



Housing, homelessness in Canada

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Precarious Housing in Canada: 2010



Four observations:



1. **Housing insecurity deep and persistent**
2. **Costly to people, communities, economy, government**
3. **Federal housing / homelessness investments eroding**
4. **No comprehensive, effective national plan**



THE PRECARIOUS HOUSING “ICEBERG”

Visible homeless: 150,000 - 300,000

Hidden homeless: 450,000 - 900,000

Overcrowded: 705,165 h/hs

Substandard housing:
1.3 million h/hs

Core housing need:
1.5 million h/hs

Inadequate housing: 2 million h/hs
(minor repairs)

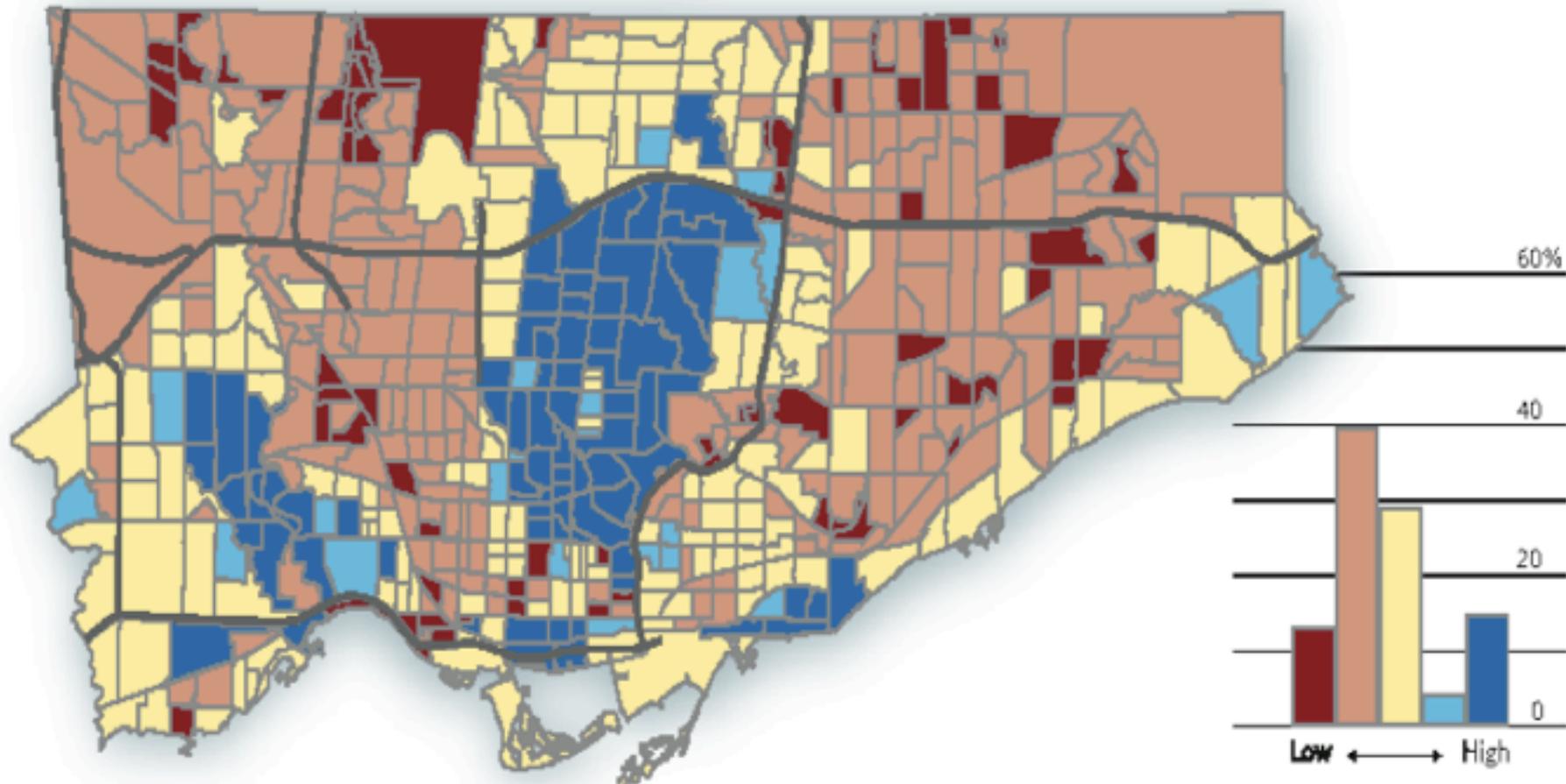
Annual housing supply deficit:
220,000 h/hs

Unaffordable housing: 3.1 million h/hs
(paying > 30%)

ONE: Housing insecurity and homelessness remain deep and persistent:

**Hidden people,
hidden needs**

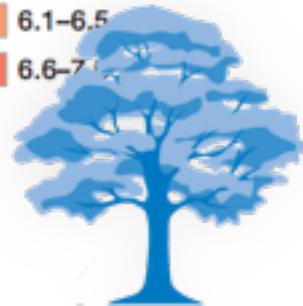
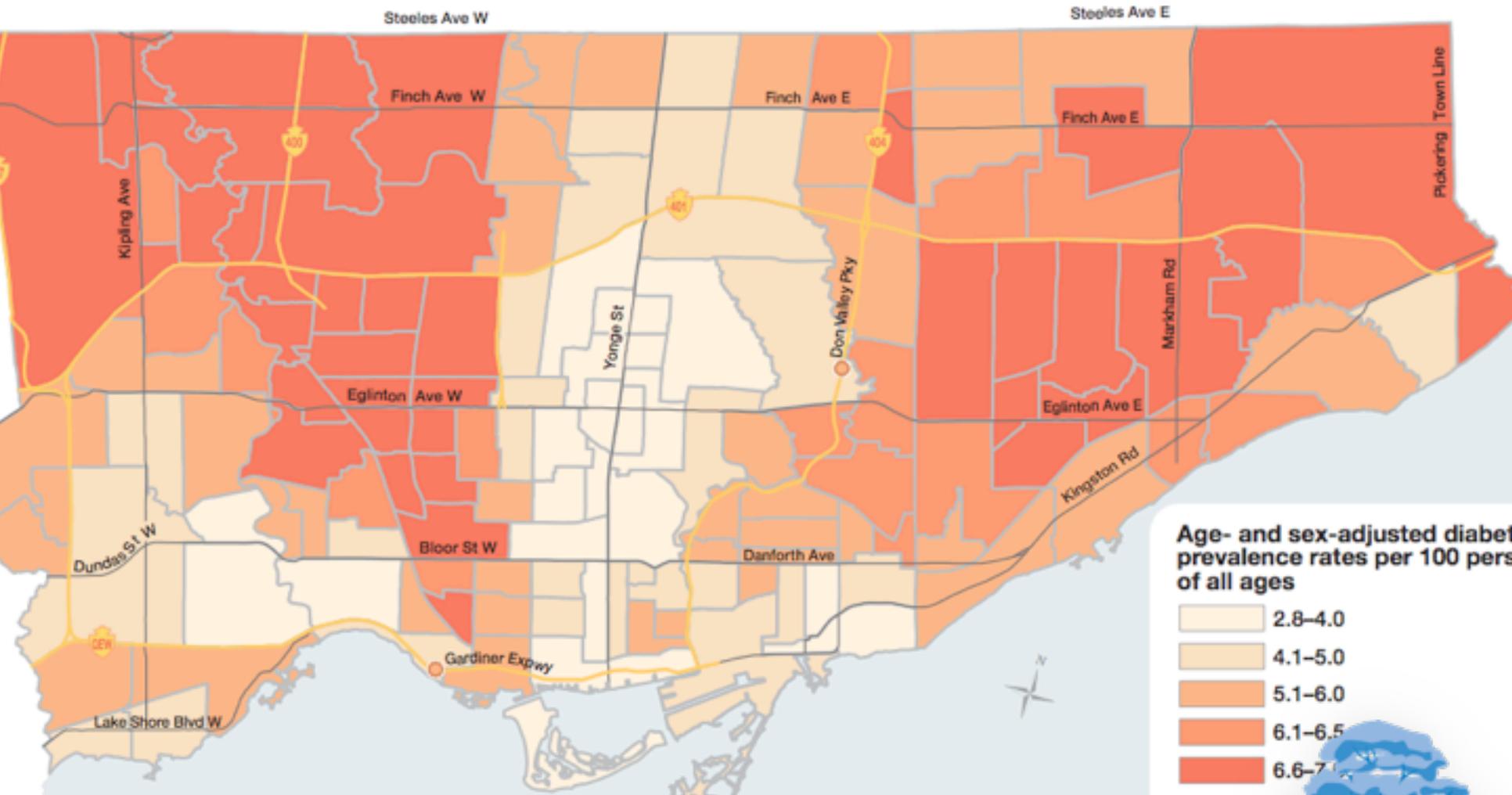


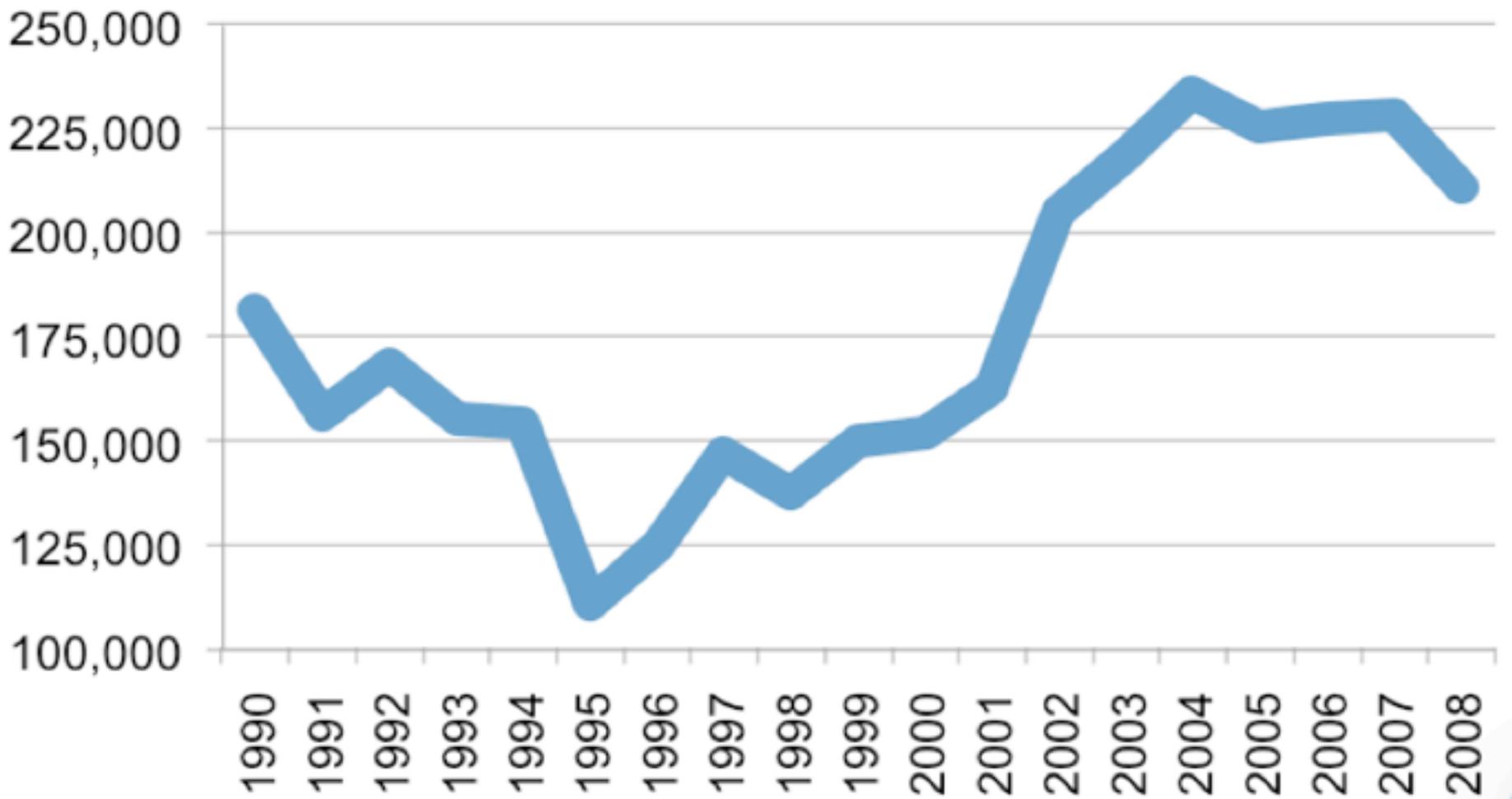


Toronto (2005) - *segregated by income*



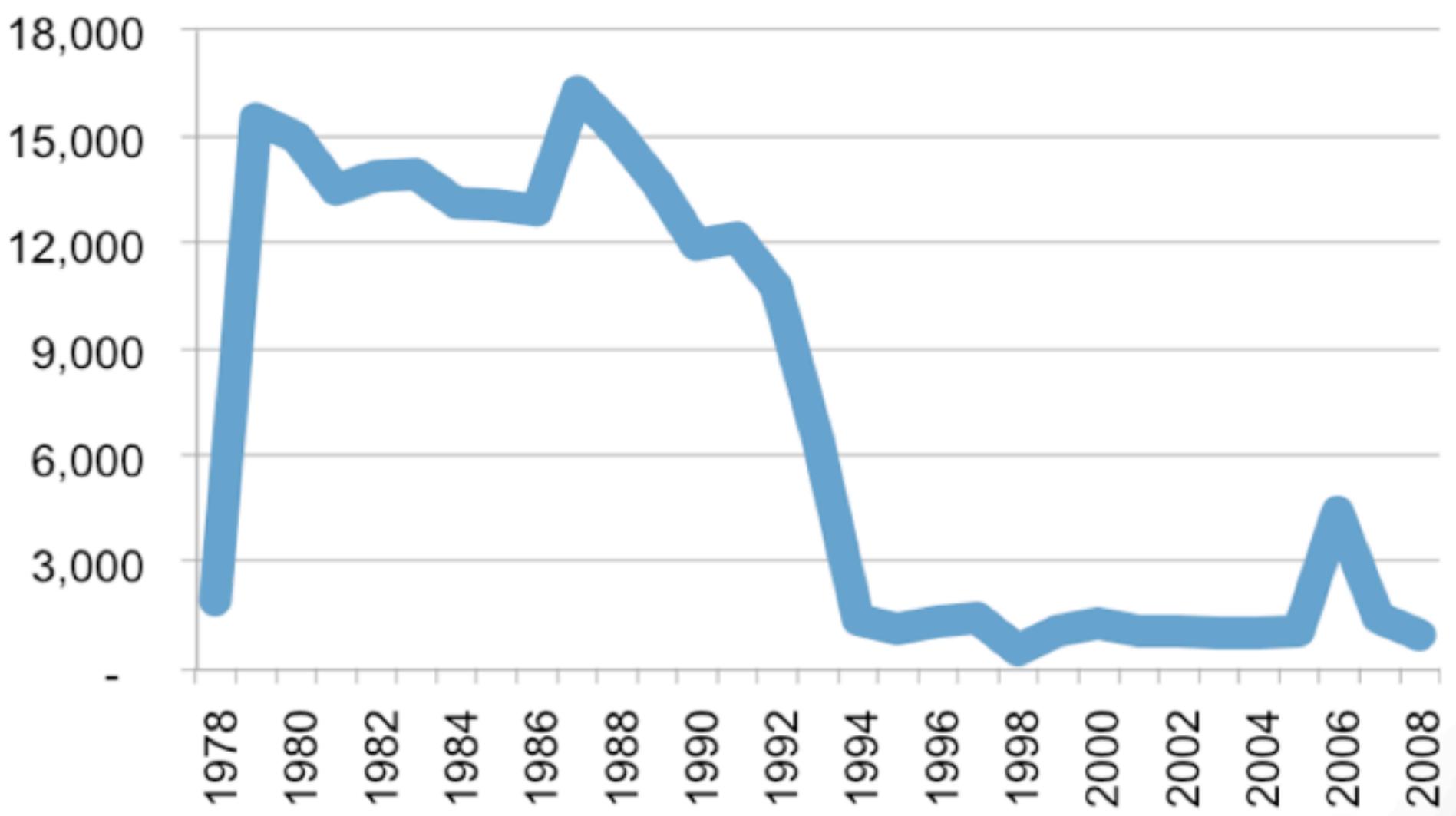
Toronto (2005) - *segregated by health*





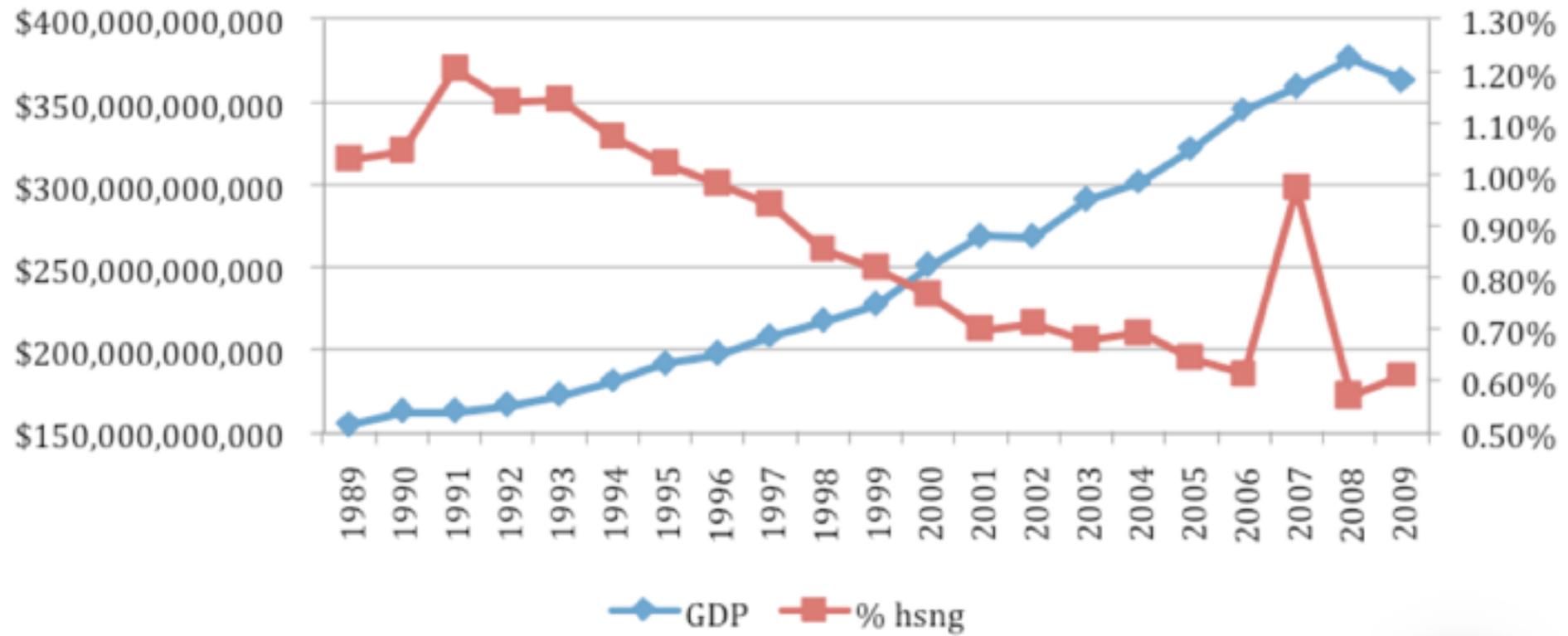
New housing starts - Canada





Affordable *housing starts* - Canada

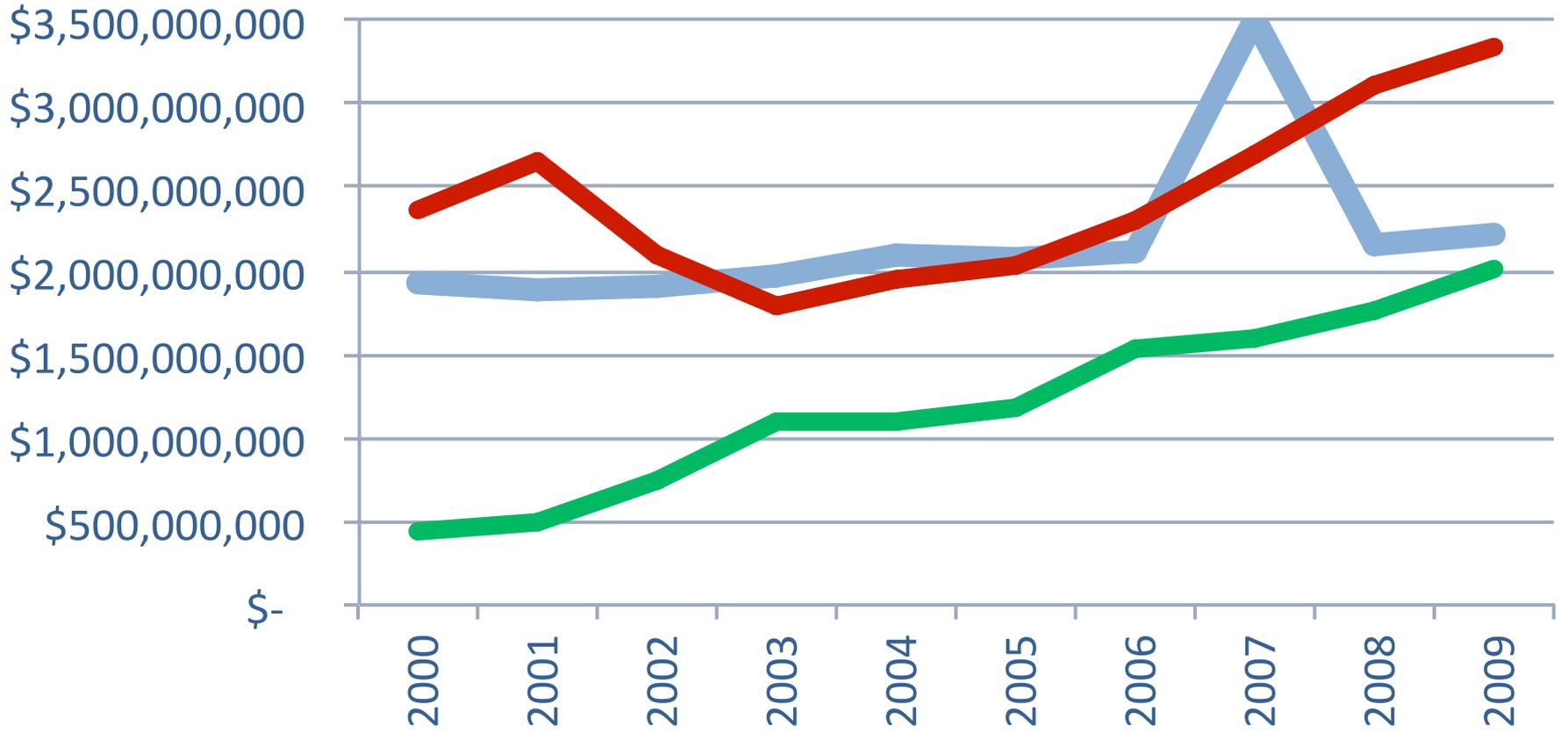




TWO: Shrinking government investments in housing - even as economy roars



Federal, provincial / territorial and



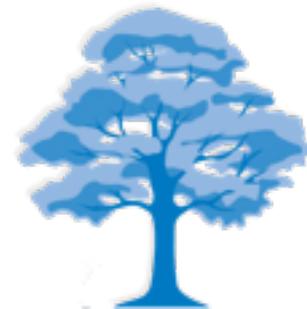
municipal housing investments



Housing Programs					
Housing Program Expenses (\$M) (excluding operating expenses)	3,001	2,511	1,871	1,843	1,841
Affordable Housing Initiative Expenditures (\$M) ²	168	45	11	1	-
Estimated Households Assisted through long-term Commitments	612,700	604,300	594,800	580,700	562,500
Annual New Commitments (units) under Renovations Programs:	18,783	4,500	745	745	745
▪ On-reserve	1,069	682	504	504	504
▪ Off-reserve	17,714	3,818	241	241	241
New commitments On-reserve Non-Profit Units ³	697	652	614	593	573

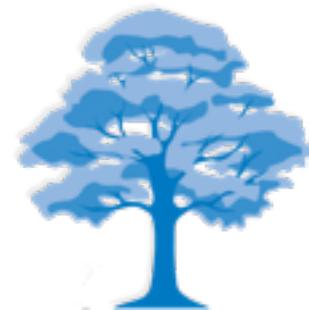
CMHC housing programs from 2010 to 2014:

- **39% cut in housing program**
- **elimination of AHI**
- **8% cut (50,200 homes) in households assisted**
- **96% cut in repairs**



Corporate Results	2010 Plan	2011 Plan	2012 Plan	2013 Plan	2014 Plan
Total Assets (\$M)	321,200	331,419	337,237	317,852	301,014
Total Liabilities (\$M)	311,261	320,334	324,779	303,941	285,038
Total Equity (\$M)	9,939	11,085	12,458	13,911	15,976
Total Revenue (\$M)	15,359	16,248	16,324	16,609	16,143
Total Expenses (\$M)	14,091	14,697	14,553	14,763	13,509
Total Operating Expenses (\$M)	494	521	520	531	542
Net Income (\$M)	911	1,137	1,330	1,387	1,980
Other Comprehensive Income (\$M)	42	9	43	66	85
Comprehensive Income (\$M)	953	1,146	1,373	1,453	2,065
Reserve Fund (\$M)	17	(14)	(28)	(48)	(59)

CMHC net income:
\$911m in 2010
\$1,980m in 2014



“Responsibility for... housing has been devoluted from the federal government to the provincial and territorial governments, who in turn shift administration and management to regional and municipal agencies. And while the proportion of needy families is increasing, the deficit-minded federal government only maintains its financial commitments to existing projects with no new funds presently available... The result is no single housing policy, but a patchwork of provincial and local initiatives. . . .”

Prof. Jeanne M. Wolfe,
Canadian Housing Policy in the Nineties, January 1998



Government of Canada

Parliament of Canada

Canada Mortgage and Housing Corporation

Federal homelessness secretariat

13 Prov'l / Terr. Gov'ts

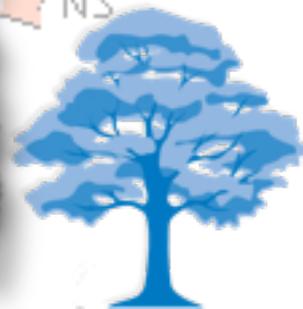
13 Prov'l / Terr. Legislatures

Government departments, crown entities

2,000+ Municipal Gov'ts

2,000+ Local Councils

Municipal housing authorities, non-profits, co-ops



“The rush [by the federal government] to get out of the responsibility for managing existing projects and building new, low-income housing has taken advocates by surprise. It was never imagined that a system that had taken 50 years to build-up could be dismantled so rapidly. Social housing policy in Canada now consists of a checker-board of 12 provincial and territorial policies, and innumerable local policies. It is truly post-modern.”

***Prof. Jeanne M. Wolfe,
Canadian Housing Policy in the Nineties, January 1998***



“Canada has a long and proud history of housing successes, and has been known around the world for its innovative housing solutions. The Special Rapporteur visited and received information about programmes, laws and policies that represent good practices... Canada can also rely on a tremendous range of academic and civil society resources.”



“There has been a significant erosion of housing rights over the past two decades. Canada’s successful social housing programme, which created more than half a million homes starting in 1973, has been discontinued.



A photograph of a person in a light blue t-shirt carrying another person on their shoulders. The person being carried has their arms outstretched horizontally against a bright blue sky with light clouds. The background shows a residential neighborhood with houses and trees.

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