

# Gimme shelter

Panel looks at why it's so hard to afford housing



(This is the first of a two-part series by Richard Lyall on housing affordability.)

RICHARD LYALL  
**RESCON**

The need for housing that people can afford is a supply problem arising from market dysfunction. We all have a responsibility to educate ourselves on this in order to tackle it head on.

That includes the residential construction industry.

Not enough housing is being built for working families, including the middle class.

Affordability is a word that is now inextricably linked to housing. You'll often read it in this fine newspaper, hear it used during banter at coffee shops and restaurants, or even say it in everyday conversation with friends and

neighbours. It's unavoidable and is not going away anytime soon.

Little consideration is given to the actual supply of housing, which is the root cause of affordability issues in the GTA.

That problem is compounded by how little thought is given to the associated economic, social and health consequences of unaffordable housing costs.

An inadequate supply leads to new-home buyers and renters paying too much, or living in sub-standard conditions with the associated health consequences. This affects the economy, investment, learning, employment and productivity.

This is a critical moment for housing of all kinds,

especially for millennials who are struggling to get a foot on the housing ladder, often relying on their baby boomer parents for a down payment.

So for the sake of millennials' quality of life (and boomers' sanity), something has to be done through supply-side economics.

It's not a silver-bullet issue: there is a process our competitive industry needs to go through from conception to completion.

It's important to understand affordability and what it means for Ontario. That's why RESCON sponsored a Toronto think-tank, the Canadian Centre for Economic Analysis (CANCEA), to conduct independent research on housing affordability in Ontario.

We launched this report at an event called "The Escalating Challenge of Home Ownership: Causes, Costs & Risks" recently at Ryerson University.

A number of housing industry leaders, government officials and academics attended the event, including Ontario Municipal



At the recent affordability forum: Report author Paul Smetanin, Richard Lyall, Ted Tsiakopoulos, Benjamin Dachis, Sal Guatieri, Cherise Burda, Sheena Sharp and David Amborski.

Affairs and Housing Minister Ted McMeekin and Toronto Councillor Ana Bailao, who chairs the city's affordable housing committee.

They both made remarks that were very important. Bailao talked about Toronto's underdeveloped "housing spectrum," a range of housing that's in demand for people at all income levels.

This is not just affordable housing. There is a dearth of homes and condos available for millennials who want to have families: we need to see more three- and four-bedroom condos being built,

and mid-rise construction is a huge, untapped resource to fulfil that need.

Among McMeekin's most interesting comments, he said that, despite widespread criticism, the housing industry (residential construction) "is not the problem, it's the solution" to Ontario's housing pressure.

So I ask you: if we're going to develop the housing spectrum, what parts of the GTHA would you like to see an increase in the supply of mid-rise buildings and multi-unit apartments?

After all, we have to start

somewhere.

Here's what I suggest: the region's municipalities should aggressively open up main streets and avenues to mid-rise development to give the housing spectrum a boost.

Given our cash-strapped fiscal state of government, a new market-driven approach is the only solution.

— Richard Lyall, president of RESCON, has represented the building industry in Ontario since 1991. Contact him @RESCONprez or at [lyall@rescon.com](mailto:lyall@rescon.com).

# Four things to look for when replacing your roof



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Your roof is your home's protection from the elements. Knowing the signs that it needs to be replaced can save your home thousands of dollars in damage.

Spring is the ideal time to inspect your roof for damage. eieihome spoke with Wayne Palmer, co-owner of George Kent Home Improvement about the warning signs your roof can provide when it needs to be replaced.

**Missing, cracked or curled shingles.** Keeping an eye on your roof's shingles is the best

way to determine the health of your roof. "As soon as they start to curl that's a sign that the shingles are at the tail end of their lifetime," says Palmer.

**High energy costs.** If your energy bills seem high, this could be a sign that your attic isn't breathing properly. Improper ventilation can cause your roof's shingles to age prematurely.

Often times, Palmer says, shingles will be curled in one particular area of the roof; a common sign of improper ventilation.

**Dirty areas on the roof.** Dirty spots on your roof are a sign that the granules have started to release from the shingles. This is a common result of improper attic ventilation. "If the attic is not properly ventilated you can have premature aging of the shingles that will cause granules to release sooner than they should," says Palmer.

**Attic mould.** Mould in the attic is a sign that water is getting into your home. If your roof's shingles were laid without the proper underpayment, Palmer says the moisture could be coming in from underneath your roof's shingles. Palmer recommends homeowners purchase high quality shingles since water can work its way through low-quality shingles and drip into the attic, causing mould.

Since your roof holds a great amount of snow and ice in the winter months, Palmer says

spring is the best time to inspect the roof. The buildup of ice and snow can work itself up underneath your shingles and find its way into your home when it thaws, a process known as "Ice Damming". When replacing your roof remember "You get what you pay for" says Palmer.

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