housing affordability; people feel hopeless and as a result do not engage in creating a solution. Futures thinking is participatory and action oriented - both of which support a feeling of hope. Feeling hopeful is correlated with increased participation and more effective problem solving. When people are hopeful, they can access the area of the brain associated with creativity, enhancing the solution (Shrikant, 2021).

6.2 Six Pillars of Futures Thinking

There are a variety of methods and tools associated with futures thinking, one of which is Sohail Inayatullah’s Six Pillars of Futures Thinking (Six Pillars). This futures thinking approach was chosen for several reasons. First, Six Pillars of Futures Thinking provides a systematic and comprehensive exploration of both the problem and possible solutions. Second, Six Pillars is particularly relevant for exploring policy related questions as it provides a framework to explore community values, which are necessary for policy planning (Inayatullah, 2003). Third, Six Pillars provides both a theoretical framework to consider housing affordability policy as well as an analytical framework.

According to Inayatullah, Six Pillars can be considered to have the following characteristics:

- 1) Time, particularly future time, is used to direct the present towards preferred futures
- 2) A balance of rigour, structure, evidence and intuition, insight, and creativity

3) A collaborative, democratic process to move organizations from the default future to the preferred future. (Metafuture, n.d.).

The Six Pillars of Futures Thinking is a theoretical framework which includes integrating empirical data, interpreting competing images of the future, inquiring who benefits from certain futures (and futures methodologies) and, democratizing stakeholder participation in defining their own priorities and futures (Inayatullah, 2013). Equally important to the theoretical framework, Six Pillars of Futures Thinking is also a practical framework that integrates applied tools developed by Inayatullah and others (Inayatullah, 2013). This comprehensive approach marries theory, practice and iterative feedback allowing exploration of multiple facets of the problem of housing affordability.

The Six Pillars framework applies different ways of understanding or knowing a problem. Each pillar has tools that facilitate comprehension of these different ways of understanding. This study integrates the research data into the tools associated with the Six Pillars. The synthesized data within the tools is then interpreted by applying Six Pillar's theoretical concepts. The Six Pillars are: Mapping, Emerging Issues, Ideas of Time, Deepening the Future, Scenarios and Transformation. Each Pillar is explained in greater detail below:

6.2.1 Pillar 1: Mapping

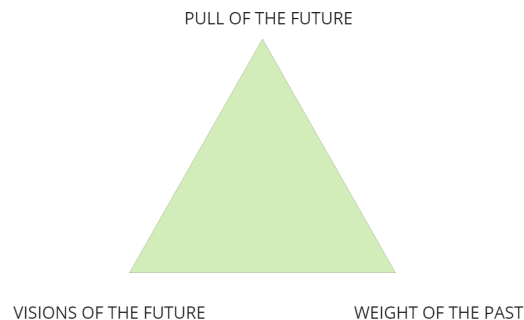
Mapping situates the problem within our understanding of the time continuum. How we understand the present is the confluence of our stories about the past and our beliefs and vision about the future. We have a personal understanding within the time continuum as well as a collective understanding. On a practical level, we inherit systems and artefacts from the past that affect us in the present: processes, laws, transportation systems and buildings. These stories and systems from the past and present intertwine to create what is for most, their default expectation of the future: that the future will essentially look like today. Often, we are not aware of these beliefs and ideas we have about the past, present and future existing largely in our subconscious. These beliefs and ideas are generally not explicitly acknowledged but nevertheless, we apply these subconscious beliefs to the decisions we make in the present. (Kahneman, 2011).

The Futures Triangle is a method of mapping a complex problem across the different timescales. The Futures Triangle (Inayatullah, 2008, p. 7) (see Figure 6 below) provides a visualization exploring the different conceptions of our understanding of time and a preliminary insight as to opportunities for, and barriers to, change. Specifically, the questions asked within the Futures Triangle are: What are our visions of the future? What are the pushes of the present, quantitative drivers that will influence the future? And what are the weights of the past, up to today, that are barriers to the future we seek (Inayatullah, 2008, p.8)?

To create a Futures Triangle for this research, the coded interview data from all participant groups was sorted in response to the Futures Triangle questions "what are our visions of the future?" and "what are the weights of the past?". Supplemental desk research was used to identify the quantitative drivers to answer the question, "what are the pushes of the present?". I have also supplemented "what are the

weights of the past” with research to provide additional context to some of the events and experiences referenced by this study’s participants.

FIGURE 6- FUTURES TRIANGLE



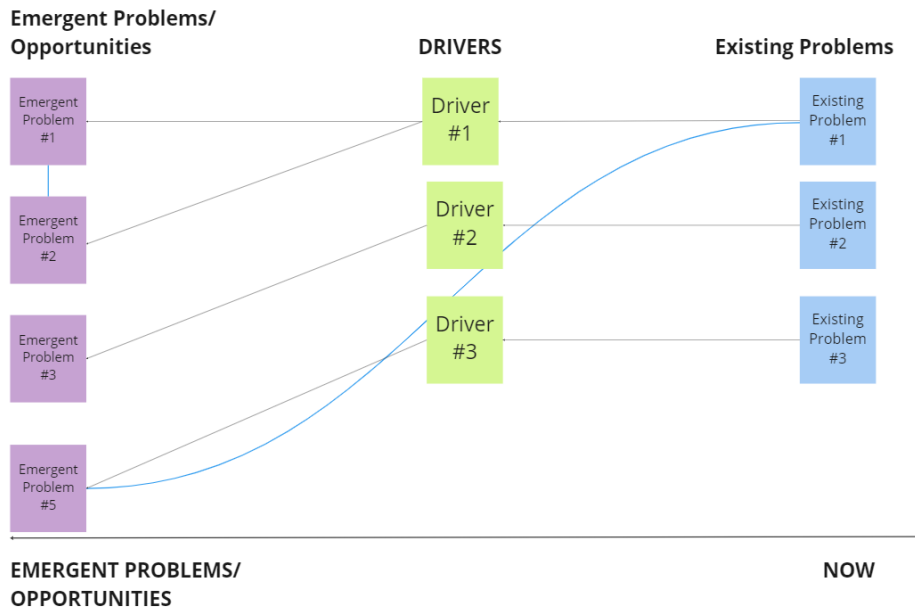
6.2.2 Pillar 2: Anticipating

The second pillar explores how opportunities and problems might be anticipated. The goal of Anticipation is to disturb unexamined ideas and assumptions and challenge how ‘the’ future is being understood (Inayatullah, 2017).

One method of anticipating opportunities or problems is applying the Emerging Issues Analysis or S-Curve. In using the S-Curve, problems known today are plotted on a curve in relation to drivers (current forces likely to persist in the medium to long term) and are likely to affect these known problems in the future(s) (see Figure 7). This interaction of known problems with forces produces possible ‘seeds’ which could be opportunities or problems in the future (Inayatullah, 2013).

In this study, existing problems identified by study participants were placed on the right-hand side of the S-Curve. Drivers, significant forces of change expected to create widespread impact, were situated in the middle of the S-Curve. Then I considered the question: what is a possible outcome of the identified problem in relation to the driver? These outcomes were then themed and noted on the left-hand side of the S-Curve as ‘emergent problems’. Also considered were possible opportunities that might appear over time.

FIGURE 7- S-CURVE/EMERGING ISSUES

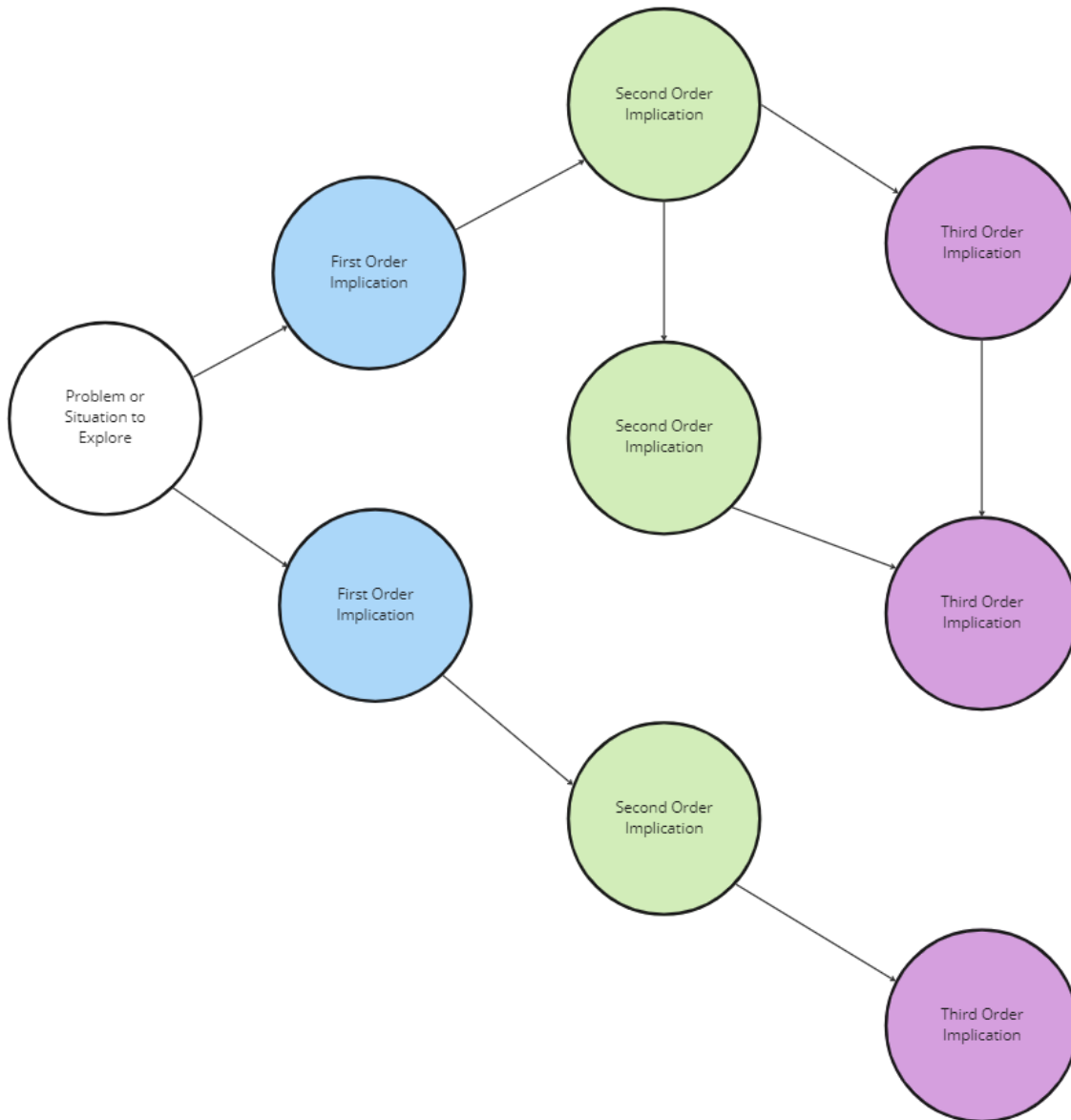


This study also anticipates the possible futures of housing affordability in Stouffville by using The Futures Wheel. The Futures Wheel, a tool developed by Jerome Glenn, is a method to help identify potential problems and opportunities and assess tactics and strategies (Gabor, K., & Forrest, D., 2020). The method is simple and flexible: a trend, idea, future event, or value is written down in a circle. Necessary impacts or consequences of this trend, idea, future event, or value are written down in ovals around the first circle and connected with short lines, like spokes on a wheel (see Figure 8 below). This process is repeated for each concentric circle so long as the force of the trend, idea, future event, or value is still visible, which typically extends to third order implications.

For analysis and synthesis, the implications in each Future Wheel were grouped by theme. Next, the outcomes across the three Futures Wheels were grouped by theme. In addition to overall themes, specific possible outcomes were highlighted due to either their potential for impact or their unexpected nature. While the Futures Wheel exploration focused on Stouffville specifically, some broader implications were also explored, as the issue of housing affordability is affected by factors beyond Stouffville.

The information used in the Futures Wheel originated from impacts or consequences identified by research participants during our individual conversations into this model. Additional information collected through environmental scanning was also included in the Futures Wheel.

FIGURE 8- FUTURES WHEEL



6.2.3 Pillar 3: Timing

The third pillar synthesizes and applies different theories of macrohistory to uncover our personal and collective paradigms used in exploring futures and making decisions today. This pillar focuses on illuminating our assumptions about history and time which can expand the range of how we think about futures.

In practice, this method involves introducing participants to five theories of microhistory and associated conceptions of time: cyclical, linear, pendulous, spiral and thrival (Inayatullah, 2017) and facilitating an exploration of the problem or situation applying these paradigms.

A full exploration of this pillar is difficult. Inayatullah acknowledges, “...using macrohistory in practice [...] is not an easy task. Most participants in a one to five-day course find macrohistory and timing challenging” (Inayatullah, 2017, p.31).

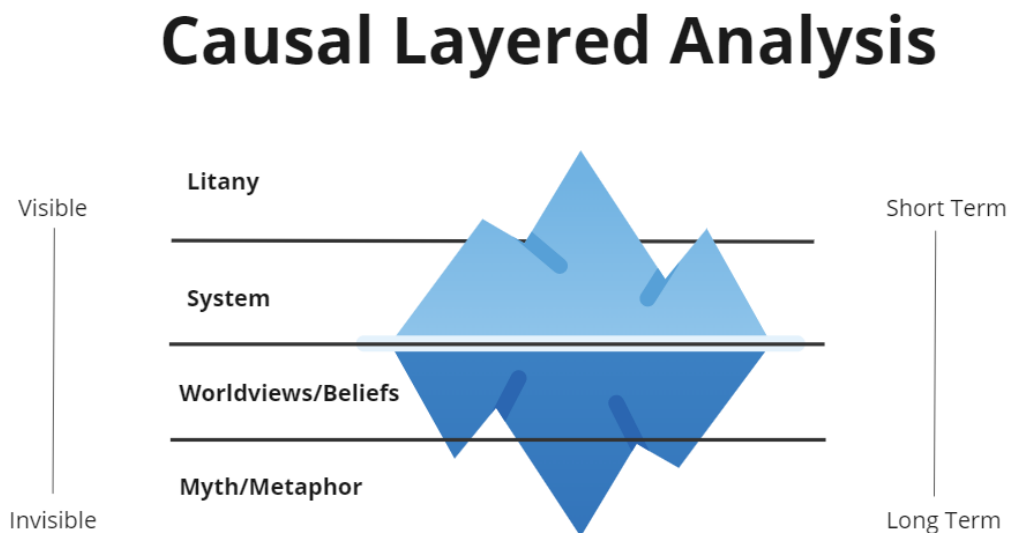
Due to resource limitations, exploration of microhistory was not part of this research.

6.2.4 Pillar 4: Deepening

Causal Layered Analysis (CLA) is a framework to explore how a problem is understood at multiple levels of analysis, providing a deeper understanding of the problem. Each layer provides its own contribution to the overall understanding and each level can be understood in relation to the other, providing an integrated perspective. Crucially, no layer of the framework is more important than any other (Inayatullah, 2004) and “each level is true, and solutions need to be found at each level” (Inayatullah, 2008, p.12).

CLA is often represented as an iceberg and has four layers (see Figure 9 below). The iceberg visual is used as the top layers are visible and can be collected as data and the bottom two layers are not visible as they are less likely to be discussed or examined.

FIGURE 9- CAUSAL LAYERED ANALYSIS



(Inayatullah, 2009, p.40)

The four levels of CLA are described briefly below:

1) Litany

These are the casual conversations people have or the content within popular news media. The litany is generally focused on the problem with little analysis and contains unquestioned assumptions. Often the litany includes dollar amounts, statistics, and other quantitative measures without context. The result of the litany is “often either a feeling of helplessness (what can I do?), or apathy (nothing can be done!), or projected action (why don’t they do something about it?)” (Inayatullah, 2004, p.16). When people are within the litany level of understanding, they tend to function in an environment of fear. The litany is sometimes referred to as ‘The Official Future’ as it is this version of the future that is often first defined and articulated by people in power (Inayatullah, 2013).

2) Systemic

This level examines systemic causes of the problem, typically through a social, technological, economic, environmental, political, and historical perspective. The system interpretation is often based on quantitative data, which might be questioned. The role of government and others holding power might be explored. This type of analysis is generally conducted by policy institutes, editorials, and academic journals.

3) Worldview

These are the beliefs and assumptions underpinning the problem or situation. These beliefs and assumptions can be understood at the stakeholder level: what are the interests of the actors, organisations, and institutions? The beliefs and assumptions can be understood as ideological; positions about how the world ought to be. The worldview could be informed by the *civilization* one belongs to for example, Western, Islamic, or Confucian. Or the worldview could be ontological, reflecting linear, cyclical, spiral or pendulum orderings of time. Beliefs and assumptions can overlap and interrelate within this layer. For example, one might hold beliefs informed by Western, capitalist, and feminist worldviews simultaneously (Inayatullah, 2013).

4) Metaphor/Myth

This level operates at a gut or emotional level and is often expressed as a paradox or in visual language. These are “deep stories or collective archetypes, often unconscious or emotive dimensions of the problem” (Inayatullah, 2004, p.17).

In this study, the CLA was created using information from interviews with study participants for the litany level. The system level is also based on interviews with study participants and is supplemented with research from government policy documents and academic research. The worldview and myth/metaphor levels are based on my analysis combining all the data collection methods mentioned.

6.2.5 Pillar 5: Alternative Futures

Creating alternative futures beyond the official future of the Litany (identified in the Causal Layered Analysis) helps identify a preferred future and possible ways to achieve that future. A common way to create alternative futures is using scenarios. There are a variety of different foresight methods for

scenario generation. For this study, Peter Schwartz's scenario model (Schwartz, 1996) is used as it overlays with the conceptions of the futures in the Six Pillars: official, disowned, integrated and outlier (Inayatullah, 2008, p.17).

Scenarios are created to reflect different archetypal ideas about the future.

- 1) **The official future** is the desired future or the preferred future. It should be noted that the official future is often expressed in the litany, reflecting the preferred futures of people in positions of power. This prompts the question: who's preferred future is it? In turn, this question asks us to consider: if others, for example the study participants in this research, currently shut out of the market, might desire a different future?
- 2) **The disowned future** is the future we fear and wish to avoid.
- 3) **The integrated future** is a future where the preferred and disowned futures are joined and combined into a new perspective.
- 4) **The outlier future** is an extreme future where something catastrophic has occurred creating an environment based in survival or an optimistic future better than anything previously experienced.

In this study, I have combined elements explored in the mapping, anticipating and deepening pillars. The problems and possible solutions were combined with the differing perspectives expressed by study participants with an emphasis on policy.

6.2.6 Pillar 6: Transformation

With the Pillar of Transforming, the vision of the future is translated into an operational path. This study incorporates a commonly used transformation approach known as backcasting which asks the question: "How can we achieve our preferred future?". The pathway from the preferred future to the present day is mapped, identifying milestones (Westphal & Dockry, 2020). This backward analysis has been part of Futures Studies since 1973 and is widely explored in academia with more than 21,000 research papers. Backcasting considers the indeterminacy of the future and tries to define a broader conceptual framework for the discussing the future; as result the plan is less vulnerable to unforeseen change (Bibri, 2018).

For this study, I will sketch out a preliminary plan for transformation using backcasting as the framework. However, it should be noted that as I am preparing it myself, this framework is incomplete and preliminary. The next step in this process is to facilitate a backcasting discussion as a participatory exercise. After deeper and further exploration, the wider group would create a more accurate and deeper transformation plan.

Summary: Six Pillars of Futures Thinking

The Six Pillars frameworks and methodology is used throughout this study to expand the understanding of the problem of housing affordability policy in Stouffville, across time and within layers of understanding. Then different possibilities of the future are considered within the expanded understanding of the problem, a preferred future is identified, and a plan of action proposed to achieve this future.

Ideally, this study would have been the output of a series of collaborative conversations with study participants applying the framework and tools. Instead, due to time limitations, I have applied the Six Pillars framework to information provided to me during interviews with study participants.

6.3 Causal Loop Archetypes

For additional analysis, I have included causal loop archetypes, a systems thinking tool used to identify recurring patterns typical in complex problems. Systems thinking is “thinking in terms of connectedness, relationships, pattern and contexts,” and the essential properties of a system “are properties of a whole, which none of the parts have” (Capra & Luisi, 2014, p.65). Causal loop archetypes deepen the understanding of unintended consequences related to policy by providing a visual tool and additional analysis. Using causal loop archetypes helps to approach the problem from a different perspective and modality.

6.4 Limitations of this research

I would like to acknowledge some of the limitations of the methodology I have used.

- 1) The following is a list of groups whose perspectives I had considered important to include in the discussion about the problem of housing affordability, but were not part of this study due to time and resource constraints:
 - a) Residents of Stouffville who would prefer to participate in a research study in a language other than English
 - b) People working in policy connected to housing affordability at the federal level of government
 - c) People working in policy connected to housing affordability at the provincial level of government.
- 2) I did not offer remuneration to participate in this study and this may have excluded people who would have had to pay for childcare and/or trade off paid work if they were to have participated in this study.
- 3) The nature of this research as part of academia is a limitation. The format required for academic ethics compliance was perceived by some study participants (and some people who may have chosen not to participate) as formal, stilted and as an instrument of power. Some participants were not familiar at all, or only slightly familiar with a Masters degree from OCAD University or with the discipline of design. Some participants were concerned they would not know enough to provide information of value and were concerned they were going to “look stupid”. These participants were part of the cohort that are shut out of the housing market. Based on this feedback, it is possible that others self-selected out, reducing the diversity of participants.
- 4) The futures thinking methodology is an integrative approach that spans many domains. As a result, due to the limited timeframe of this research, there were many areas that would have benefitted from deeper study. Particularly, there is great opportunity for further exploration of the many policies at all levels of government that affect housing affordability. Macro finance

policy was not studied as it was outside the scope of the research focus but should be considered in further futures research of this topic.

- 5) The greatest limitation of this research is that it is not fully participative. As futures thinking is an inherently participative process, this is a significant limitation. This research reflects one cycle of information: I asked questions, the participants responded, and I have synthesized the data. Ideally, this synthesis would have been co-created in an ongoing series of discussions and workshops.

Undoubtedly, this research is limited by my own perspective and will benefit from correction and contribution from a wide range of people – those who have been part of this research and others, to continue this conversation in the future.

6.5 Positionality

This research is informed by my place in the world: I am a Canadian born, Caucasian, settler, able bodied, Jewish, cisgender woman. I have experienced many societal privileges associated with my place in the world, including attending multiple post-secondary institutions, one of which is OCAD University.

This research is focused on where I live: the Town of Stouffville. I have lived here for fifteen years, in a home I own, in a low-density neighbourhood. It is possible politicians and policy makers responded to my request for an interview for this project due to my being a Town resident. My husband and his family have lived here for more than thirty years. My familial connection supported this research through word-of-mouth recommendations to those who participated in this study. Equally importantly, the familial connection provided me with social credibility as some of the participants may not have participated in this study without others providing context for and validation of this research.

As a resident of the Town, I am familiar with its prominent people, landmarks and history and this familiarity informed the tone and feel of my interviews, making it easier to establish rapport and for participants to speak with me freely. However, this familiarity may have also resulted in my assuming information and not probing as deeply as I might have if I was not a Town resident.

I also acknowledge my own limitations and blind spots in describing my relationship to the world generally and to this research specifically.

7 Six Pillars of Futures Thinking Applied to Stouffville's Housing Affordability Policy

This section explores the study participant interviews, along with supplemental research, applying the Six Pillars of Futures Thinking, and includes:

- a) an overview of the Pillar and tool (or tools) used within the Pillar
- b) an application of the data to the tool(s)
- c) an interpretation of the data
- d) a synthesis of the data in the broader context of the methodological framework.

For Pillars with more than one tool, such as Pillar 2: Anticipating, a final synthesis incorporating a combination of both tools is provided.

7.1 Pillar 1: Mapping

7.1.1 Overview

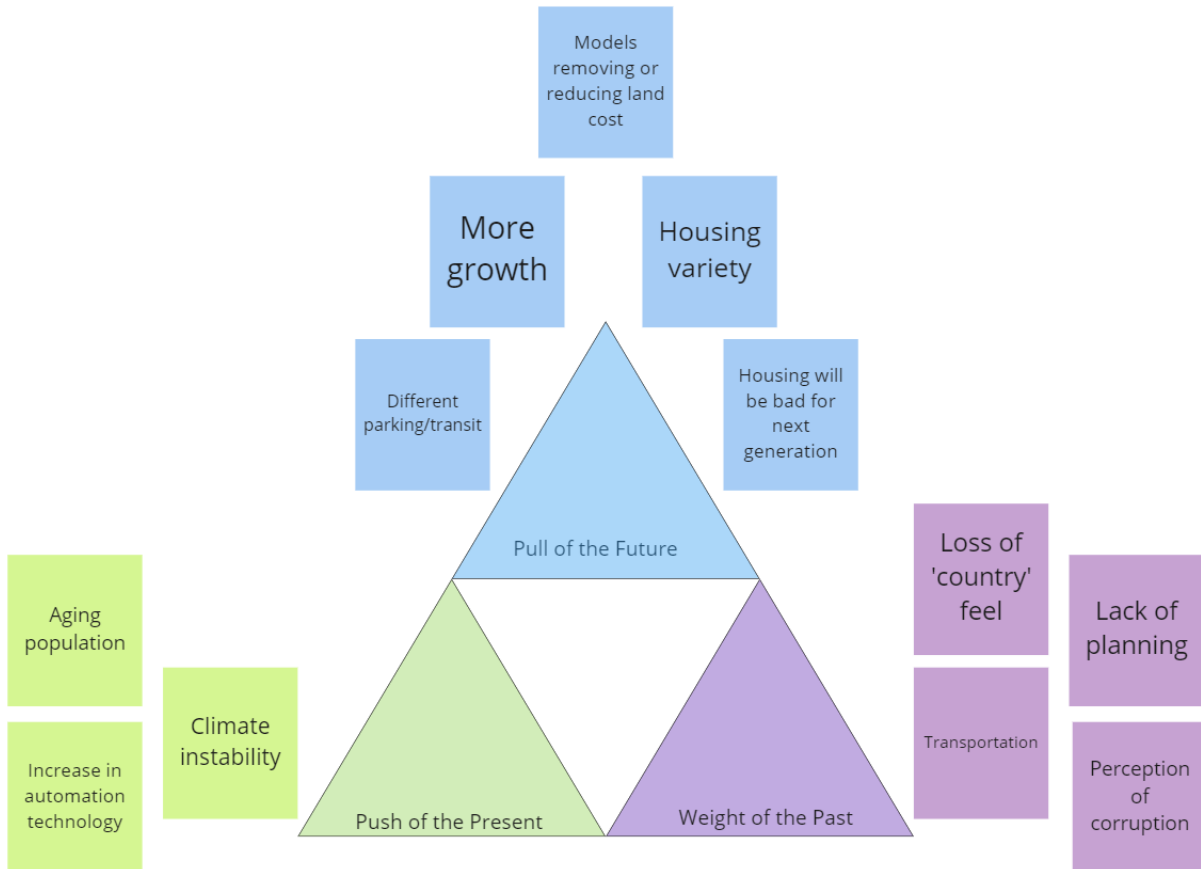
How we understand the present is the confluence of our stories about the past and our beliefs and vision about the future. However, this interconnected understanding about time is generally an unconscious process. Mapping out the lack of housing affordability in Stouffville places the problem within our understanding of the time continuum, rendering it explicit.

The Futures Triangle considers three distinct variables:

- a) The Pull of the Future,
- b) The Push of the Present,
- c) The Weight of the Past.

This tool defines the perimeter of the mental models connected to the problem, creating a visual map. The Pull of the Future captures study participants' visions of how they see the future. The Push of the Present identifies larger forces that are likely to affect any future decision about housing affordability. The Weight of the Past describes how study participants think and feel about the history of housing in Stouffville up to today which may limit or expand possible solutions to the problem.

FIGURE 10 - FUTURES TRIANGLE APPLIED



7.1.2 Futures Triangle: Visions of the Future

Visions of the future explores how study participants imagine the future. Generally, study participants assumed the future would involve continuing growth. Some participants imagine Stouffville having more variety of housing types in the future while others speculated on alternative models of home ownership. When asked about housing in the future, study participants consistently connected housing to transportation. Futures ideas about transportation included alternative options to cars and concern that current problems would worsen. A question was posed exclusively to study participants directly involved in policy work about what a future might look like if housing policy assumed housing itself as a human right. This participant group agreed it would be transformative.

Assumption of significant future growth: This idea of growth was directly connected to housing and was also a more general sentiment. Some participants were optimistic about the idea of future growth and connected it to more amenities, more housing options, and more jobs in Town. Some were pessimistic about future growth, associating it with greed and assumed this growth

would disproportionately benefit developers and exclude the next generation from having access to housing.

More housing variety: When considering what policy related to housing affordability might look like in the future, some participants focused on the expansion of the housing variety in Stouffville. For example, smaller homes, bungalows, homes designed specifically for seniors, multi-generational homes, smaller homes with a shared courtyard were mentioned as a desirable future. Across all participant groups, a future with a greater variety of housing options was perceived as desirable. Some participants suggested smaller homes might decrease the cost of home ownership though doubt was also expressed that decreasing the size of homes would necessarily reduce the cost.

Increased housing density: When residents referenced increased housing density, it tended to be a negative vision of the future. Some participants assumed density meant building condos in the same manner as Markham, which they did not want. Other residents expressed concern that the Town would be crowded if density increased. Another resident expressed, 'I understand why people want to get away from the densification. The problem is like young people need density.' In contrast, most of the people involved in policy had a more optimistic view of a future with housing density, frequently referring to Stouffville building 'missing middle': infill, low rise housing, to achieve density.

Alternative models of home ownership: Several participants described visions of the future with alternate ways of buying land and building housing. For example, on the edge of Whitchurch-Stouffville is Rouge National Park and in the park are tenant farmers who have long-term land leases with the federal government at below market prices. One participant's vision is a broader application of landleases in Whitchurch-Stouffville, like Rouge National Park, to protect the economic viability of farmers and our food supply. Another suggested alternative was an expansion in the number of lifelease communities in Stouffville, in addition to the two lifelease communities already in Town. (See Appendix II for a description of lifeleases). Other alternative models of home ownership suggested were more co-operatives and co-ownership.

Transportation: Some study participants envisioned pedestrian-friendly sidewalks with connected bicycle paths, increased service by the regional train infrastructure (GO Transit) and local buses. Others imagined a future version of Stouffville with significant congestion and no place to park their cars, extrapolating their current concerns about areas of densification Town and concern about driving from the east end of town to reach the commercial district on the west end.

Housing as a human right: The question, "What, if anything, do you think would change if housing was treated as a human right?" resulted, generally, in the assumption that a housing system anchored in human rights would create a transformative future. This transformative future would include full co-operation between government entities and policy design. Some participants involved in policy suggested housing as a human right would provide a compelling reason to

change the current system. Currently, there are goals and guidelines about housing, particularly subsidized housing, but they lack an enforcement mechanism; some participants involved in policy suggested centering housing as a human right would compel enforcement of policy already in place. Alternatively, some participants involved with policy expressed doubt on the viability of this approach, as they were skeptical on governments' ability to deliver on this kind of policy.

Study participants' visions of the future provide an outline of what they currently believe is possible, what is important to them and some of their assumptions. These visions can form the foundation of possible solution paths.

7.1.3 Futures Triangle: Push of the Present

The section of the Futures Triangle's called *Push of the Present* considers forces likely to have a significant future impact. In foresight methodology, these forces are often referred to as drivers: long term (more than five years) trends that cross multiple domains, (Howard, 2021) which are widely accepted as likely to have future impact. For this study, I will focus on these drivers: the increase in Canada's aging population, increase in automation technology, and climate instability. These drivers were chosen because of their scope and scale and their potential to affect housing affordability in Stouffville specifically.

- 1) Aging population: According to Statistics Canada, assuming a medium growth projection, the average age in Canada will increase from 41.7 years in 2021 to 45.1 in 2068 and one in four Canadians will be over the age of 65 years old (Statistics Canada, 2022a).
- 2) Increase in automation technology: Use of the internet and associated automation is already ubiquitous, and it's anticipated that nascent quantum technologies, exponential intelligence and ambient computing will continue to expand and evolve with widespread impact (Bechtel and Buccholz, 2022).
- 3) Climate instability: Different factors are combining to raise the earth's temperature which, in turn, produces a wide range of outcomes, such as: reduction of biodiversity, extreme weather and resulting climate migration. This instability is expected to persist in the future (Climate Change Widespread..., 2021).

7.1.4 These drivers will be considered in combination with the *Visions of the Future* and the *Weight of the Past*.

The *Weight of the Past* section of the Futures Triangle explores the history of the problem up to the present day. The *Weight of the Past* can provide insight into barriers to *Visions of the Future* but equally the '*Weight of the Past*' can also provide direction as to how *Visions of the Future* might be achieved.

When discussing housing affordability in Stouffville, several themes emerged. Largely, study participants talked about values related to home and community as well as their thoughts about power and government. Specifically, the themes study participants frequently referred to when discussing time up to the present were: the reasons people moved to Stouffville, the Town's lack of planning and perception of corruption.

7.1.4.1 Reasons why people moved to Stouffville

A strong theme that emerged in participant interviews is why they, or their families before them, chose Stouffville as their home. The reason people moved to Stouffville informed how participants in this study perceived Stouffville and what they were likely to value about the Town. Almost all of the participants of this study identified with one of the three groups below. Note: these categorizations apply loosely and there are many residents who moved to Stouffville for other reasons.

- 1) *Fleeing Persecution*: Stouffville was initially settled as a Mennonite community by Abraham Stouffer who purchased 400 acres of land and for whom the town is named (Ontario Heritage Trust, N.D.). Many of the original Mennonite families' names are reflected in the names of streets and parks and many of their descendants remain residents of the Town. As a religious group, Mennonites are committed to pacifism, community and social justice and have historically been persecuted for these beliefs. As a result of this history of persecution, Mennonites often have a distrust of the state (Epp and Dreidger, 2015). Mennonite communities typically create their own independent institutions, and this is also true in Stouffville. For example, the Mennonite community was instrumental in the creation of [Parkview Services for Seniors](#), a 128-bed long-term care facility, the [Share and Care Thrift Shop](#) and [Willowgrove](#), a not-for-profit organization providing outdoor education and recreation. These Mennonite organizations play an important role in the Town. Additionally, many Mennonite descendants have prominent roles in the community. However, non-Mennonite Stouffville residents are likely unaware of this group's history and contemporary influence as the community is self-contained, quiet, and modest. The Mennonite experience of persecution and hostility for their belief system that differs from the state likely resulted in a self-reliant community skeptical of ideas originating outside the Mennonite community. As a community founded by Mennonites, these principles quietly endure at the core of Stouffville's social culture.
- 2) *Escaping Scarborough*: Stouffville is directly north of an area of Toronto called Scarborough. Many residents moved to Stouffville over the past 100 years as it was more affordable than Toronto. In the 1980's, Scarborough experienced an increase in Asian immigration (Lo, 1987) and the perception of an increase in crime, particularly gang violence (Gillmor, 2007) though the validity of this perception is disputed (Basu & Fiedler, 2017). It might be inferred that some people moved to Stouffville as a racist response to the growing presence of Asian people (Campbell, 2019). At the same time, Stouffville had constructed large new subdivisions that were appealing to former Scarborough residents. This desire to 'escape Scarborough' was communicated by several participants in this study who moved to Stouffville to leave what they perceived as rising levels of poverty, increasing densification and crime. The 'Escaping Scarborough' phenomenon persists, though Stouffville's housing today is less affordable than it previously was, the idea of Stouffville as a safe community remains.

- 3) *Escaping Markham*: Between Scarborough and Stouffville is the City of Markham. Over the last twenty years, former Markham residents have moved north to Stouffville to escape the density, crime, and traffic they perceive in Markham. Several Stouffville residents who participated in this study said they chose to move to Stouffville as they felt Markham had become too crowded, noisy, and felt less safe.

What these three groups share is a perception that Stouffville is a safe place and that they ‘escaped’ something negative to arrive here. Residents in this study say they came to Stouffville because they value the quiet, relative affluence and the surrounding greenspace of the Town. Until recently the Town of Whitchurch-Stouffville used the slogan *Country Close to the City* and several participants in this study referenced this slogan with nostalgia, as if they were sad this idea has been lost. Today, new residents continue to move to Stouffville because of the promise of a quieter, greener alternative to the city and further, attracted by developers marketing the message “...a relaxing country setting. Located at Ninth Line and Baker Hill Boulevard, this safe neighbourhood is the perfect place to raise children [...] **Escape the hustle and bustle of Richmond Hill, Markham and Toronto** [emphasis added] ...” (Fairgate Homes, N.D.).

The idea of Stouffville as a green, open space away from the problems of the city is a significant barrier to change. However, embedded in this idea of *away from the city* are ideas of community, self-sufficiency, and desire to preserve a high quality of life which may provide a space for change.

7.1.4.2 Lack of planning

There were several themes identified as obstacles to achieving housing affordability in Stouffville that were related to a lack of planning, both historically and currently.

Lack of Housing Variety: Study participants pointed to the predominance of single-family homes and the increasing number of very small condos as evidence of the lack of planning. Other examples of lack of planning noted by study participants included: the lack of smaller bungalows for older residents not ready for or able to afford private assisted living facilities, the lack of rental options and the uniform, “cookie cutter”, nature of Stouffville homes.

Transportation: A recurring concern mentioned by resident participants is problems associated with transportation. Participants expressed concern with the lack of walkability in Stouffville. Almost all the commercial development is in the west end of Stouffville, requiring the majority of residents who live on the eastern side of Town to drive to get groceries, go to the liquor store or the gym. One participant mentioned the bike lanes and trails do not connect, making bicycling difficult, particularly with children. A frequent complaint is parking, as many recently built homes have garages that are too small for their cars, undersized driveways, and inability to park on the road without incurring fines from the by-law enforcement team. Several participants mentioned the challenge of commuting to downtown Toronto as, depending on the time of day, the train stops at the station south of Stouffville, requiring an additional transfer and bus ride to get into

the Town. As there is little public transportation, the number of cars per household in Stouffville is often equal to the number of adults.

Loss of Farming

“We’re in the basin of the Great Lakes. It’s like, this is where we should be growing food.”

Study Participant

The reduction in the number of farms in the surrounding area was identified as concerning by some participants and attributed to both a lack of planning as well as evidence of developers manipulating the planning process. While this study is primarily focused on the urban area of Stouffville, study participants raised the issue of the loss of surrounding farms diminishing the ‘country’ feel of the community and the broader concern of how losing the farms to residential development could harm the region’s ability to produce food. The broader economic challenge of farming was also identified as it is currently more economically advantageous for farmers in Whitchurch-Stouffville to sell their land to developers than continue farming. There is the perception among participants that the loss of farms could have been prevented with better planning.

According to a policy participant, the perception of a lack of planning by resident participants in this study was, in fact, largely true. Most of Stouffville’s planning was a result of the province’s policy and interests of land and property developers, rather than municipal oversight. In 2006, the Town of Whitchurch-Stouffville had 25,500 residents and a part-time mayor who also worked at the local hardware store. Up until 2006, the Town was relatively small and did not have the resources, expertise and, perhaps, desire, for formal planning. As Stouffville grew, the local government did not keep pace.

The evidence of lack of planning identified by study participants appears as a continual physical reminder in the lack of housing variety, accommodation of cars, little transportation alternative to cars and the loss of farms. This continual reminder may diminish the credibility of current and future governments in advancing housing affordability initiatives. Some participants attribute Stouffville’s lack of planning to unforeseeable circumstances or incompetence, but some believe the lack of planning is a result of abuse of power.

7.1.4.3 Perception of corruption and actual history of corruption

Many residents in this study were distrustful of government and their ability to address policy related to housing affordability. There was a wide distrust of government at all levels, however, skepticism was primarily directed at the local council and bureaucracy with the secondary suspicion focused on the provincial government. This distrust was expressed in broad strokes, such as, “politicians are in the pockets of developers” as well as specific references of land transfers the participants perceived as questionable.

“One set of rules for developers, people with money and a different set of rules for the rest of us.”

Study Participant

People in power are taking advantage: The idea that people with power benefit disproportionately and unfairly was expressed repeatedly and in different ways. There was the assumption that the rules governing land development are intrinsically corrupt, that developers have no accountability, and that money was exchanged unethically when Stouffville was developed historically, and that this unethical behaviour continues today.

Participants did not point to any public examples of corruption happening. Some participants simply perceived that corruption was occurring related to development and two participants referenced questionable experiences with land purchases, zoning, and timing. (The details of the particular situations have been omitted to preserve the confidentiality of the study participants).

Some participants mentioned they felt the recent Ministry Zoning order (MZO) that allowed development of land previously on the Greenbelt at the southwest corner of Stouffville by Flato Developments as an example of corruption. It was assumed by participants that this change related to the use of MZO would benefit the developers but not residents of the Town.

Town Office Irregularities: Some study participants mentioned Justin Altmann’s time in office as Mayor (2014-2018) as the basis for their perception of corruption within the Stouffville government. Justin Altmann’s term in office included him accusing other council members and Town staff of corruption and that he had been bullied by people with political and financial power. (Fitzpatrick, 2017) In turn, Stouffville council had Altmann barred from council meetings and stripped him of the chains of office. Eventually the Town office sued Altmann for damages related to comments he made in the press.

Stouffville’s Drinking Water: The history of Stouffville’s drinking water is an example of a deeply rooted story about its residents’ distrust of government and belief that government and private interests work together at the expense of the community.

Between 1962-69, sulfuric acid, calcium hydroxide and oil waste were dumped into unlined sites above the Stouffville’s main aquifer. After that, solid waste from Toronto was dumped on the site (1,100 tons per day in 1982). When women in Stouffville raised the concern with the Province that they felt the Town was experiencing a higher rate of miscarriage, cancer and birth defects, the Province dismissed the women’s concerns and planned, instead, to expand the site. Many Stouffville residents protested this expansion and ultimately, due to advocacy, the dump site was closed in 1983. In 1984 the Ministry of the Environment found 27,000 gallons of contaminated

leachate was leaking daily into the Town's water supply. Because of this experience, despite the drilling of new wells and supplementation of water from Lake Ontario and passing of forty years, Stouffville residents remain highly suspicious of the quality of the drinking water even with regular assurances by the Town that the water is safe for drinking.

This suspicion about the Town's drinking water, the power of private interests and the complicity of local government resurfaced in 2017 when Mayor Altmann and two other Councillors objected to an amendment that allowed "acceptable fill from small quantity source sites and hydro-excavation trucks" (Brown, 2017) while three councillors supported the motion. Concerned about United Soils Management Limited depositing dangerous materials close to the Town water tower, a Stouffville resident discussed her concern in a closed Facebook group. In response, United Soils Management sued her for \$120,000.00 in libel damages. Ultimately, the resident was successful at having the charges dismissed, however, the judge for the case questioned United Soil's motives:

"In the face of all this attention and expressed concern one has to wonder why, especially with the apology and retraction in hand, United Soils Management Ltd. would continue with this [lawsuit]. Could it be an effort to limit the public discussion? Was it a response to the efforts apparently underway to have the Council of the Town of Whitchurch-Stouffville overturn its decision to amend the agreement? Was the objective to limit, if not control, public debate? (Brown, 2017)

The dispute between United Soils, the council and the Stouffville resident who raised her concern was widely discussed in Town at the time and contributed to the growing distrust and perception of corruption.

The belief in government corruption and coalescence with private sector interests in Stouffville is pernicious because, for most study participants, this was a generalized yet pervasive feeling that affected their broader ideas about housing policy. While not all the examples above speak to housing affordability directly, these themes related to corruption emerged during the larger conversation about Stouffville's housing affordability policy, suggesting government corruption and housing are linked for Stouffville residents.

7.1.5 Futures Triangle – Synthesis

The Futures Triangle provides an understanding of the inter-connections between the ideas associated with a time scale. It also circumscribes the ways forward to address the problem; if a vision of the future in the Futures Triangle is inconsistent with the participants' understanding of the past and present, it is unlikely to be a solution worth considering.

7.1.5.1 Barriers

The insights below may contribute to resistance to policies intended to improve housing affordability.

Study participants link housing density to poverty and crime based on their previous experiences. This may explain why some study participants assume a future in Stouffville that includes

increased housing density means Stouffville will also have an increase in poverty and crime as this narrative provides continuity.

Low density housing is a reason many current residents moved to Stouffville.

Ideas or hopes for the future often did not come up until prompted. Study participants were equally focused on the past and present. Significantly less consideration was given to the future.

Transportation concerns are strongly connected to study participants thoughts and feelings about housing.

The lack of accountability and transparency related to government and private sector relationships contributes to study participants' lack of faith in innovative or novel policy put forth by government.

7.1.5.2 To Consider

There were some issues notable for their lack of mention by study participants, that nevertheless, should be considered in future housing affordability policies.

Climate change was only referred to tangentially. For example, one participant referenced preserving the Greenbelt and another mentioned concern of Stouffville's impact on the environment with so many residents commuting to work outside of Stouffville. However, neither explicitly expressed concern for the future with the increasing climate change or linked their concern to housing generally or housing affordability specifically.

Increased technology and its possible impact on housing or factors related to housing such as working from home, transportation or construction was not mentioned.

Electric vehicles and their impact on Stouffville in terms of accessible charging infrastructure and adverse demands on the power grid, as well as the need for charging stations in Stouffville residences, was not discussed.

Aging of the population was mentioned in terms of personal circumstances but was not referenced in consideration of the broader impact. For example, the relationship between housing and aging and the need for healthcare, increased accessibility in town and within housing, and multi-generational homes did not come up.

COVID-19 and possible future pandemics was only spoken to once when one participant expressed gratitude for not living in downtown Toronto and the ability to walk around the green space in Town during the lockdowns. The increased need to work from home or other specific housing needs in consideration of another pandemic were not mentioned.

7.1.5.3 Opportunities

Stouffville's history of self-sufficiency is based on an ethos of independent spirit and problem solving which might be beneficially directed to the problem of housing affordability.

The desire to preserve Stouffville's feeling of safety and community can be seen as a barrier. When residents resist housing density they often speak to the desire for a safe community as a justification. However, combining plans to address safety and preserve community alongside housing affordability policy may be a way to overcome this barrier.

Awareness of a need for a variety of housing types can be expanded by discussing, promoting, and incenting developers to ultimately build different housing types, such as garden communities, four-plexes, or multi-generational homes.

Awareness of alternative ownership models can be expanded by discussing, promoting, and incenting the building of land trusts, land leases, life leases and co-operatives.

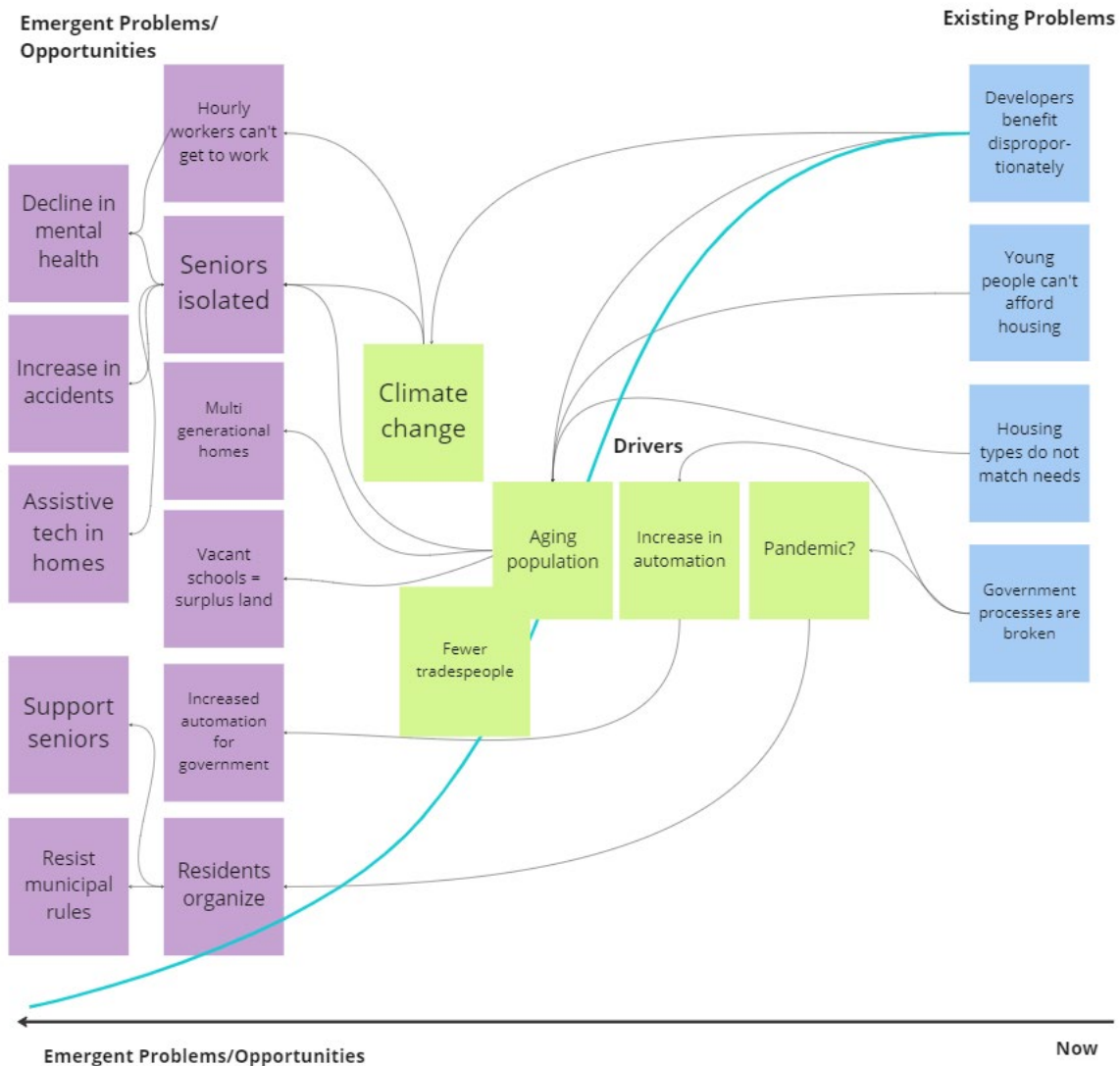
7.2 Pillar 2: Anticipation

7.2.1 S-Curve Overview

The second pillar explores how future opportunities and problems might be anticipated. The process of 'anticipation' is accomplished by considering known problems, applying research data and extrapolating possible outcomes.

This section applies two tools: S-Curve for Emergent Problems/Emerging Issue Analysis and the Futures Wheel. In the figure below, a tool called S-Curve for Emergent Problems or Emerging Issue Analysis (S-Curve) is applied. In it, I explore the current problems in Stouffville identified by study participants: 1) the inability for young people to rent or own a home, the concern that Town development is occurring in service to developers rather than the community, 2) housing types do not address the range of needs and 3) the government processes are broken. These problems are considered in relation to drivers of 1) climate change, 2) increase in automation technology, including transportation, and 3) the aging population and 4) the possibility of another pandemic. These possible outcomes are created by asking the question: what is a logical and possible future outcome of this problem in combination with this driver?

FIGURE 11- EMERGENT ISSUES/S-CURVE APPLIED



7.2.2 S-Curve: Possible Emerging Issues

- 1) *Lack of housing variety could be increasingly problematic for seniors* as they may be unable to find suitable housing, such as, smaller bungalows, apartments, or condos that would provide ease of access and mobility. Additionally, there may be fewer tradespeople able to retrofit the existing housing. This could result in a decrease in the well-being of Stouffville's seniors as they experience accidents because of living in unsuitable housing. The increase in climate change may disproportionately impact vulnerable members of Stouffville's community as power outages, flooding, high winds, heavier snowstorms and extreme temperatures may isolate seniors and prevent support care workers from reaching their places of work. Counter idea: existing housing could be improved for seniors by integrating assistive technology.

- 2) *Surplus land currently devoted to school buildings may become available* as young people are unable to afford Stouffville housing resulting in less children in Town. This surplus land could be repurposed to provide housing or other community services. The absence of younger people could also contribute to a decline in the mental well-being of Stouffville residents, disconnected from the younger generation of their family.
Counter idea: homes in Stouffville are retrofitted or re-built as multi-generation homes retaining young people and children in the same house.
- 3) *Stouffville residents increasingly set up independent systems of self-government* to respond to the increasing impact of climate change, such as delivering food to vulnerable residents and checking in on people during power outages. There may be acts of resistance to rules the municipal government tries to enforce.
Counter idea: increased automation provides local government with greater tools, at less cost allowing for the provision of more services.
- 4) A new pandemic creates a permanent divide in Stouffville as some residents can isolate in comfort while others reside in micro condos with their families. The condo residents' resentment towards the government because of perceived poor planning, the developers for substandard design and other residents for their large homes, results in a disregard for the public health instructions and increased incidents of hostility in the community.

7.2.3 S-Curve Synthesis

The S-Curve for Emerging Problems suggests that current problems have the potential to intensify in the future. However, there is also the opportunity to intervene if the emergent problems are considered today. Many of today's current problems, in combination with drivers, seem unlikely to improve housing affordability unless proactive action is taken.

7.2.4 Futures Wheel Overview

Another way to anticipate possible futures of housing affordability in Stouffville is using The Futures Wheel. For this tool, a theme or problem is centred in the middle of the future wheel to consider what problems or opportunities may be possible in the future.

Applying the Futures Wheel in this study, I selected the themes of accelerated housing growth, transportation, and housing as a human right. These themes were selected as they were prominent in discussions with study participants and complement yet are distinct from the themes explored in the S-Curve tool. For the first Future Wheel, housing growth is centred. I assumed housing will grow at the level recently mandated by the Province and Region: 14,480 housing units or approximately 483 housing units per year to be built by 2052 (Town of Whitchurch-Stouffville, 2022). For the second Futures Wheel, I centred transportation but in contrast to study participants' assumption of a future Stouffville designed around cars, I considered a future Stouffville with less space for cars. This vision of a less car-centric Stouffville was suggested by Avi Friedman, Professor of Architecture at McGill University at Town of

Whitchurch-Stouffville’s Housing Summit (Friedman, 2021). Professor Friedman said that space for cars: roads, parking lots, driveways, and garages, contribute significantly, as much as 40%, to the cost of building homes and therefore, reducing automotive presence in the design on new housing could improve housing affordability. Finally, in the third Futures Wheel, the idea of housing as a human right is centred as all study participants connected to policy were asked “what, if anything, would change if housing was centred as a human right” (See Appendix I for Interview Questions). The implications of the Futures Wheel were generated by asking, if the centre is true, what is a logical implication, integrating the data provided by study participants and supplemented with additional research? In turn, what is a logical connection or inference or consequence or result or repercussion of the first implication and, finally, what is a logical connection or inference or consequence or result or repercussion of the second implication? After completing the Futures Wheel implication, connections, and patterns of relationships between implications were identified and themed.

To facilitate understanding of the information generated by the Futures Wheels, I have transferred the information into a table format.

TABLE 1- SUMMARY OF FUTURES WHEEL OUTCOMES BY THEME

Central Theme	Possible Implications
Accelerated housing growth	Affluent families will predominate
	Inability to staff jobs
	Increased problems related to transportation
Less space for cars in new housing developments	Improved physical activity for residents
	Increased pressure on alternate forms of transportation
	Increased pressure on accessibility
	Could be an undesirable housing model
Centering and enforcement of housing as a human right	Increased visibility and stability for currently marginalized people
	Substantial redefinition of financial policies and systems
	Reduction in bureaucracy, crisis healthcare and associated costs
	Increased societal tension

7.2.5 Futures Wheel #1– Possible Implications of Accelerated Housing Growth

No impact on housing affordability. No participant in this study, including those involved in policy, said they thought increasing the amount of housing in Stouffville would improve affordability. Rather, many participants stated they expected increasing the housing supply in Stouffville could also increase prices as investors would purchase homes as rentals or in anticipation of appreciation of the value.

Inability to attract and retain workers to local jobs. Study participants from all groups assumed this version of the future would intensify the existing problem of average and lower wage workers’

inability to afford to live in Stouffville. This group of workers includes teachers, retail workers and support workers. To offset lower wage workers' inability to afford housing in Stouffville, it was suggested that employers might play a greater role in providing housing with some form of subsidized living. Another suggestion was the Town might subsidize land to build housing specifically for lower wage workers to live in Stouffville.

Only affluent people will live in Stouffville. People who were not part of a two income, affluent household would be less likely to stay in Stouffville, specifically, people who divorce, young people and older people. Another implication is that less affluent people who do stay will largely live in basement apartments, increasing parking problems and contributing to a feeling of lesser well-being.

Transportation problems. A consistent concern expressed by residents about accelerated housing growth is the potential impact of transportation related issues like parking, congestion, and increased commute time if the proposed housing growth is implemented.

7.2.6 Futures Wheel #2 – Possible Implications of Less Space for Cars in Future Housing Developments

An increase in physical activity due to the increase in common spaces. Common spaces are likely to be used for recreation and sport. Less reliance on cars would increase the need to walk.

Increased pressure for dedicated bicycle lanes and connected pedestrian paths to connect the communities with less space for cars.

Enhanced need for accessibility so people from the communities with less space for cars could use walkers, strollers, and wagons throughout Town.

Increased pressure for commercial development in the east end of town as Stouffville's commercial area is currently on the southwest end and future developments are primarily planned for the northeast part of town. Increasing commercial development in the east end would support residents living in the northeast area for shopping without using their car.

Developer reluctance to build this kind of community as this type of housing would likely only appeal to a smaller group of people.

Resistance from current Stouffville residents fearing it would decrease the value of their own properties due to the introduction of new models with less space for cars at a more affordable price point.

7.2.7 Futures Wheel #3 – Possible Implications of Centering and Enforcing Housing as a Human Right

Fundamental change in the logic of how the systems specifically related to housing are set up, including government policies, taxes, and the financial system.

Fear, instability, and backlash would emerge as people who benefit from the current status quo would be upset with the change. Many people would respond with the common reaction of fearing the unknown. Some people might have the mindset that housing as a human right is not fair; they struggled to attain what they have, why should someone else have access to a home without the same struggle?

New jobs and related technologies would arise to manage the system.

Improved collaboration between social services and eliminate duplication of services.

Not-for-profits focused on addressing homelessness would cease to exist as they would no longer be needed.

Less need for crisis and emergency health services, decreasing costs in both areas.

Increased visibility of the most vulnerable members of society, possibly resulting in both greater empathy and awareness as well as resentment and hostility.

7.2.8 Futures Wheel - Synthesis

The implications of accelerated growth: a straight-line continuation of our current environment, is not expected to bring improved affordability but instead may accelerate transportation related problems in Stouffville.

New Stouffville housing developments designed with a smaller footprint for cars may offer a less expensive housing option. However due to its novel nature, the implementation would likely need the town to either mandate this kind of design approach or identify an unconventional developer willing to embrace the idea and follow it up with innovation. Also, this kind of development would benefit from a transportation infrastructure plan with broader scope.

Centering housing as a human right would result in a significant transformation of financial and legal systems related to housing and has the potential to upset a wide range of people who benefit from the current system. However, it may be a possible path to addressing the problem of housing affordability by creating a solution at the foundation of the problem.

7.2.9 S-Curve and Futures Wheel – Synthesis

The Anticipation Pillar provides an overview of the possible future implications of current problems and situations related to housing affordability. The S-Curve suggests that future housing affordability in Stouffville should take significant forces of change, such as aging, climate change and increasing automation into consideration. The Futures Wheel points to the need for additional policy beyond accelerated housing growth to address affordability. In addition, the Futures Wheel uncovers some possible factors to consider when implementing solutions like less car-centred housing developments or human rights centred policy initiatives to increase the likelihood of success. By applying the S-Curve and

the Futures Wheel, a broader range of what might be anticipated emerges as each tool focuses on different aspects.

7.3 Pillar 3: Timing

7.3.1 Timing Overview

The Third Pillar: Timing, synthesizes and applies different theories of macrohistory to uncover our personal and collective paradigms used in exploring futures. This Pillar uncovers our assumptions about history and time expanding the range of ideas available to think about possible futures.

Due to time and resource limitations, a full exploration of macrohistory is not part of this research. However, I observed several assumptions of study participants related to time. While Inayatullah notes five different conceptions of time: cyclical, linear, pendulous, spiral and thrival (Inayatullah, 2017), all study participants assumed a linear progression of time only. This straight-line conception of time - that the future would be an extension of today - was often paired with emotional expressions of hopelessness, such as 'There's no chance for those kids', 'Not much you can do' and 'Housing prices are never going to come back down'. The coupling of a linear idea of time and hopelessness was most common among study participants shut out of the market.

7.4 Pillar 4: Deepening

7.4.1 Causal Layered Analysis Overview

Typically, our conscious understanding of a problem often remains at a surface level. However, other ways of understanding and making assumptions affect this conscious understanding. In Pillar 4: Deepening, different ways of understanding or knowing are explored.

Causal Layered Analysis (CLA) is a tool or framework to explore how a problem is understood at multiple levels of analysis, deepening the understanding of the problem of housing affordability. This tool is described in detail in Section 5.2.4. Pillar 4: Deepening.

CLA is often represented as an iceberg that has four layers. The iceberg is used as a graphical interpretation because the top layers are visible and can be collected as data and the bottom two layers are concealed and less likely to be discussed or examined. Due to size constraints, this paper will present the CLA in a series of tables, but the less visible nature of the Worldview/Beliefs and Myth/Metaphor layers should be kept in mind.

7.4.2 Litany Level

"I hate suburban housing but then I also have a suburban house so I can't be like, I want this for myself but everyone else can have something else. But I do think like that."

Homeowner Study Participant

The Litany is the ‘chatter’ of the problem. It is how a problem is described in casual conversations people have or the popular news media. The litany is generally focused on the problem with little analysis and contains unquestioned assumptions. In this study, some themes occurred in the litany across the participant groups in this research, however, the perspective often differed depending on the group the participant was affiliated with. The table below (see Table 2) reflects the perspectives of the three participant groups in this study: Stouffville residents who are shut out of the market, Stouffville residents who own their home and participants connected to housing affordability policy in Stouffville. The information captured in the table summarizes the litany of housing affordability in Stouffville expressed in this study’s interviews.

TABLE 2- SUMMARY OF LITANY FROM PERSPECTIVES OF PARTICIPANT GROUPS

Stouffville Residents -Shut out of the Housing Market	Stouffville Residents - Homeowners	People Involved with Housing Affordability Policy in Stouffville
I don’t see any way I’m going to be able to buy/rent a home.	Things are tough for other people and I’m worried about how things are going.	We want to address the problem but current residents and other levels of government are not as solution oriented as we are.
So many condos being built here but I still can’t afford them.	Things aren’t the way they used to be.	Population of 88,155 by 2051, an increase of 38,775 over the current population of 49,380 residents requiring approximately 14,480 housing units or approximately 483 housing units per year (Town of Whitchurch-Stouffville, 2022).
Housing affordability is about more than homes. It’s also community, amenities, and transit.	Housing affordability is about more than homes. It’s also community, amenities, and transit.	Housing affordability is about more than homes. It’s also community, amenities, and transit.
Subsidized housing brings crime. Are you aware of the building near Metro that includes subsidized units?	Subsidized housing brings crime. Are you aware of the building near Metro that includes subsidized units?	Subsidized housing brings crime. Are you aware of the building near Metro that includes subsidized units?
The gap between my income and housing (rent and purchase) is so much more that it was for my parents and it’s growing.	If things get bad for us financially, I can sell/borrow against the house.	We are not doing enough for the people shut out of the market, especially people ‘in core housing need’. In 2020, 3,186 families were requesting subsidized housing in Whitchurch-Stouffville (Roth, 2022, p.8).
Developers/politicians want Stouffville to be like Markham/Scarborough.	Developers/politicians want Stouffville to be like Markham/Scarborough.	We’re doing the best we can with the tools we have.
	We’re so fortunate to be surrounded by beautiful green space/ I feel badly for the farmers/miss the farms.	Stouffville doesn’t have enough developable land.

Stouffville Residents -Shut out of the Housing Market	Stouffville Residents - Homeowners	People Involved with Housing Affordability Policy in Stouffville
Only way to buy a first house today is to inherit money.	Only way to buy a first house today is to inherit money.	

7.4.2.1 Litany: Analysis

Study Participants in Agreement

Community: The question of housing affordability in Stouffville needs to be considered within the context of community.

Study Participants Largely Agree but with Differing Perspectives

Housing affordability IS a problem: In general, study participants agreed that housing affordability was an intractable problem and there was little optimism that it would or could be solved. Homeowners acknowledged the problem and expressed concern for others less fortunate than themselves. Homeowners with children communicated extra concern about the problem and were worried about their children moving away to find housing they could afford. People that are connected to housing affordability policy at the local and regional level also spoke of their concern. This general concern was connected to their frustration about the limits of their ability to affect change due to other levels of government having different priorities and current residents objecting to densification initiatives.

Study Participants Largely Disagree

Condominiums: Condominiums (condos) were frequently mentioned during interviews, particularly by homeowners as there has been a significant increase in the number of condominiums in Stouffville in the past five years. In 2020, more than 200 newly built condominiums became available in Stouffville (Roth, 2022, p. 8). A recently constructed project on 9th Line, just south of the current Town, has 212 condos and 34 townhomes (Pemberton Group, n.d.) and more condominium projects have been approved, or are seeking approval currently. Homeowners’ comments about condos were either in comparison to Stouffville historically, ‘Things aren’t the way they used to be.’ or ‘I’m fine with condos in principle but I’m concerned the Town has not thought through the traffic/greenspace/school implications of so many condos.’ Stouffville residents shut out of the housing market who mentioned condos said something like: ‘I see a lot of condos are going up in Town but they’re not affordable for me.’ People involved with housing affordability policy discussed condos in the broader context of meeting density targets.

Subsidized/’Affordable’ Housing Linked to Crime: York Region is constructing a six-story apartment building on Main Street in Stouffville, beside the Metro grocery store. This project was often mentioned by study participants with the shorthand ‘building near Metro’. 5676 Main Street will have 97 units, 70 of them *affordable*, with rent geared to income, and the balance of the units at market rate (York Region, 2021). There is a lot of chatter about this building in the Town and it is

frequently discussed on Town related social media groups. In addition, York Region has delivered several communications to residents' homes to explain the nature of the project. Study participants shut out of the market, homeowners and some of the participants involved in housing affordability policy linked subsidized housing to an increase in crime and undesirable behaviour. There was a sense of unease and stigma about this building and, despite the flyers from York Region, a lack of awareness of the specifics of the project. In contrast, study participants involved in housing affordability policy pointed to the 5676 Main Street project as an example of the difficulties in building subsidized housing in Stouffville and as a 'proof of concept' that could be replicated.

Land: Homeowners often spoke about land: in appreciation for the green space in and around town, in dismay about the loss of green space with the expanding subdivisions, the need to preserve the Greenbelt and how they miss the farms and are worried about the farmers. Those involved with housing affordability policy said Stouffville does not have enough developable land to meet the housing targets established by the province. Those shut out of the housing market did not speak about land or greenspace except one participant's detailed concern related to the economic problems with land and how it relates to farmers.

Talk about Money and Housing Affordability: Each participant group discussed this from starkly different perspectives. Those shut out of the market compared their financial situation to their parents and observed the gap was 'so much more than it was for my parents and growing.' Homeowners talked about their home as a piggy bank 'if things get bad for us financially, I can borrow against or sell the house' and those involved with housing affordability policy were often focused on people shut out of the market, particularly those in core housing need. This theme sometimes focused on the hopelessness associated with the idea of a first home, expressed by both those shut out of the market and by homeowners: the only way to buy a house today is inherit money. On this point, both groups were aligned.

Motivation of Developers and Politicians: As detailed in the Futures Triangle section, Stouffville residents in this study were generally skeptical about the motivation of developers and politicians. The shorthand for residents' suspicions that decisions were being made to benefit developers or politicians first was 'they want Stouffville to be like Markham/Scarborough' which is to be understood as disparaging.

Some of the study participants involved in housing affordability policy characterized developers as 'Not so bad', and that 'We can't begrudge the fact developers are in the business to make money.' The developers were sometimes characterized as people 'Who want to partner with our community' and sometimes as a 'Necessary evil.'

7.4.2.2 Litany: Study Participants Compared with Mainstream Media

The litany is sometimes referred to as the 'Official Future' as it tends to incorporate messages defined by government, industry leaders or other people with power. To understand how much of the litany expressed by study participants reflected the 'Official Future' of media and government, mainstream media sources were tracked. The weekend editions of the *Toronto Star*, *The Globe and Mail*, *National Post* as well as the local paper the *Stouffville Sun-Tribune* were scanned between June 2022 and January 2023 for content related to housing affordability. The litany in the media related to housing affordability in this period was mainly driven by politicians and their supporters' messages, and the subsequent reactions to these messages.

Doug Ford's Progressive Conservative government campaigned for re-election primarily on the strength of their April 2022 pre-election budget titled: "the Plan to Build Act" as well as the "More Homes Built Faster Act". The Conservative government was re-elected in June 2022 with the renewed mandate. The Ford government implemented an amended version of this bill which included swapping out part of the Greenbelt in the city and adding additional Greenbelt land in rural areas and changing how municipalities levy development charges. In the Lieutenant Governor's Throne Speech, Elizabeth Dowdeswell said, "Your government's policies are working to get more homes built faster, with the goal of building 1.5M homes over the next 10 years [...] As the province continues to grow and as Ontario welcomes more newcomers in search of economic opportunity, the crisis will only get worse. That is, without bold action." (Government of Ontario, 2022). Also in the throne speech, the Lieutenant Governor suggested that the barrier to home building is at the municipal level which is why the Ford government will "break through the logjams" (Government of Ontario, 2022). Careful reading of the speech clarifies that the government "is exploring partnering with municipalities to build housing" that "lowers costs for potential buyers and puts homeownership in reach for more families" and "Building more homes is one of the many ways your government is keeping costs down for families (Government of Ontario, 2022). This speech became the basis for many articles, with headlines like, "Bill 23 is the big, bold, housing plan Ontario needs" (Wilkes, 2022). Note: Dave Wilkes is also the President of BILD, the Building Industry Land Development Association and their mission statement describes them as an advocate and resource for government, stakeholders and members which include home builders, land developers, renovators, financial and professional service providers, trade contractors and manufacturers and suppliers of all types of home-oriented products.

In addition to the provincial election, there were municipal elections throughout Ontario in October of 2022. The mayoral race in Toronto received a lot of coverage and was focused on housing affordability, particularly since the news cycle on Bill 23 was playing out concurrently and with regularity. For example, Toronto's City Planner, Gregg Lintern, wrote an article in the *Toronto Star* with reference to the need for 42,000 new ground related homes by 2051, and the need to accommodate 700,000 new residents in the next 30 years in the City of Toronto. Lintern also made the link between prosperity and immigration (Lintern, Gregg, 2022).

In summary, the litany in the mainstream press about housing affordability in the Greater Toronto area generally consisted of these ideas: population growth is necessary for economic growth, we need to build more homes to accommodate new Canadians, a key impediment to building new homes is municipalities themselves and their 'red tape', building these new homes will increase the housing supply and decrease the costs.

The litany expressed by participants in this study generally aligned with the mainstream press litany. Study participants agreed that Canada as a country, and Toronto as a region, needs more housing. Some study participants, particularly those involved in policy, agreed that in addition to housing, immigration was needed and, in combination, housing and immigration are a driver of necessary growth. But while the litany in the mainstream press implied the increase in housing would improve affordability, the study participants were less sure. Even those participants who thought it was possible that an increase in housing supply might eventually improve the market affordability, there was also consensus that even building more houses would not address the problem of affordability for those in low-income situations who would in many cases need subsidized housing and possible other financial supports. As might be expected, the litany of the Province contains a message of large, broad strokes and the litany in Stouffville is focused on more granular details at the ground level.

Despite the individual variation overall, the litany reflects a shared feeling of helplessness and frustration. Many participants in the study also expressed fear that they would always have housing challenges or that their children would have housing problems, and that there was no way to resolve this problem. Largely, study participants had a shared logic that the problem was caused by someone else and therefore someone else should fix the problem. For residents that 'someone else' meant the government should fix the problem and for those involved in policy, it meant some other level of government (other than their own) should fix the problem, though there was a shared cynicism that this was unlikely to happen.

7.4.3 System Level

“Right now, there seems to be a push by the provincial government to take away a lot power and force decisions. Big decisions by big people can have big results and they can be good and they can be bad but they're not living here.”

Study Participant

7.4.3.1 System Level Overview

Some study participants discussed several ideas related to housing affordability at a systems level. Some of these ideas were sometimes presented as systemic problems and some offered as potential systemic solutions. The table below (see Table 3) captures study participants' thoughts related to systems, broken out by participant group. As the interviews were not focused on exploring systems, I have supplemented the initial insights by study participants with additional research.

Note: The systems connected to housing affordability are complex and wide ranging. A comprehensive exploration of these systems is beyond the scope of this project, though worthy of further study. This

project focuses on a) system areas identified by study participants and b) system areas residents and/or policy makers can control or influence.

TABLE 3- SUMMARY OF SYSTEMS LEVEL FROM PERSPECTIVE OF PARTICIPANT GROUPS

Study Participant Group	Problems Identified
Residents Shut out of Housing Market	Corruption
	Bureaucratic process
Residents Who Own Homes	No mechanism for development of rentals
	No mechanism for development of different types of housing
	Foreign-owned homes
	Corruption
	Bureaucratic process
Involved with Housing Affordability Policy	Bureaucratic process

7.4.3.2 System Level Understanding of Problems, Residents

When each study participant group addressed housing affordability at the system level, each focused on different areas. The only area that overlapped was both groups of residents perceived corruption as a contributing factor. Residents who own homes and participants involved in housing affordability both identified bureaucratic process as part of the problem; however, each group’s perspective was sufficiently distinct consider it as unique.

Perceived Corruption: Some residents participating in this study suggested that land speculators have benefited from the appreciation of land value in collusion with politicians by anticipating zoning changes and government announcements. The inference is this collusion inflates land value and this creates additional cost borne by home purchasers.

Participants referenced examples they were familiar with where land was purchased by developers, and then zoning was changed allowing for more uses in a short window of time to the benefit of the developer as land value instantly increased.

The perception of collusion is connected to the lack of transparency related to land ownership in Stouffville. For example, one study participant mentioned that a significant amount of land in Stouffville is owned by one developer exclusively. However, it is difficult for a resident to research and find out who specifically owns land in Stouffville because the land registry is maintained by the Ontario government at: www.onland.ca and this site is not intuitive or easy to navigate. Also, there are fees charged to access the information. This lack of transparency and free access deepens with land purchased by numbered companies which de facto conceals the names of individuals and operating companies, further cloaking the purchaser in secrecy. All the land

transactions in Stouffville may be legal, however, several residents questioned whether the purchase and sale process are ethical, and the lack of transparency contributes to the suspicion of corruption or unethical practices.

Developers benefitting disproportionately: In the Litany, or ‘Official Future’, the need to dramatically increase housing in Stouffville has been presented by governments as necessary and a path to improved housing affordability. Most of the study participants agreed with the premise that more housing is needed, however, some participants wondered if developers might be benefitting disproportionately, perhaps elevating the need to their own advantage by using their influence and association with advocacy groups like BILD to further their agendas and gains.

For a small community, there is a lot of money that will change hands in the Town of Stouffville if the plans to build 14,480 housing units or approximately 483 housing units per year are realized (Town of Whitchurch-Stouffville, 2022). This rate of building in Stouffville is unprecedented – previously the highest rate of building in the Town was just under 400 units per year (Roth & Craven, 2022, p.8). Applying some rough math, \$2.34B of housing will be sold in Stouffville.² This does not include money related to financing these homes, legal fees or profits associated with developing the land and then selling to a home developer. It is difficult to know how much profit home developers will gain relative to the \$2.34B money exchange as all the developers operate under private companies and the financial outcomes of private companies are not published. However, using a public estimate of average profit margin for residential construction in Canada (13.2% in 2021), developers would profit \$78,419,880 annually over the next 30 years (Better Dwelling, 2023). I provide these numbers not because I claim them to be accurate or predictive but instead to illustrate a sense of the magnitude of revenue connected to the planned housing growth in Stouffville. The scale of profit contributes to study participants’ feeling of unfairness and distrust.

One study participant indicated they would be very willing to make sacrifices to support the community but feels Stouffville residents are being asked to do this by people with money and power while those same individuals are both profiting by the sacrifices of others and not contributing anything themselves. Another study participant said they felt it was unfair that young people, unable to afford to afford lives independent of their parents, are told ‘that’s just how it is’ while the developers continue to operate invisibly, very profitably, and largely unchallenged. One participant summed up their perception of the how developers operate in Stouffville this way, “A bunch of people lose, so a few can win.”.

Bureaucracy: Residents participating in this study feel the public engagement process exercised by governments are not genuine in the sense that by the time the land has been purchased, zoned

² This number was calculated as 14,480 housing units x an average housing price of \$1.23M, the average price of a re-sale home in Stouffville in February 2023. As of March 2023, pre-construction condos as listed as starting from \$770k and pre-construction condos are listed as starting from \$1.02M (Smith, 2022)

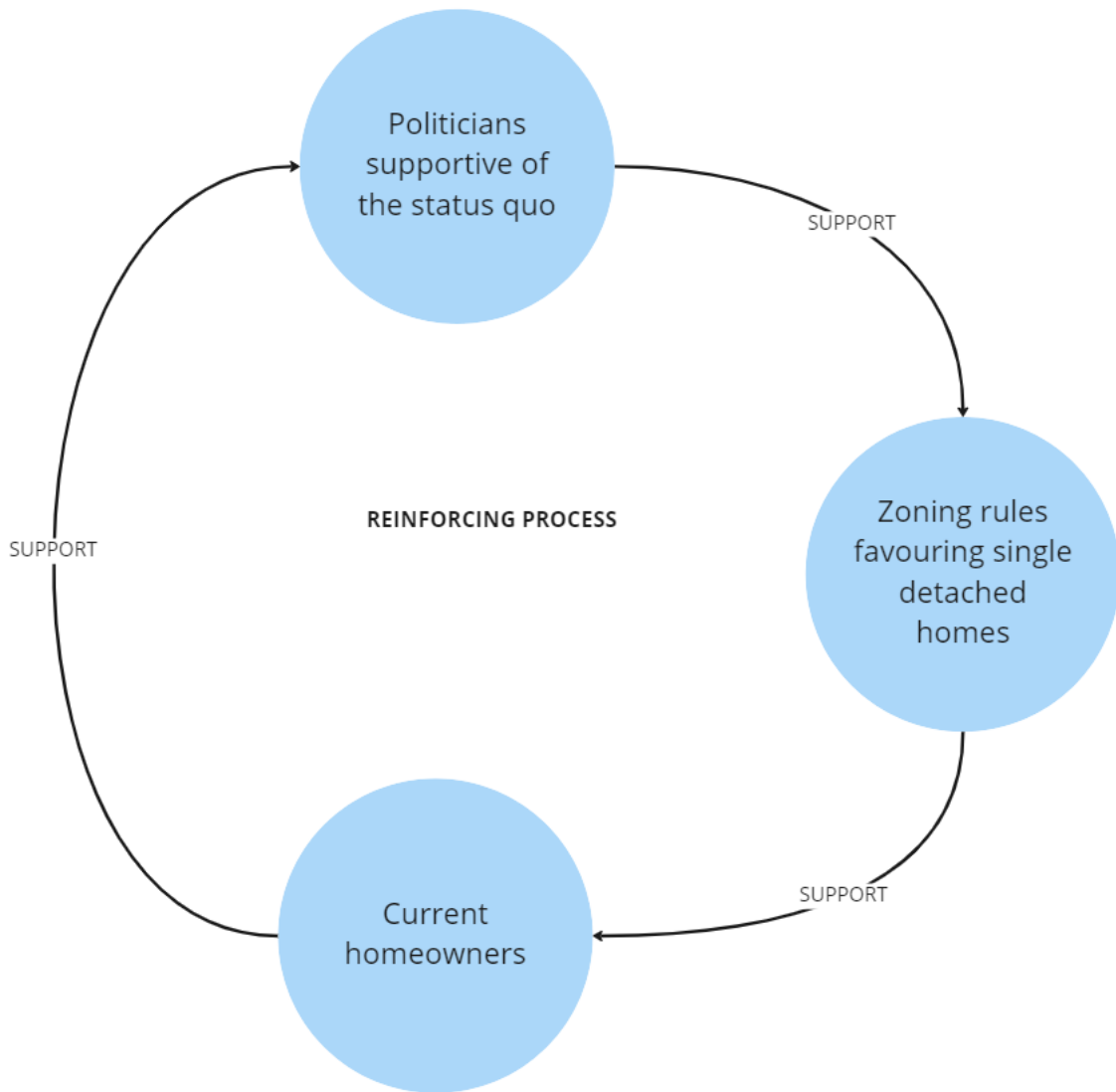
and planned by the Council and developers they are already too far downstream in the process. And participating in the exercise as residents at that point, feels like just a window dressing exercise since the important discussions and activities have already happened without them. A resident study participant described the public consultation process like this, 'It feels like dinner's cooking, the extra chairs have been brought to the table, the linen cloth laid and we're just arranging the table settings.'

7.4.3.3 System Level Understanding of Problems, People involved in Policy

People involved with policy were the most likely to identify factors related to bureaucracy as the cause of housing affordability problems. All the people I spoke with who were involved with policy spoke to the connected but separate problems of market affordability in general and affordability specifically for people who are unable to participate in market housing and require additional support of some kind. However, for study participants involved with policy, both problems of housing affordability are due to the political system and its processes.

Historical zoning was identified as a problem that prevents increasing the density. Study participants involved with housing affordability policy indicated that Stouffville homeowners are resistant to changes in zoning, using the phrases NIMBYs (Not In My Backyard) and BANANAs (Build Absolutely Nothing Near Anything) to describe the residents. The problem related to historical zoning can be captured visually with a causal loop diagram (see Figure 12 below). As residents are the people who elect the politicians who determine the zoning, this is a reinforcing loop that suggests the zoning rules will remain in place, everything being equal. Related to historical zoning, study participants involved in policy referenced the legislation that limits the developable land around Stouffville (Greenbelt Act, Oak Ridges Moraine Conservation Act) as a factor limiting where homes could be built and that this land scarcity puts further pressure on zoning and increases home costs.

FIGURE 12- CAUSAL LOOP, SINGLE FAMILY HOMES



People who are connected to policy pointed to the complexity of the bureaucratic process and lack of policy instruments at the municipal level. The Town of Whitchurch-Stouffville is a tier-two municipality, meaning the town's *Official Plan* (the document defining land use) nests inside of York Region's *Official Plan* which in turn aligns with Ontario's Planning Act as well as other legislation that governs land use in Ontario such as the Greenbelt Act and the Places to Grow Act. In theory, this cascade is supposed to result in coordinated policy and provide a mechanism for issues that transcend local jurisdiction. For example, the Oak Ridges Moraine extends across several municipalities and requires multi-jurisdictional oversight. In practice, this diffusion of responsibility is manipulated by developers, residents, and governments alike. With these

multiple layers, the development process adds cost in compliance as well as costs related to the extended amount of time required to work through the bureaucratic process. In short, much of how Stouffville functions is legislatively defined for the Town by other levels of government.

The most significant way the separation of government policy has affected housing affordability in Stouffville is in the absence of a process to address subsidized housing. In the 1960's the federal government devoted funds and resources to community housing as well as the subsidies for developers to build rental apartment buildings. In the 1990's the federal government downloaded community housing to the provinces and the Ontario government transferred this responsibility to municipalities directly (Hulchanski, 2013, p.10). While municipalities have been assigned responsibility for subsidized housing, they do not have oversight over the many social services related to community housing, such as health services and income supports, as these are the responsibility of the province. Study participants involved in housing affordability policy said that due to its relatively small size, Stouffville does not have the taxation tools to even begin to properly address the subsidized housing difficulties without additional support from the Region of York. Essentially, creating subsidized housing in Stouffville requires a unique patchwork of funding from multiple levels of government which then requires additional resources to coordinate associated social services.

7.4.3.4 System Level Understanding of Problems, Additional Research

Stouffville primarily raises revenue in two ways: property taxes and development charges. In October 2022, the Ontario government made changes to the Development Charges Act. The Development Charges Act is a provincial legislation that sets out how municipalities levy charges against developers for infrastructure and community facilities. The stated intention of these changes is to accelerate the rate of construction and offset costs related to rental and subsidized housing for developers (Proposed Development Charges Act Changes, 2022). Responding to these changes, the Association of Municipalities Ontario (AMO) said:

“While AMO would like to support the province’s housing objectives, it cannot support changes that largely place the burden of carrying the costs associated with development onto municipalities. AMO believes that the proposed changes may contradict the goal of building more housing in the long-term as it merely shifts the financial burden of growth-related infrastructure onto existing taxpayers. “

(Association of Municipalities of Ontario, 2022)

Due to the nested policy infrastructure, the Town of Stouffville is now revising its official plan in response to the Province’s changes, which in turn, contrary to the Province’s explicit intent, is slowing down the pace of development.

7.4.3.5 Systems Level Understanding, Possible Solutions

Transfer of wealth from parents: Participants from all groups in this study suggested that a solution to the housing affordability problem is having parents provide their children with money for their down payment, though one participant doubted this would solve the problem suggesting homes were so unaffordable that the magnitude of financial help parents would need to provide would potentially leave many parents in financial difficulties themselves. Another study participant noted that parents borrowing against their retirement to assist their children with housing ‘creates problems down the road for my generation when their parents need financial help in fifteen years’.

Value of land: Some resident participants questioned whether part of the problem of housing affordability was connected to how we value land and wondered whether there was an alternative way to look at land value in Stouffville. These participants wondered what would need to change to incentivize the construction of housing as the private market does not accommodate that. Also, it was asked, ‘What can we do to help us better recognize the value of land, not monetarily, but for how it provides and sustains us?’.

There were several suggestions illustrating different types of ownership models that separate the cost of the building from the land to enhance housing affordability. The suggestions included: lifelease (the resident ‘holds an interest in the property’ allowing them to live in the home), landlease (the resident owns the dwelling and leases the land), and a co-operative model (residents are shareholders in a corporation that owns the building and land). (For more information about lifeleases, landleases and co-operatives, see Appendix: II and III). Stouffville currently has two lifelease communities for people over the age of 55 on the eastern edge of Town. The subsidized/market rate building at 5676 Main Street is a landlease and a study participant mentioned that there were landleases provided to farmers in Rouge National Park directly southeast of Stouffville.

Within the political system: participants who owned homes and those involved in policy suggested the solution to the problem was to fix or optimize the system in some way. For example, some participants suggested vaguely, ‘Aren’t interest rates going up? Maybe that will help?’ Some participants involved in policy seemed to think there was a way for the levels of government to work together, the process just needed to be defined.

7.4.3.6 System Level – Synthesis

“Where you stand depends on where you sit.”

Rufus E. Mills Junior

For this study, how participants viewed systemic problems depended on whether they were homeowners, shut out of the market or involved with housing affordability policy. Study participants shut out of the

market were less likely to view the problem of housing affordability from a system perspective and, if they did, they were not likely to be solutions oriented. This might be due to having less power within the context of housing affordability and the group's overall feeling of hopelessness.

Some study participants shut out of the market and many homeowners questioned whether the 'Official Story' was the whole story and a couple of participants encouraged me to 'Follow the money' to understand the system of power more fully. This was an overall feeling that residents were being 'acted upon', not to their advantage and that others would benefit while the downside was not being shared fairly.

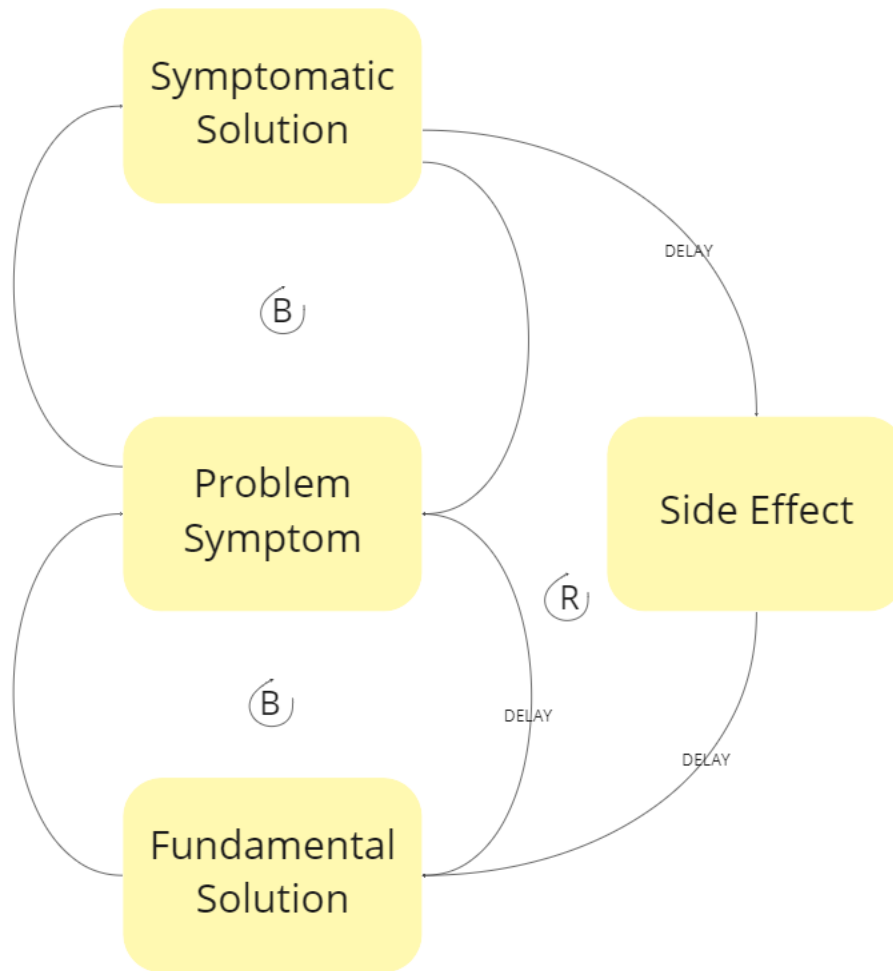
On balance, study participants who owned their home were more likely to explore the idea of how we value land itself. This group was more likely to be solutions oriented and offer idea of other housing models for Stouffville, different development models and ownership models.

Not surprisingly, study participants connected to policy were the most process and problem focused of the groups participating in this research. Generally, these participants were focused on the complexity, disconnection, siloes and fiscal misalignment. Also, policy people were trapped by the 'weight of history', the cultural and built form of the Town of Stouffville specifically and how this physical, social history is connected to the policy framework of Region of York, the province of Ontario and the country of Canada. As the study participants involved with housing affordability policy are the closest to the political system, they are most aware of its limitations.

People working in policy are frustrated that the solutions that are applied to the problem are addressing the symptom, not the cause, and these solutions are worsening the problem itself. Currently, the provincial government is applying overlapping solutions to the problem of housing affordability. One is to enhance the financialization of housing and the other is to assign blame for the problem to another level of government. Both approaches can be understood through the causal loop archetype: 'shifting the burden' (see Figure 13).

Shifting the burden is a pattern of behaviour where the symptom of a problem is addressed and that seemingly fixes the problem since the symptom observably lessens or disappears. As the symptom lessens, the pressure to address the fundamental problem also diminishes. At the same time, the symptomatic 'fix' often creates a new side effect problem but with a time lag; the connection between the 'fix' and the new problem may not be readily apparent. This new side effect problem also further distracts from the fundamental problem. Then the problem symptom returns, starting the cycle anew (Bryan, 2016).

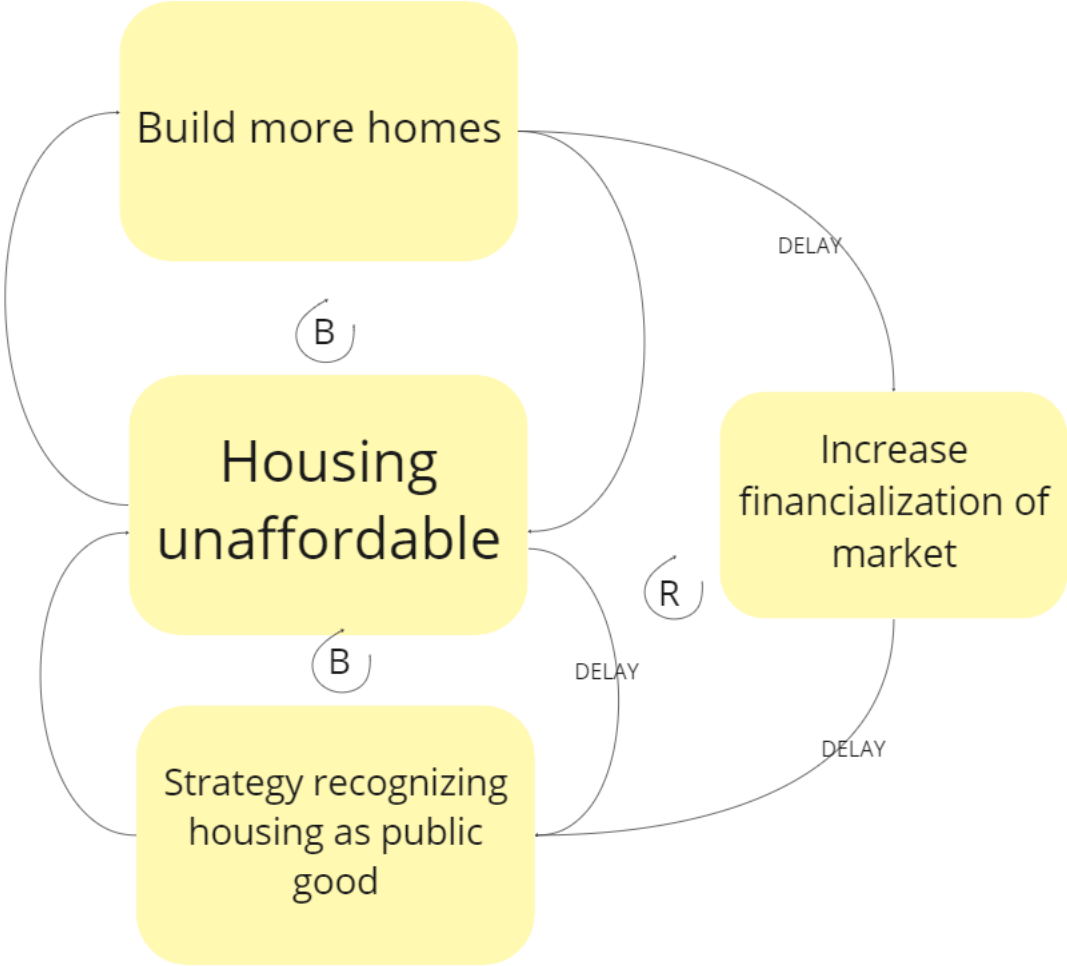
FIGURE 13- CAUSAL LOOP, SHIFTING THE BURDEN ARCHETYPE



The ‘shifting the burden’ archetype can be applied to the provincial government’s current solution plan to the housing affordability problem affecting Stouffville (see Figure 14 below). The provincial government’s primary tool to address housing affordability is to ‘build more homes’. The construction is to occur entirely within the private market and many of these homes are detached, single family dwellings. The side effect of this approach is that it further financializes the market. “The unintended side effect of the symptom-based solution is to create a larger stakeholder group incentivised to promote high house prices (bankers, developers, and existing owners). A more fundamental solution would seek to reform the land market, mortgage credit, the planning system, the house building industry and promote social/affordable supply” (Gibb & Marsh, 2019, p. 15). The increase in home prices, an increase in the ‘problem symptom’ results in pressure on politicians to produce a quick fix. The frustration of study

participants involved in policy may be due to the awareness of the ineffectiveness of the provincial government addressing the symptom rather than the problem.

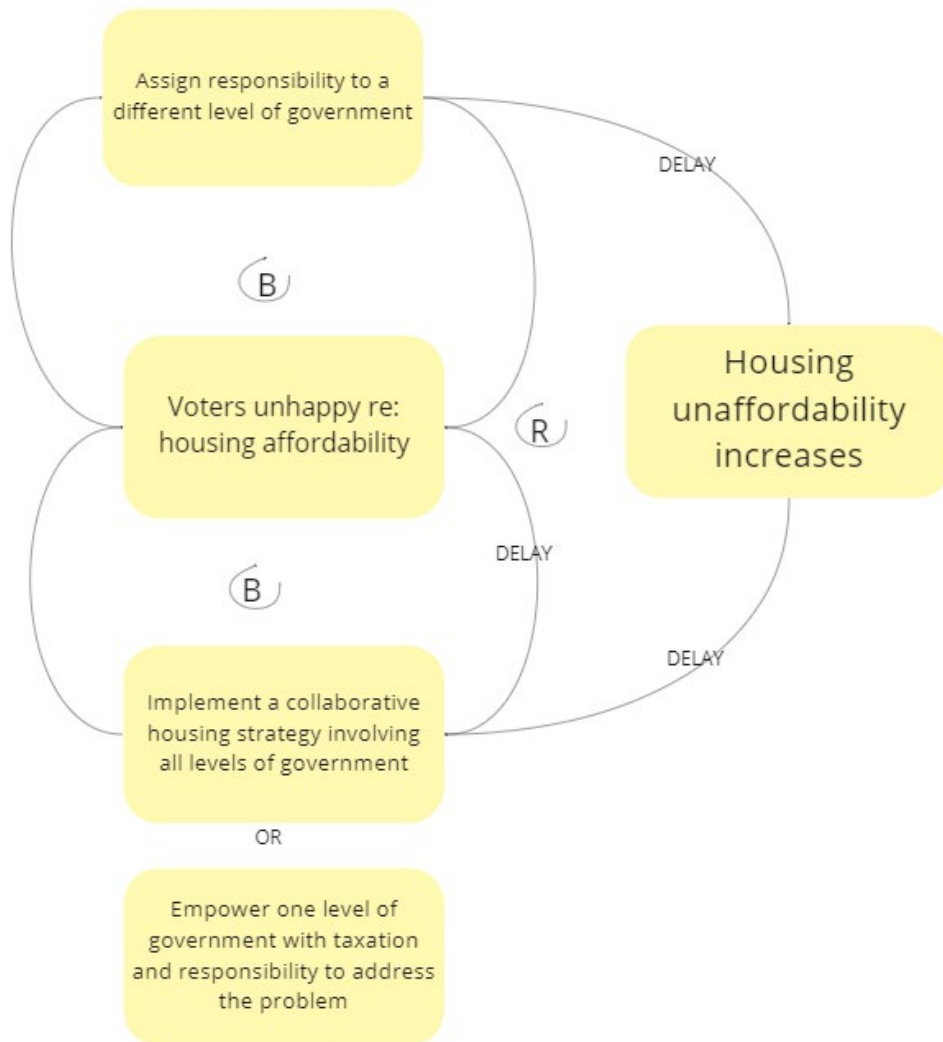
FIGURE 14- CAUSAL LOOP, SHIFTING THE BURDEN APPLIED TO HOUSING



Another way the ‘shifting the burden’ archetype can be applied is the shifting nature of how governments assign responsibility for housing affordability problem to another level of government (see Figure 15 below). This approach is particularly true of the provincial government in this moment, but the federal government and Stouffville municipal government have also applied this approach. One level of government points to another level of government’s inefficiency, generally an element of the bureaucratic process. If the government has the power, it will take action to address that specific element. If the government does not have the power e.g., the municipalities, they will focus on the symptom of the bureaucratic process. For example, the Ontario government has recently reclaimed the final site plan application approvals from the municipal regions as the provincial government claimed the regions were too slow, and influenced by residents resisting densification and those resulting delays were a significant contributor to housing costs. (Municipal Red Tape..., 2022) However, the previous provincial government had

downloaded the same function to the regions as the regions said the provincial management of the approvals had resulted in significant backlogs and accusations of corruption and patronage, contributing to the unaffordability of housing (Pagliaro, 2017). The diffusion of responsibility across multiple layers of government may be part of the problem of housing affordability as this diffusion provides a mechanism to deflect responsibility. Politicians need to demonstrate action within the political election cycle which is shorter than the policy cycle needed to address housing affordability. This suggests the solution needs to consider policy process outside the election cycle.

Figure 15- Shifting the Burden, Applied to Political Accountability



7.4.4 Worldview/Beliefs Level

7.4.4.1 Worldview/Beliefs Overview

At this level of the CLA, the beliefs and assumptions underpinning the problem or situation are explored. These beliefs often function below people’s conscious awareness and, as such, are not always visible to the people who hold them. Sometimes these worldviews are embedded in institutions and the systems within these institutions reflect the underlying beliefs. For example, the problem of housing affordability encompasses the Canadian financial system, legal system, and governments. All these institutions incorporate the belief that land is a private commodity rather than a common good. As a result, land can be financialized without limit and housing for vulnerable members of our society is not addressed by any level of government. This suggests that the worldview inherent in our political system prioritizes profit over the care of vulnerable members of our society.

TABLE 4- SUMMARY OF WORLDVIEW/BELIEFS FROM PERSPECTIVE OF PARTICIPANT GROUPS

Participant Group	Belief
Shut out of the market	Capitalism is inevitable
	There is no solution
Residents who own homes	Capitalism is inevitable
	Growth is good
	Our systems will protect us
People involved with policy	Capitalism is inevitable
	The solution, if there is one, is in the political system

7.4.4.2 Worldview/Beliefs Synthesis

Belief that capitalism is inevitable. This idea of the inevitability of the private market and the assumption that people will pursue profits as the highest and, possibly only, goal, appeared to be an unquestioned assumption of everyone who participated in this study. That the private market was paramount was offered as an explanation as to why we have a rental housing crisis: ‘Why would developers build something that was not profitable?’ and ‘People want to make money. I think greed is a driving factor’. The only exception was one resident participant, shut out of the market, who suggested the problem was what we value. This resident wondered if we mistakenly assume things are valuable because of the dollar value ascribed to them and if it was possible to value things by either removing a dollar value or taking other factors into consideration, such societal contribution.

People shut out of the market belief: There is no solution. Those shut of the market unanimously seemed to believe the problem cannot be fixed as it too big and too far gone.

Homeowner beliefs: Our systems will protect us. Growth is good. Many who participated in this study expressed the belief that ‘Growth is good’. The problem with housing affordability was frequently described as a financial problem by resident participants and that the financial system has the remedy. While many residents did not seem to have faith in politicians to fix the problem, they also express the

contradictory belief that the solution to the problem of housing affordability is to be found within the political system.

People involved in policy belief: The solution is in the political system. while unable to see exactly how, this cohort also tended to believe the solution is to be found by fixing the political system. There was an outlier belief expressed by a study participant that the problem is the capitalist system itself and needs to be replaced.

In this study, who you are informs where you think a solution to the problem of housing affordability will come from or even if a solution can be found. Who you are also determines your level of optimism about a solution. As all the participants live in a private sector focused housing market, the base assumption for all participants is the inevitability of the private market and its associated processes, policies, and outcomes.

7.4.5 Myth/Metaphor Level

7.4.5.1 Myth/Metaphor Overview and Synthesis

The myth metaphor is the basic archetype or visual shorthand at the bottom of the other layers of understanding within the CLA. For all participant groups in this study, the myth/metaphor includes an element of resignation or, perhaps, a pragmatic position, that there’s not much to be done about housing affordability because it’s rooted in our economic system and the belief that our economic system is immutable.

TABLE 5- SUMMARY OF MYTH/METAPHOR FROM PERSPECTIVE OF PARTICIPANT GROUPS

Participant Group	Myth
Shut out of the market	The rich get richer, and the poor get poorer
Homeowners	Capitalism is a necessary evil
People involved in policy	We’re all just cogs in the machine

7.4.6 Causal Layered Analysis – Integrated Synthesis

The completed CLA provides a broader and deeper picture of the problem of housing affordability in Stouffville and by looking at the CLA holistically, certain themes emerge. There are distinctly different ways that each of the study participant groups understands the problem of housing affordability. However, there are some shared understandings across all participants, such as a larger focus on the problem rather than possible solutions to it. In general, participants expressed feelings of hopelessness, defeat or cynicism related to thinking of how to address the housing affordability problem. This pessimism may be rooted in the idea that the current approach is a ‘Used Future’. According to Inayatullah, a *used future* is when you already know the current way of understanding and addressing a problem does not work. The first step towards possible solutions is recognizing that the current approach *is* a used future, and the next step is to consider what alternative futures might be adopted instead.

7.5 Pillar 5: Creating Alternatives

7.5.1 Scenarios Overview

These alternative futures described in the scenarios below incorporate elements of various points of view in the litany such as: the systems view, the worldview/beliefs, myth/metaphor. It also weaves in information from the Futures Triangle and S-Curve as well as the implication of the Futures Wheel and finally, applies the scenario frames to create more dimensional ideas of housing affordability policy options in Stouffville.

The scenarios below are set fifteen years from now, in 2038 as that date is close enough to connect to current day policies, particularly due to the time lag in policy related to housing. At the same time, the year 2038 is far enough away for the plausibility of significant changes to occur demographically, socio-politically, and economically.

TABLE 6- SCENARIO 1, OFFICIAL FUTURE: WANTING THE BEST OF BOTH WORLDS

CLA Level	Description
Litany	The conflicting desire to preserve home values while also build homes that everyone can afford. Affluent Stouffville wants an increase in town amenities while maintaining low density subdivisions and limiting density outside of core growth areas.
System	Dispersion of accountability and responsibility across different levels of government.
Worldview	Free market and profit are the solution.
Metaphor	Everyone should own their own house. Someone [else] should fix this problem.

7.5.2 Scenario 1, Official Future: Wanting the best of both worlds

In the official future, Stouffville continues to expand, according to the *2022 Official Plan which describes the coming changes in the following way: Stouffville densifies along Main Street and the predominant commercial area remains in the main west-end entrance to the Town with a smaller, relief commercial presence in the opposite east-end near the Old Elm Go Station. The main entrance is fully developed with mixed use residential and commercial presence.*

In 2038 the Town has become known as an aspirational place for affluent seniors as there is a significant number of private care senior's homes and increasing number of amenities catering to this demographic. This growth in the population of seniors offsets the lack of children in Town as the cost of a home precludes many young people from buying one of their own and having a family. The presence of many seniors has strained the Town's ability to provide enough specialized chronic healthcare and crisis care services for this cohort. As a result of this, there is new pressure from residents for Council to plan for a local hospital and for the province to staff it.

The most significant concern from all residents is the transportation problem. The Town's transportation remains largely disconnected from the surrounding area. While the Town has been successful in re-allocating roads previously used for internal combustion engine cars to autonomous vehicles, there is less

success in linking the Town to the surrounding region. This is a problem because the previously described climate restrictions severely limit the use of both electric and internal combustion engine vehicles which geographically isolates Town residents. The difficulty to travel to Stouffville exacerbates the longstanding problem of attracting and retaining skilled workers that live in the outer Greater Toronto Area, particularly those employed in Stouffville’s main industry of senior care as those people are unable to afford to live in the same Town in which they work and as a result, are stuck with the difficult commute. Stouffville is transitioning to autonomous vehicles for environmental reasons and in alignment with the provincial mandate. The federal government is promoting physical well-being, and this is heightening residents demands for increased walkability and accessibility as crossing Town by foot remains difficult, particularly for seniors.

TABLE 7- SCENARIO 2, DISOWNED FUTURE: STOUFFVILLE BECOMES LIKE THE CITY

CLA Level	Description
Litany	Dense housing is created and there is an absence of related planning for social services and transit. The micro suites and the surrounding space are inhospitable and people who can leave Stouffville, do. The level of crime increases. The poverty in the Town is visible. Property values decrease. The Town divides into longer term residents in the gated communities and newer arrivals living in ghettos with hostility between the two groups.
System	The free market is the solution for some. A poorly resourced, stigmatizing, and limited social assistance is the solution for ‘them’.
Worldview	There is an ‘us’ and a ‘them’, we are separate.
Metaphor	‘Those’ people are the problem.

7.5.3 Scenario 2, Disowned Future: Stouffville becomes like the ‘Big City’

In the Disowned Future, Stouffville in the year 2038 has become what some of the residents of 2023 feared: crime ridden, particularly in the sections of Stouffville with significant housing density. Homeowners have been successful at limiting the densification of the Town to small sections along the main roads. These sections of densification were built with increasing focus on developer profitability and government targets to increase the population. By 2038, many of the tiny 250 square foot condo micro-suites are overloaded with four or five people living in them. The greenspace, already reduced to fulfill government and developer needs, is an inhospitable and less healthy environment for residents in these areas. The pandemic of 2036 intensified these problems as the illness spread in the tightly packed buildings.

Many residents of Stouffville continue the historical tradition of moving north and east to escape density and crime: Georgina, 50 km north has received most of these pilgrims and is often referred to as the ‘New Stouffville’. Remaining residents still living in single-family homes are dissatisfied with their physical gates and citizen vigilante groups as they have been unsuccessful in eliminating break ins, car jackings and

identity theft scams. These homeowners are now lobbying the Town Council for mandatory electronic tracker implants for ‘undesirable’ residents.

The dense sections of Stouffville southwest of Main Street are referred to as ‘the Problem’. The historical reliance on cars has left the Town disconnected from any public transit in the region and it now costs Stouffville residents more to travel to a job outside of Town than they could actually earn in total working at the job itself. While many residents would like to have ‘work from home’ jobs, there are too many people crowded into each individual condo apartment for this to be feasible. Some ‘Problem’ residents have applied a lot of creativity in converting their furniture for multiple uses. For example, some residents transitioned their bed, to a couch, to their dining table, and a desk but most people are unable to sustain this lifestyle as all these activities had to occur in the same place. ‘The Problem’ residents being aware that there is no one on Town Council that comes from ‘the Problem’ group and compounded by the hostility from the owners, do not engage with the Town’s political process. Instead, they have created an informal group that manages disputes within ‘the Problem’, but this informal group does not have funding or formal tools to enforce their decisions.

TABLE 8- SCENARIO 3, INTEGRATED FUTURE: WHAT DO WE HAVE TO LOSE?

CLA Level	Description
Litany	Feeling unsupported by the federal and provincial government, Stouffville reluctantly strikes out on its own and tentatively adopts three new tools related to land use and housing affordability: 1) a new process supporting transparency of land related issues in Town, including profits related to developers 2) implementation of a land value tax and a 3) safety net for homeowners affected by decline in land value.
System	New, messy dynamics between Town Council, Town bureaucracy, residents, and industry
Worldview	We have to do something. Maybe this?
Metaphor	Back against the wall

7.5.4 Scenario 3, Integrated Future: What do we have to lose?

By 2038, the lack of housing affordability has reached a crisis point with an entire generation having lived most of their adulthood to date in their parents’ basements. Even though many of the Baby Boomer generation have already passed on their wealth, the lack of housing supply persists, and the wealth transfer has only further inflated the cost to buy or rent a home. Stouffville remains a small municipality, largely disconnected from public transit and a low priority for the provision of services and resources by York Region.

Feeling like they have no other choice, the Town council and their bureaucracy implements three new processes. The first process relates to total transparency of transactions related to land use including zoning, purchase/sale, and associated profits. This change includes open access to all information about land ownership in Town, stored on the blockchain. A new committee is established with representation from a broad range of citizens to review any zoning and land changes through the lens of who benefits,

who is disadvantaged and how the change supports improved housing affordability in the Town. The landowners and speculators are not happy with this process revision and many fear this new transparency will detract from Stouffville as a place to invest in.

Provincial and federal governments both continue to fail in providing a funding model to address the people in the community who cannot afford market-based housing, but the homelessness problem in Stouffville and its related problems continue to increase. Stouffville council decides to scrap the current property tax and replace it with a revised property tax model and a minimal land value tax, in an effort to capture new revenue from properties owned by developers and speculators. This new tax is very contentious; upsetting the wealthiest in the community as well as farmers hoping that the next change to the Greenbelt Act will benefit them so they can cash out. However, Stouffville council will use this tax money to create a Stouffville land trust and the Town will own the land which will provide the opportunity to allow not-for-profits and community groups to build housing at a more affordable rate.

Aware that these changes will almost certainly upset current Stouffville homeowners, the Council created a new fund to protect them from a possible decline in property values due to introducing new models of affordable housing, increased transparency and the general disruptive reaction to things that are new. This fund, which results in the Town carrying debt for the next 50 years, has further upset developers and wealthy landowners as well since they feel they have been unfairly targeted while the rest of the community has received support.

Residents themselves, even those benefitting from the improved housing affordability, feel uneasy. So much change and the leaders themselves seem so unsure.

TABLE 9- SCENARIO 4, OUTLIER FUTURE OF OUTRAGEOUS OPTIMISM: HOUSING AFFORDABILITY EXAMPLE TO THE WORLD

Litany	Stouffville focuses on gently densifying housing, building the Town into an example of inspiring community driven housing solutions grounded in housing as a human right. With this focus, Stouffville is now a walkable community with a wide variety of housing solutions. The thoughtfulness and community participation has elevated the desirability of the community and the homes, that are part of the free market, have retained their value. At the same time, a parallel housing process, outside the free market, provides desirable quality housing to residents.
System	Putting humanity at the centre to create a new solution beyond the private or public sector.
Worldview	Let's rely on our history of self-sufficient community to work together and create new solutions. Let's be an example of what is possible.
Metaphor	Be the change you want to see in this world.

7.5.5 Scenario 4, Outlier Future of Outrageous Optimism: Housing Affordability Example to the World

In this future, Stouffville recognizes that the free market is not able to address the spectrum of needs related to housing. After a 'lost generation' where the expectation was, we would 'grow ourselves' out of the problem of housing affordability, using the same ineffective tools that created the problem in the first place, the Town decides instead to carve its own path. This 'lost generation' can be described as a group consisting of young Millennials, Gen Z and Generation Alpha, who were told that their options were either: live in your parent's basements, buy micro-condos (if you can afford them) or rent (if you can find a rental) while you wait for the housing boom to rebalance the supply and demand issues on its own. This group of people now ranging in age from their thirties to fifties decides there is a better way moving forward, and they don't want their own children, as the next generation, to give up on building their own families and having to experience the same hopelessness their parents did.

Stouffville resident Mya, the trailblazing pioneer leading the housing reform movement in the Town, had believed that the federal and provincial governments plan to build 1.5M homes would be successful and she would have herself a home she could afford. However, the rise of the middle class in India and China over the last fifteen years combined with other Western countries (particularly the United States) accelerating their immigration policies and offering options more attractive than Canada's, meant Canada hadn't come anywhere close to achieving immigration or homebuilding targets.

Mya thought it was time to chart a different path. Her family had been in Stouffville for generations, one of the original families in the Town, so she leans into the self-sufficiency and independent spirit that has been handed down to her. Her friend Kumar, whose parents moved to Stouffville from Scarborough in the 2010's, is alongside Mya working with Town Council, industry, and community leaders to build and test new solutions designed by and for the community. The guiding principle is to ensure housing is provided and made available to all people *as a human right* which Stouffville's 25 faith-based communities agree to and align with quickly. Within 18 months, Mya and Kumar secure seed funding from the many wealthy residents in the area who were inspired by their passion and commitment to identifying applicable solutions.

Word of Mya and Kumar's ground-breaking work spreads very quickly, ultimately providing affordable housing for their parents' generation and their own.

7.5.6 Synthesis: Creating Alternative Futures

These scenarios provide alternative futures with the intention of selecting one as a preferred future. Ideally, this preferred future would be created by the study participants, however, they were created by me only using the information from interviews with study participants. Similarly, the preferred future would ideally be co-determined by all the study participants, but in their absence, I select "Outrageous Optimism" as the preferred future for housing affordability policy in Stouffville.

7.6 Pillar VI: Transforming

".. backcasting is powerful because sometimes we imagine a world we want, then we go into despair. Oh my God, I can't create it, it will never happen. But if we can show how we got there, then strategy becomes simple [...] So backcasting takes the impossible process and makes it possible."

(Inayatullah, 2017b)

7.6.1 Backcasting Overview

With the Pillar of Transforming, the vision of the future is translated into an operational path using the tool of Backcasting which starts with the Preferred future and then steps are mapped to achieving this future. Backcasting typically includes Explicit Goals and Criteria that are integral to achieving the Preferred future. Also included in Backcasting is the process of identifying assumptions to ensure common understanding. Specific methods or instruments to achieve the goals 'levers of control' are also identified. Finally, the practical, tactical steps to achieving the goals are charted on a timeline. Note this plan is for discussion and illustrative purposes. A viable Backcasting plan requires a broader discussion with a diverse representation from the Stouffville community.

7.6.2 Sample Backcasting Plan for the Preferred Future

Below is an example of a backcasted plan to achieve the Outlier Future of Outrageous Optimism: Stouffville is an Example of Housing Affordability to the World.

Timeframe

The plan works backward from 2038 as this year is close enough to be tangible but long enough for this kind of change to be possible.

Explicit Goals and Criteria

Measurable goals related to housing affordability in Stouffville include a metric connecting housing cost to income. A standard measure of affordability is 30% of gross income so that has been applied here. Recognizing that 100% of housing as affordable in a 15-year period is unrealistic, a goal of 30% has been selected. Fundamental to achieving affordability is removing land cost from housing cost in some cases. A goal of 20% of land in urban Stouffville acquired for a land trust for housing is identified. Importantly, to preserve the nature of the community, these changes need to be implemented collaboratively. The resident satisfaction goals regarding the general sentiment about living in Stouffville as well as with housing specifically, ensure sustainability of the initiative.

In summary, these goals and criteria indicate a solution to the lack of housing affordability in Stouffville:

- 1) 30% of the housing sold at a price is three times the average income in the greater Toronto area.
- 2) 20% of the land in urban Stouffville is part of the Stouffville land trust and used for housing outside of the free market.
- 3) 85% of all Stouffville residents express satisfaction with the Town generally.

- 4) 85% of all Stouffville residents express satisfaction with *housing* in the Town, specifically.

Key Assumptions

Based on the thoughts and feelings expressed by participants in this study, below are key assumptions related to a plan to achieve improved housing affordability.

- There is a need for a path to housing for residents who are not able to participate in market defined housing.
- There is a need to explore a broader range of housing options e.g., small senior living options with shared spaces in the private market.
- Housing is more than the physical dwelling; it includes the community.
- Green space needs to be preserved.
- Proposed solutions need to consider the impact on the environment.
- The Town needs to be safe.
- The Town needs to be walkable.
- The plan needs to be within the scope of what the Town (politicians, bureaucrats, and residents) can realistically do.
- Foresight and design methodologies should be used to develop the steps of the plan and be integrated on an ongoing basis.

Levers of Control

Achieving the goals above is dependent on working within the span of control currently available. The municipal government can define property taxes and perhaps there are creative ways to re-think how they are applied. Zoning may be re-considered to include a wider range of housing options. The relationship between developers and the Town is a resource that might be explored to provide more innovative alternatives. Developers can participate in housing affordability as they have proven in the past they have the skills, knowledge, and relationships to create innovative solutions. Residents have many levers of control to define and implement different housing outcomes. Stouffville has many communities that can come together to pool financial and skill-based resources to achieve the housing affordability goals in this plan.

Town Hall Levers of Control

- 1) Property tax.
- 2) Zoning.
- 3) Relationship with Developers.

Note: Stouffville's municipal government has no direct control over federal levels of immigration, provincial social services, public transportation, or land use legislation. However, they do have the ability to creatively influence these other levels of government.

Developer Levers of Control

- 1) Build more subsidized units.
- 2) Create innovative and visionary housing models.

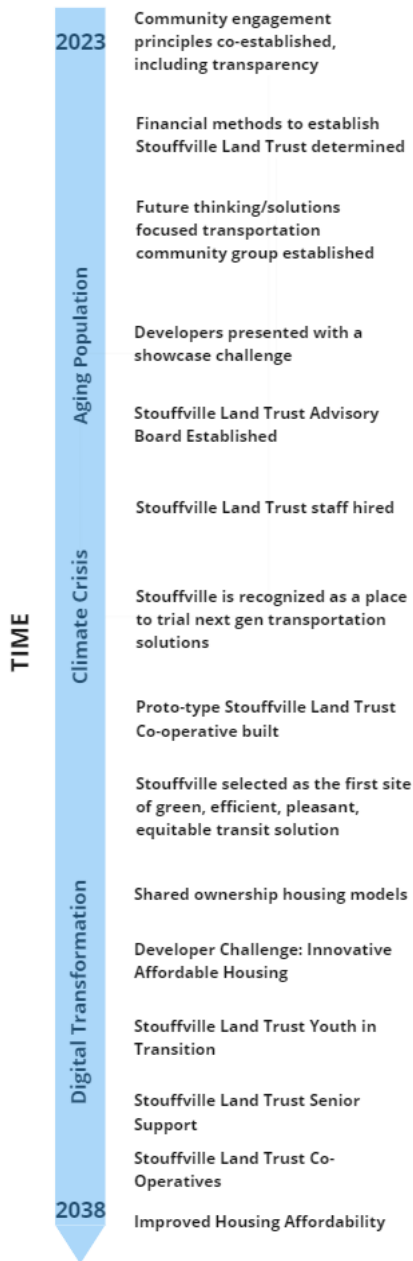
- 3) Innovate and create new funding models with financial institutions, particularly credit unions.

Residents Levers of Control

- 1) Working in small groups or individually can significantly influence the kind of community desired.
- 2) Mobilize faith groups to participate in community building.
- 3) Pool private funds.

Below is an example a Backcasting plan which answers the question: “Working backwards, what steps do we need to take to achieve improved housing affordability in the Town of Stouffville in 2038?” This plan assumes land trusts would need to be in place, so a logical question is: “What would have to happen to put a land trust in place?” This plan is simplified but provides suggestions as to what practical steps could be taken.

FIGURE 16- EXAMPLE OF A BACKCASTING PLAN



8 Discussion

“Enhancing capacity empowers individuals – this liberates and is scary for many as the safety of having others make decisions for one is taken away.”

(Inayatullah, 2008, p.8)

My role as a futures researcher is to encourage people in Stouffville to think differently about the issue of housing affordability, consider current assumptions related to the problem and if appropriate, act. With the information generated from applying the Six Pillars to housing affordability policy in Stouffville, areas for further exploration become apparent. Below are some areas identified as possible paths to improved housing affordability in Stouffville. I have also included questions with the intention of supporting an orientation towards possibilities and solutions.

Despite the limited policy space available at Stouffville’s municipal level of government I believe there are areas to explore to improve housing affordability in Town. Some of these areas affect affordable housing directly and some affect areas that are essential but adjacent to affordable housing.

- 1) Stouffville needs to create solutions for housing affordability at the municipal level rather than waiting for a higher level of government to solve the problem. This research suggests the other levels of government do not currently have a viable plan to improve housing affordability in Stouffville. The federal government’s current housing strategy is very limited in scope. Further, Stouffville’s participation in this limited Housing Affordability strategy will require the Town to coordinate with the Region, significantly increasing the bureaucracy and diminishing the likelihood of success. The administrative burden to comply with the federal plan is high and the return unlikely to benefit Stouffville. The Ontario government is focused on growing its way out of housing unaffordability but has no clear plan of execution as there are significant constraints on essential resources such as qualified skilled workers and available materials. Additionally, the provincial government has no systematic plan for subsidizing housing. Equally importantly, it is possible that even if the federal and provincial government had a perfectly good solution, many Stouffville residents would not trust it as they have both a history and current culture of distrusting government-imposed solutions. At the same time, Stouffville also has a history of successful problem solving and community building and these existing community networks can be focused on housing affordability. The first step in creating change in housing affordability policy in Stouffville is for residents and policymakers in the Town to believe this change can be achieved at within the municipal level. **How can we build on Stouffville’s existing community spirit and networks and focus on housing affordability?**
- 2) Within Stouffville, a better way of communicating between government, developers, homeowners, and those shut out of the housing market is needed. Creating ‘made in Stouffville’ housing affordability strategy requires representation from a diverse group of people inside the

existing community. This representation can be accomplished through collaborative, representative dialogue. This process of collaborative dialogue should be transparent and participatory through multiple media channels. Young people, including teenagers, should be well represented as it is these youth that will be most impacted by the decisions we make today. *What are the first steps in establishing a collaborative dialogue process in Town?*

- 3) Currently, housing options in Stouffville are standardized and limited. Expanding the variety of housing is likely to improve affordability but will require creativity and imagination. *How can we prototype different housing options such as garden communities, four-plexes, purpose built multi-generational homes, and purpose-built shared homes for seniors?*
- 4) Currently, Stouffville is creating islands of dense housing surrounded by oceans of low density detached homes due to zoning rules and provincial density targets. This approach is creating resistance as many residents moved to Stouffville specifically to avoid this kind of density. *How can we creatively integrate different types of housing and other amenities throughout the town to increase density in a more balanced way?*
- 5) Residents and policymakers have an opportunity to create different kinds of financial frameworks for housing in Stouffville. This could include an expansion of land leases and life leases which already exist in Stouffville. It could also include land trusts and more condominiums. *How can we expand the protected land in Stouffville to provide truly affordable housing at greater scale in our community?*
- 6) For a community initiative trying to improve housing affordability in Stouffville to be successful, would require new policies that enhance transparency related to land use. *What information would residents need to see to improve trust in the housing development process?*
- 7) As a community Stouffville needs to prioritise transportation which is a critical component in creating more affordable housing. This problem will increase significantly as the Town's population is planned to double and yet there is no plan for growth in public transportation, improved pedestrian access, or increased GO service. Though transportation policy is largely outside the purview of the municipality, there are ways we can be creative within our own community. Additionally, Stouffville can advocate loudly to the province for better transit solutions. *What transportation factors can the Town address? How can we be creative in maximizing our voice to the province?*
- 8) Stouffville residents are concerned that increased housing density will bring more residents with lower incomes. The correlated assumption is that people with lower incomes also bring crime. There is an opportunity to respectfully explore the stigma connected to having a lower income and acknowledge that some people with lower incomes are already Stouffville residents and do not cause an increase in crime. There is also an opportunity to de-couple the assumption that having residents with lower incomes means increased crime and social problems. *How might Stouffville be more welcoming to residents with a spectrum of income levels? How can the community create social support for people with low incomes to prevent other problems?*
- 9) The notion of housing as a financialized investment instrument has overshadowed the primary necessity of housing as a place in which people live. This financialized idea of housing is the

primary and fundamental assumption of the provincial government and, resultingly, anchors the rationale of Stouffville's housing policy. Yet, the need for a home is universal. There is an opportunity for Stouffville to be an example by creating homes by and for the community. **How can we re-prioritize housing as a place people live instead of as a financial investment? How can Stouffville create homes, by and for, the community?**

9 Conclusion

This study asks the question: how might futures thinking be used to address housing affordability policies in the Town of Stouffville? After applying Inayatullah's Six Pillars to the problem, housing affordability policy in Stouffville can now be understood in multiple dimensions: 1) as it is today, placed on the time continuum of past, present, and future with the Futures Triangle and in relation to drivers in the S-Curve. 2) As it might be anticipated through exploration of future implications with the Futures Wheel. 3) The different levels of knowing the problem, from the reflexive conversation to the deeply embedded archetype considered in the CLA. 4) The possible futures illuminated in scenarios discussing the hopes and fears buried within the problem and surfacing a preferred way forward. 5) Finally, the problem is understood with a solution path to inform today's decision making. All of these ways of understanding are informed by three distinct viewpoints: Stouffville homeowners, residents shut out of the housing market and people involved in housing affordability policy, further expanding the range of understanding. By exploring and examining the problem of housing affordability with multiple futures thinking tools, a wide and deeper understanding of the problem space emerges.

This study asked a focused question about housing affordability policy. Asking this question reveals housing affordability as a web of interconnected policy that includes land use, social services, economic and transportation policies. More generally, for everyone I spoke to, the idea of 'housing affordability' is interconnected with safety, transportation, and community-building. Housing affordability is a complex, stubborn problem. Understandably, for everyone I spoke with, it was easier to identify problems rather than solutions. As the corollary, it was easier for people to talk about the past and present than articulate a vision of the future, particularly a future with improved housing affordability.

A preliminary conclusion of this study is that Stouffville should look to address the problems of housing affordability within the municipality itself. There appears to be a lack of effective policy available for a variety of reasons including: the reliance on the private market to address all facets of the problem, lack of coordination between levels of government and Stouffville's relatively small importance to other levels of government. Stouffville has tools and resources available to address this need as well as a history of successful community problem solving, self-reliance, financial capital, skills, and knowledge. Stouffville is limited by the assumption that another level of government, developers, or the financial system itself will solve the problem. The key to the solution may be shifting the assumption that the answer is outside Stouffville to believing it is within the community itself.

10 Bibliography

- Ackah, N. (2022). *Deconstructing the Housing System: Understanding the Housing Affordability Crisis and the Ways to Solve It*. [Master's thesis, Ontario College of Art and Design University]. Open Research OCADU. [https://openresearch.ocadu.ca/id/eprint/3936/1/Nadia%20Ackah %202022 MDES SFI MRP.pdf](https://openresearch.ocadu.ca/id/eprint/3936/1/Nadia%20Ackah%202022%20MDES%20SFI%20MRP.pdf)
- BILD: Building Industry and Land Development Association. (2022, August 10). *Who we are* | BILD. <https://www.bildgta.ca/about/who-we-are/>
- Basu, R., & Fiedler, R. S. (2017). *Integrative multiplicity through suburban realities: exploring diversity through public spaces in Scarborough*. *Urban Geography*, 38(1), 25-46. <https://doi.org/10.1080/02723638.2016.1139864>
- Bechtel, Mike and Buccholz, Scott. (2022, January 11). *Field notes from the Future*. Deloitte Insights. Macro technology trends: Embracing the post-digital era. Deloitte. Retrieved February 20, 2023, from <https://www2.deloitte.com/us/en/insights/focus/tech-trends/2022/macro-technology-trends.html>
- Bibri, S. E. (2018). Backcasting in futures studies: a synthesized scholarly and planning approach to strategic smart sustainable city development. *European Journal of Futures Research*, 6(1). <https://doi.org/10.1186/s40309-018-0142-z>
- Birkland T. A. (2005). *An Introduction to the Policy Process: Theories Concepts and Models of Public Policy Making* (2nd ed.).
- Box, G. E. P. & Draper, N. R. (1987). *Empirical Model-Building and Response Surfaces*.
- Brown, J. (2017, July 26). *Stouffville woman awarded damages in SLAPP case*. Canadian Lawyer Magazine. Retrieved from <https://www.canadianlawyermag.com/news/general/stouffville-woman-awarded-damages-in-slapp-case/274405>
- Bryan, J. (2016). *Systems Archetypes Basics*. The Systems Thinker. Retrieved from <https://thesystemsthinker.com/wp-content/uploads/2016/03/Systems-Archetypes-Basics-WB002E.pdf>
- Campbell, D. (2019, February 27). *U of T historian retraces history and tensions behind Scarborough's Chinatown*. University of Toronto News. <https://www.utoronto.ca/news/u-t-historian-retraces-history-and-tensions-behind-scarborough-s-chinatown>
- Canada Mortgage and Housing Corporation. (2022a, January 13). *Canada's Housing Supply Shortage: Restoring Affordability by 2030*. <https://www.cmhc-schl.gc.ca/en/blog/2022/canadas-housing-supply-shortage-restoring-affordability-2030>

- Canada Mortgage and Housing Corporation. (2022b, January 26). *Rental Market Reports: Major centres*. Retrieved March 10, 2023, from <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres>
- Canada Mortgage and Housing Corporation. (2023, April 1). *Rental supply increases, but demand surges* [Blog post]. Retrieved from <https://www.cmhc-schl.gc.ca/en/blog/2023/rental-supply-increases-but-demand-surges>
- Capra, F. & Luisi, P.L. (2014). *The Systems View of Life: A Unifying Vision*.
- Choi, K. H., & Ramaj, S. (2023, March 19). Living Arrangements and Housing Affordability Issues of Young Adults in Canada: Differences by Nativity Status. <https://doi.org/10.31235/osf.io/q9py3>
- Claude, V. (2022). *Alternative Housing Solutions: A Model for Scaling Affordable, Sustainable and Equitable Housing Solutions in Canada*. [Master's thesis, Ontario College of Art and Design University]. Open Research OCADU. https://openresearch.ocadu.ca/id/eprint/3941/1/Claude_Veronique_2022_MDes_SFI_MRP.1.pdf
- Climate change widespread, rapid, and intensifying – IPCC — IPCC*. (2021, August 9). IPCC. <https://www.ipcc.ch/2021/08/09/ar6-wg1-20210809-pr/>
- Conway, M. (2019). *Foresight Infused Strategy: A How to-Guide for Using Foresight in Practice*. *Thinking Futures*.
- Conway, M. (2006). *An overview of foresight methodologies* [PDF file]. Retrieved from <https://ams-forschungsnetzwerk.at/downloadpub/An-Overview-of-Foresight-Methodologies1.pdf>
- Closing the gap: Innovative and integrated policy directions* |. (2016, November 16). Canadian Index of Wellbeing. <https://uwaterloo.ca/canadian-index-wellbeing/reports/2016-canadian-index-wellbeing-national-report/closing-gap-innovative-and-integrated-policy-directions>
- Demas, J. (2021, July 30). *How homeownership can bring out the worst in people*. Vox. Retrieved August 5, 2022, from <https://www.vox.com/the-goods/22597947/homeowner-nimby-affordable-housing-local>
- Destination Ontario. (n.d.). *Crown Land Hunting in Ontario*. Retrieved April 2, 2023, from <https://www.destinationontario.com/en-ca/articles/crown-land-hunting-ontario#:~:text=Crown%20Land%20in%20Canada%20represents,the%20remaining%20is%20privately%20Owned.>
- Fairgate Homes. (n.d.). Upper Stouffville. Retrieved February 20, 2023, from <https://fairgatehomes.com/community/upper-stouffville>
- Filipowicz, J. & Lafleur, S., 2018. *All three major political parties ignore real solutions to Ontario's housing crunch*. Policy Commons. Canada. Retrieved from <https://policycommons.net/artifacts/420715/all-three-major->

[political-parties-ignore-real-solutions-to-ontarios-housing-crunch/1391367/](https://www.cbc.ca/news/political-parties-ignore-real-solutions-to-ontarios-housing-crunch/1391367/) on 02 Apr 2023. CID: 20.500.12592/2rf2gm.

The Financialization of Housing. (2019). CMHC Retrieved August 5, 2022, from <https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2019-nhs-projects/financialization-housing>

Fitzpatrick, Meagan. (2017, July 11). 'Monstrous' bullying led Ontario mayor to create mysterious wall of photos in office bathroom. CBC News. Retrieved from <https://www.cbc.ca/news/canada/toronto/monstrous-bullying-led-ontario-mayor-to-create-mysterious-wall-of-photos-in-office-bathroom-1.4193731>

Friedman, A. (2021). *Thinking Outside the Box About Affordable Homes and Communities*. Retrieved April 3, 2023, from https://ehq-production-canada.s3.ca-central-1.amazonaws.com/3c4e343a1e9dc6f1942c7f6cebef5dbf88b0d002/original/1640012211/c4729ccd7406345f08f86e1b6b81e865_Housing_Strategy_Presentation_%28Avi_Friedman%29_-_December_9_2021.pdf?X-Amz-Algorithm=AWS4-HMAC-SHA256&X-Amz-Credential=AKIA4KKNQAKIOR7VAOP4%2F20230403%2Fca-central-1%2Fs3%2Faws4_request&X-Amz-Date=20230403T013510Z&X-Amz-Expires=300&X-Amz-SignedHeaders=host&X-Amz-Signature=45ae5680789f4ea6607637c18f114ee43b23aa34147cb615bef10f1563baf96e

Gabor, K., & Forrest, D. (2020). *The Futures Wheel: A Tool for Thinking About the Future*. Journal of Educational Administration and Supervision, 6(2), 56-61. Retrieved from <https://jeasprc.org/wp-content/uploads/2020/08/06-Futures-Wheel.pdf>

Gibb, K & Marsh, A. (2019). *Housing and systems: Briefing paper*. UK Collaborative Centre for Housing Evidence Retrieved from https://housingevidence.ac.uk/wp-content/uploads/2019/07/Housing-and-Systems-briefing-paper_final_170704.pdf

Gillmor, D. (2007, December 1). *The Scarborough Curse*. Toronto Life. <https://torontolife.com/city/the-scarborough-curse/>

Google, (n.d.-a). (Township of Whitchurch-Stouffville). Retrieved from: <https://www.google.com/maps/search/township+whitchurch+stouffville/@44.0124634,-79.4016397,12z/data=!3m1!4b1>

Google, (n.d.-b). (Directions from Stouffville to Scarborough). Retrieved from: <https://www.google.com/maps/dir/Stouffville,+Whitchurch-Stouffville,+ON/scarborough/@43.8764982,-79.3066948,12z/data=!3m1!4b1!4m13!4m12!1m5!1m1!1s0x89d52ed6680aee8d:0x1cfdd2e645c7a056!2m2!1d-79.2479342!2d43.9699335!1m5!1m1!1s0x89d4d05e9e66b609:0xf06e63ce2447807b!2m2!1d-79.2317521!2d43.7764258>

Google, (n.d.-c). (Town of Stouffville) Retrieved from: <https://www.google.com/maps/place/Stouffville,+Whitchurch-Stouffville,+ON/@43.9713327,->

79.2571658,15z/data=!3m1!4b1!4m6!3m5!1s0x89d52ed6680aee8d:0x1cfdd2e645c7a056!8m2!3d43.9699335!4d-79.2479342!16zL20vMDJxbF9w

Gordon, M. L. H. (1985). *Urban land policy and the provision of housing in Canada, 1900-1985 (T)*. University of British Columbia. Retrieved from

<https://open.library.ubc.ca/collections/ubctheses/831/items/1.0096096>

Government of Canada. (2022, November 1). *An Immigration Plan to Grow the Economy*. Immigration, Refugees and Citizenship Canada. <https://www.canada.ca/en/immigration-refugees-citizenship/news/2022/11/an-immigration-plan-to-grow-the-economy.html>

Government of Ontario, Ministry of Economic Development, Job Creation and Trade. (n.d.). *Proposed Development Charges Act changes (the proposed More Homes for Everyone Act, 2022)*. © King's Printer for Ontario, 2022. <https://www.ontariocanada.com/registry/view.do?postingId=41488&language=en>

Government of Ontario. (2022, August 9). *Together, Let's Build Ontario*.

<https://news.ontario.ca/en/speech/1002230/together-lets-build-ontario>

Government of Ontario. (2017a). *Greenbelt Plan 2017*. Retrieved February 20, 2023, from

<https://www.ontario.ca/document/greenbelt-plan-2017>

Government of Ontario. (2017b). *Oak Ridges Moraine Conservation Plan 2017*. Retrieved February 20, 2023,

from <https://www.ontario.ca/page/oak-ridges-moraine-conservation-plan-2017>

Government of Ontario. (1997). *Regulation 525/97: Zoning Area - City of Toronto*. Retrieved February 20, 2023,

from <https://www.ontariocanada.com/registry/view.do?postingId=32247>

Hulchanski, J.D. (2013). *Housing First in Canada: Supporting Communities to End Homelessness*. Retrieved

February 27, 2023 from <https://homelesshub.ca/sites/default/files/4kfk3iwr.pdf>

Howard, Sabrina. (2021). *Drivers and Signals: How Are They Different? Institute for the Future*. Retrieved

February 20, 2023, from <https://legacy.iftf.org/future-now/article-detail/drivers-and-signals-how-are-they-different/?p=future-now/article-detail/drivers-and-signals-how-are-they-different/>

Inayatullah, Sohail. (2003). *Ageing: Alternative futures and policy choices*. Metafuture. Retrieved February 21,

2023 from <https://www.metafuture.org/library-page/articles-by-sohail-inayatullah-1>

Inayatullah, Sohail. (2004). *The Causal Layered Analysis (CLA) Reader: Theory and Case Studies of an Integrative and Transformative Methodology*. Retrieved February 25, 2023 from:

https://mycourses.aalto.fi/pluginfile.php/1103406/mod_resource/content/1/CLA-reader.pdf

Inayatullah, S. (2008). *Six pillars: futures thinking for transforming*. Foresight, 10(1), 4–

21. <https://doi.org/10.1108/14636680810855991>

- Inayatullah, S. (2009). *Causal layered analysis: Framing the issues (Version 3)*. Retrieved from <https://www.metafuture.org/wp-content/uploads/2016/01/Causal-Layered-Analysis-FRM-version-3-2009.pdf>
- Inayatullah, S. (2013). *Futures Studies: Theories and Methods*. *Foresight*, 15(1), 49-64. Retrieved from https://www.metafuture.org/uploads/7/7/3/2/7732993/futures_studies_theories_and_methods_published_version_2013_with_pics.pdf
- Inayatullah: Six pillars of mapping the future*. (2017, May 4). [Video]. Y8.Com. https://www.y8.com/animation/inayatullah_six_pillars_of_mapping_the_future
- Inayatullah, S. (2017a, April). *Causal Layered Analysis (CLA): An Introduction*. *Futuribles*. <https://www.futuribles.com/causal-layered-analysis/>
- Inayatullah, S. (2017b). Macrohistory and Timing the Future as Practice. *World Futures Review*, 9(1), 26–33. <https://doi.org/10.1177/1946756716686788>
- Kahneman, D. (2011). *Thinking, fast and slow*. Farrar, Straus and Giroux.
- Kakava, E., & Aggelidis, V. P. (2021). *The impact of blockchain technology on supply chain management: A future research agenda*. *European Journal of Futures Research*, 9(1), 1-21. <https://doi.org/10.1186/s40309-021-00187-y>
- KnowledgeWorks. (2020, September 30). *Futures Triangle: A Futures Thinking Now Conversation* [Video]. YouTube. <https://www.youtube.com/watch?v=CoUke2ONX24>
- Law, J. (2022). Canadian Bar Association. *Constitutional Entrenchment of Large Canadian Cities via Section 43*. Retrieved from: <https://www.cba.org/Sections/Municipal-Law/Resources/Resources/2022/EssayWinner2022Municipal>
- Legislative Assembly of Ontario. (2010). *Bill 23, Heritage Conservation and Protection Reform Act*. Retrieved February 20, 2023, from <https://www.ola.org/en/legislative-business/bills/parliament-43/session-1/bill-23>
- Levine-Schnur, R. (2020). *Measuring the Effectiveness of Real Estate Regulation: Interdisciplinary Perspectives*. Springer Nature.
- Lintern, G. (2022). Evolution key to Toronto's growth. *Toronto Star*
- Lo, L., & Wang, S. (1997). Settlement patterns of Toronto's Chinese immigrants: convergence or divergence? *Canadian Journal of Regional Science*, 20(1-2), 49-72. <https://link.gale.com/apps/doc/A30101196/AONE?u=anon~bec8a17d&sid=googleScholar&id=bcadc3c9>

- The Measure of a Plan. (2021, March 2). Tracking Canadian Housing Affordability (1999-2023). *The Measure of a Plan*. <https://themeasureofaplan.com/canadian-housing-affordability/>
- Mennonites | *The Canadian Encyclopedia* (2013). Retrieved from <https://www.thecanadianencyclopedia.ca/en/article/mennonites>
- Metafuture: Futures Studies by Sohail Inayatullah and Ivana Milojević. (2016, January 3). *What we do - Metafuture: Futures Studies*. <https://www.metafuture.org/what-we-do/>
- Municipal red tape and delays adding \$100K to cost of a new home in Toronto area: study*. (2022, September 28.) National Post. <https://nationalpost.com/news/municipal-red-tape-and-delays-adding-100k-to-cost-of-a-new-home-in-toronto-area-study>
- Oberlander, H. Peter & Fallick, Arthur L. (1992). *Housing a Nation: The Evolution of Canadian Housing Policy*. Canada Mortgage and Housing Corporation. The Canadian Housing Observer 1992. https://publications.gc.ca/collections/collection_2018/schl-cmhc/nh15/NH15-818-1992-eng.pdf
- Okkola, S. & Brunelle, C. (2018). The changing determinants of housing affordability in oil-booming agglomerations: a quantile regression investigation from Canada, 1991–2011. *Housing Studies*, 33(6), 902-937. <https://doi.org/10.1080/02673037.2017.1408784>
- Ontario Co-operative Association. (2020). *Housing Co-operatives: A Social and Economic Impact Study* [PDF file]. Retrieved from https://ontario.coop/sites/default/files/SS03_Housing%20Co-operatives%202020.pdf
- Ontario Heritage Trust. (n.d.). *Founding of Stouffville*. Ontario Heritage Trust. Retrieved February 20, 2023, from <https://www.heritagetrust.on.ca/plaques/founding-of-stouffville#:~:text=In%201805%2D06%2C%20Abraham%20Stouffer,office%20named%20Stouffville%20was%20established.>
- Ontario Ministry of Municipal Affairs and Housing. (2019). *Life Lease Housing: A Guide for Non-Profit Organizations and Developers* [PDF file]. Retrieved February 26, 2023 from https://files.ontario.ca/books/mmah-life-lease-housing-en-20191210_0.pdf
- Oxbridge Notes. (n.d.). *The Doctrine of Tenure*. Retrieved February 27, 2023, from https://www.oxbridgenotes.co.uk/revision_notes/law-history-of-english-law/samples/the-doctrine-of-tenure
- Pagliari, J. (2017, February 17). The Toronto Star. *Planning, power & politics*. The Star. Retrieved from <https://projects.thestar.com/ontario-municipal-board-reform/planning-power-politics/>
- Pemberton Group. (n.d.). *Stouffville Community Plan*. Pemberton Group. <https://pembertongroup.com/stouffville/community-plan/>

- Pickering Airport Advocacy Group. (2018, February 25). *Pickering Airport land lease insiders setting up for million-dollar windfall*. Pickering Airport Advocacy Group. Retrieved from <https://pickeringairport.org/pickering-airport-land-lease-insiders-setting-million-dollar-windfall/>
- Pickering Airport Advocacy Group. (2021, January 25). *Agriculture leases in Rouge National Urban Park*. Retrieved from <https://pickeringairport.org/agriculture-leases-in-rouge-national-urban-park/>
- Planning Act*. (1990, November 19). Ontario.ca. Retrieved February 20, 2023, from <https://www.ontario.ca/laws/statute/90o18>
- Punwasi, S. (2023, February 22). *Home Builder Profit Margins Increased In Canada And The US, Despite The Narrative*. Better Dwelling. <https://betterdwelling.com/home-builder-profit-margins-increased-in-canada-and-the-us-despite-the-narrative/>
- Queen, Lisa. (2019, February 6). *Stouffville CAO Martiuk announces retirement, oversaw difficult time*. Retrieved from <https://www.durhamregion.com/news-story/9163583-stouffville-cao-martiuk-announces-retirement-oversaw-difficult-time/>
- Regional Municipality of York. (2022). *Regional Official Plan*. Retrieved February 20, 2023, from <https://www.york.ca/york-region/regional-official-plan>
- Rogers, R. (2018). *Coding and Writing Analytic Memos on Qualitative Data: A Review of Johnny Saldaña's The Coding Manual for Qualitative Researchers*. *The Qualitative Report*, 23(4), 889-892. <https://doi.org/10.46743/2160-3715/2018.3459>
- Rose, A. (1980). *Canadian Housing Policies, 1935-1980*. Canadian Welfare League, Economic Council of Canada.
- Roth, Randall. (2021, January 21). *Whitchurch-Stouffville Housing Strategy. Phase 1: Background Report*. Retrieved February 23, 2023 from <https://whitchurch.civicweb.net/filepro/documents/158364/>
- Royal Bank of Canada. (2022, September 19). *Brighter days ahead as home ownership costs go through the roof [Blog post]*. RBC Thought Leadership. Retrieved from <https://thoughtleadership.rbc.com/brighter-days-ahead-as-home-ownership-costs-go-through-the-roof/>
- Saldana, J. (2021). *Coding Manual for Qualitative Researchers*. SAGE Publications Ltd; Fourth edition
- Schwartz, P. (1996). *The Art of the Long View: Planning for the Future in an Uncertain World*. Random House.
- Shrikant, M. (2021). Arizona State University. *Science & Hope: More Wishful Thinking?* [Webpage]. Retrieved from <https://research.asu.edu/science-hope-more-wishful-thinking>
- Smart Prosperity Institute. (2022, August). *Ontario's Need for 1.5 Million More Homes*. <https://institute.smartprosperity.ca/sites/default/files/Ontario%27s%20Need%20for%201.5m%20More%20Homes-SPI%20August%202022.pdf>

- Spurr, B. (2022, June 8). *Toronto Community Housing buildings score worst in city's own evaluations, Star analysis shows*. The Star. Retrieved from <https://www.thestar.com/news/gta/2022/06/08/toronto-community-housing-buildings-score-worst-in-citys-own-evaluations-star-analysis-shows.html>
- Statistics Canada. (2022a, August 22). *Population Projections for Canada, Provinces and Territories, 2021-2068, June 2022*. [Webpage]. Retrieved February 20, 2023, from <https://www150.statcan.gc.ca/n1/daily-quotidien/220822/dq220822b-eng.htm>
- Statistics Canada. (2022b, September 21). *Housing starts, August 2022*. <https://www150.statcan.gc.ca/n1/daily-quotidien/220921/dq220921b-eng.htm>
- Statistics Canada. (2022c, September 21). *To buy or rent: The housing market continues to be reshaped by several factors as Canadians search for an affordable place to call home. July 2022. Daily*. Retrieved from <https://www150.statcan.gc.ca/n1/daily-quotidien/220921/dq220921b-eng.htm>
- Stokes, Deborah. (2021, November 21). National Post. *Canada's unhinged housing market, captured in one chart*. Retrieved March 8, 2023 from: <https://nationalpost.com/news/canada/canadas-unhinged-housing-market-captured-in-one-chart>
- Suttor, G. (2017). *Lessons from the past on a national housing strategy*. Policy Options. Retrieved from <https://policyoptions.irpp.org/magazines/march-2017/lessons-from-the-past-on-a-national-housing-strategy/>
- TEDx NOOSA. (2013, May 7). *TEDxNoosa 2013 | Sohail Inayatullah | Causal layered analysis* [Video]. YouTube. <https://www.youtube.com/watch?v=LGOJDeK5To>
- The Planning Act | Citizen's guide to land use planning*. (n.d.). ontario.ca. <https://www.ontario.ca/document/citizens-guide-land-use-planning/planning-act>
- Toronto, City of. (2023, January 27). *Social Housing Waiting List Reports*. Retrieved April 2, 2023, from <https://www.toronto.ca/city-government/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/social-housing-waiting-list-reports/>
- Torstar Open Data Team. (2023, January 20). *Whitchurch-Stouffville home prices plunge 16.4 per cent to \$1.23 million in December 2022*. The Toronto Star. <https://www.thestar.com/real-estate/home-prices/2023/01/20/whitchurch-stouffville-home-prices-plunge-164-per-cent-to-123-million-december-2022.html>
- Town of Whitchurch-Stouffville. (2022). *Housing Strategy Phase 2 - April 2022*. https://ehq-production-canada.s3.ca-central-1.amazonaws.com/b93ea9925a8a48c72687869f5d16547d3866f781/original/1654864822/405b110d0836a08da145367cbd8a0a4e_Housing_Strategy_Phase_2_-_April_2022.pdf

- Town of Whitchurch-Stouffville. (2021, November). *Commercial Policy Review Phase 1* [PDF file]. Retrieved from https://ehq-production-canada.s3.ca-central-1.amazonaws.com/669ef9df49fa744cadd1369bacc7c37e1465b1b7/original/1654863769/566f87384914e697b58ef2ea1edbf5bf_Commercial_Policy_Review_Phase_1_-_November_2021.pdf
- Unpacking Bill 23: More Homes, More Choice Act, 2019*. (2022, November 2). Association of Municipalities of Ontario. Retrieved March 15, 2023, from <https://www.amo.on.ca/advocacy/health-human-services/unpacking-bill-23-more-homes-built-faster-act-2022>
- Westphal, L & Dockry, M. (2020, June 17). *Back from the Future: The Backcasting Wheel for Mapping a Pathway to a Preferred Future*. *World Futures Review*, Volume 12, Issue 3. Retrieved March 3, 2023 from: <https://doi-org.ocadu.idm.oclc.org/10.1177/194675672092972>
- What is the National Housing Strategy? | A Place to Call Home*. (n.d.) Canadian Alliance to End Homelessness. Retrieved February 20, 2023, from <https://www.placetocallhome.ca/what-is-the-strategy>
- Wilkes, Dave. (2022, December 16). *Bill 23 is the big, bold, housing plan Ontario needs*. *National Post*. Retrieved February 25, 2023 from: <https://nationalpost.com/life/homes/bill-23-is-the-big-bold-housing-plan-ontario-needs>
- York Region. (2021, March 5). *Future of community housing in the Town of Whitchurch-Stouffville*. York Region. <https://www.york.ca/newsroom/campaigns-projects/future-community-housing-town-whitchurch-stouffville>
- York Region. (2022). *Transportation Master Plan*. Retrieved February 20, 2023, from <https://www.york.ca/york-region/plans-reports-and-strategies/transportation-master-plan>
- Youthful Cities. (2022, October 13). *Real Affordability Index 2022 - Youthful Cities*. <https://youthfulcities.com/urban-indexes/rai-2022/>
- Zhu, Y. (2022, August 3). *New Study reveals intensified housing inequality in Canada from 1981 to 2016*. *The Conversation*. Retrieved August 5, 2022, from <https://theconversation.com/new-study-reveals-intensified-housing-inequality-in-canada-from-1981-to-2016-173633>

11 Appendix I: Interview Questions

Questions posed to people who own homes and to people shut out of market purchase or rental in Stouffville:

1. How did you come to live in Stouffville?
2. Tell me about your experience looking for/finding housing?
3. What, if anything, has prevented you from finding the housing you want?
4. What do you think about when you think about 'housing affordability'?
5. What, if anything, do you think should be done about housing in the Town of Stouffville?
6. What would you like to tell me that I did not know to ask you?

Questions posed to people connected to housing affordability policy in the Town of Stouffville:

1. What do you think of when you hear "affordable housing"?
2. Tell me about your experience working on housing affordability policies/initiatives in the Town of Stouffville and/or elsewhere? What has the process looked like?
3. What are your greatest barriers and pain points in this space?
4. If you had free reign, how would you treat the challenge around affordable housing?
5. What, if anything, do you think would change if housing was treated as a human right?
6. What would you like to tell me that I did not know to ask you?

12 Appendix II Lifelease Communities in Stouffville

In this model, a buyer has a legal 'interest' in the property which gives the buyer the right to live in the unit rather than the right to the property itself (Ontario Ministry of Municipal Affairs and Housing, 2019). Some benefits to this model are the ability to retain equity in relation to housing costs, lower financial entry point and community.

Eastern Gate

Eastern Gate is a lifelease community originally established by the Stouffville Pentecostal Church so elderly congregants could be physically close to the church. To live in Eastern Gate, a resident must be over the age of 55 but not require care as it is not an assisted living community. Eastern Gate has 97 bungalows as well as a club house with a library, fitness room and banquet hall. There is a social committee that coordinates events and activities for residents.

Financially, Eastern Gate is a not-for-profit organization overseen by a Board and run by a property management company. The not-for-profit owns the appliances, furnace within the homes and if these break, the property management company replaces or fixes them.

The land is held in common by the not-for-profit organization and the physical homes are owned by the residents. To purchase in the community, the Board, which includes members from outside the community decide who can move in. When a resident sells their house, an independent appraiser puts a value on the house. Once the house is sold, 15% of the purchase price is held back for refurbishing the house for the next owner. Owners cannot borrow against or have a mortgage on the property.

Residents receive an appraisal of property annually and have access to the financials related to the community such as the operating funds and the reserve fund. Eastern Gate is responsible for the roads and the sewers in the community and the Town of Stouffville collects the garbage.

Northern Gate

Northern Gate is a lifelease community in Stouffville but unlike Eastern Gate it is not connected to the Pentecostal Church. In the Northern Gate community, the owner is responsible for the appliances and the furnace. Also, Northern Gate does not have a community centre.

13 Appendix III: Landleases and Co-operatives

Like lifeleases, landlease and co-operatives separate the cost of the land from the building allowing the resident to pay a smaller proportion of the cost.

Landlease

A study participant suggested the Town adopt and improve the landlease model currently in place in Rouge National Park. In 1972 the federal government expropriated approximately 20,000 hectares of land in preparation for the construction of a Pickering Airport. This airport has not yet been built and more than 10,000 hectares of this land was transferred to Parks Canada and has now become the Rouge National Park. (Pickering Airport Advocacy Group, 2018) 114 parcels of land are agricultural landleases – the federal government owns the land and farmers lease the land in 10-year increments and own the building (Pickering Airport Advocacy Group, 2021). This arrangement benefits the farmers since a landlease is less expensive but still allows them to leverage the equity of their home and farm buildings for better planning according to a participant in this study. It was also pointed out that 30-year increments would provide greater stability. This suggestion was provided by the study participant as a way to support the local farming community, however, landlease could also be considered as a model for the urban sector of Stouffville as well.

Cooperatives

A study participant referenced their familiarity with a successful co-op when they lived in Scarborough and observed it provided a high-quality living option and wondered if co-ops could be a way to improve housing affordability in Stouffville. Housing co-operatives are owned by the non-profit cooperation and residents are members who access the unit and pay housing charges. Co-operative memberships are approved by the board of directors (Ontario Co-operative Association, 2020). There are currently 125,000 people living in 550 non-profit housing co-ops across Ontario, the vast majority of which were built between the 1970s and 1990's when the Ontario government subsidized their construction (Peters, Diane, 2019)

14 Appendix IV: Executive Summary/Affordable Housing for Stouffville Call to Action

A preliminary conclusion of this study is that Stouffville should look to address the problems of housing affordability within the municipality itself. This suggestion is based on the community's history of self-reliance, itself contained geography and it appears other levels of government do not currently have a viable plan to improve housing affordability in Stouffville nor are they likely to in the near or medium term yet there is an assumption that another level of government, developers, or the financial system itself will solve the problem. The key to the solution may be shifting the assumption that the answer is outside Stouffville to believing it is within the community itself.

Below are some areas to focus on and questions to start the conversation on a path to improved housing affordability in Stouffville.

- 1) Within Stouffville, a better way of communicating between government, developers, homeowners, and those shut out of the housing market is needed. Creating 'made in Stouffville' housing affordability strategy requires representation from a diverse group of people inside the existing community. This representation can be accomplished through collaborative, representative dialogue. This process of collaborative dialogue should be transparent and participatory through multiple media channels. Young people, including teenagers, should be well represented as it is these youth that will be most impacted by the decisions we make today. *What are the first steps in establishing a collaborative dialogue process in Town?*
- 2) Currently, housing options in Stouffville are standardized and limited. Expanding the variety of housing is likely to improve affordability but will require creativity and imagination. *How can we prototype different housing options such as garden communities, four-plexes, purpose built multi-generational homes, and purpose-built shared homes for seniors?*
- 3) Currently, Stouffville is creating islands of dense housing surrounded by oceans of low density detached homes due to zoning rules and provincial density targets. This approach is creating resistance as many residents moved to Stouffville specifically to avoid this kind of density. *How can we creatively integrate different types of housing and other amenities throughout the town to increase density in a more balanced way?*
- 4) Residents and policymakers have an opportunity to create different kinds of financial frameworks for housing in Stouffville. This could include an expansion of land leases and life leases which already exist in Stouffville. It could also include land trusts and more condominiums. *How can we expand the protected land in Stouffville to provide truly affordable housing at greater scale in our community?*
- 5) For a community initiative trying to improve housing affordability in Stouffville to be successful, would require new policies that enhance transparency related to land use. *What information would residents need to see to improve trust in the housing development process?*

- 6) As a community Stouffville needs to prioritise transportation which is a critical component in creating more affordable housing. This problem will increase significantly as the Town's population is planned to double and yet there is no plan for growth in public transportation, improved pedestrian access, or increased GO service. Though transportation policy is largely outside the purview of the municipality, there are ways we can be creative within our own community. Additionally, Stouffville can advocate loudly to the province for better transit solutions. *What transportation factors can the Town address? How can we be creative in maximizing our voice to the province?*
- 7) Stouffville residents are concerned that increased housing density will bring more residents with lower incomes. The correlated assumption is that people with lower incomes also bring crime. There is an opportunity to respectfully explore the stigma connected to having a lower income and acknowledge that some people with lower incomes are already Stouffville residents and do not cause an increase in crime. There is also an opportunity to de-couple the assumption that having residents with lower incomes means increased crime and social problems. *How might Stouffville be more welcoming to residents with a spectrum of income levels? How can the community create social support for people with low incomes to prevent other problems?*
- 8) The notion of housing as a financialized investment instrument has overshadowed the primary necessity of housing as a place in which people live. Yet, the need for a home is universal. There is an opportunity for Stouffville to be an example by creating homes by and for the community. *How can we re-prioritize housing as a place people live instead of as a financial investment? How can Stouffville create homes, by and for, the community?*