

WELLESLEY INSTITUTE

Precarious Housing in Canada

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PART 2

VISION 2020: Toward a national
housing plan

Precarious Housing in Canada 2010 is the third instalment of the Wellesley Institute's "housing trilogy," which includes The Blueprint to End Homelessness in Toronto (2006) and the Wellesley Institute National Housing Report Card (2008).

This report is part of a series of research and policy reports that document the impact of precarious housing on health and develop policy alternatives to improve access to affordable housing and enhance overall health equity.

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EXECUTIVE SUMMARY

AFFORDABLE HOUSING AS A CONTRIBUTOR TO BETTER HEALTH

Precarious housing in Canada, whether defined by the level of inadequate or affordable housing, homelessness, or under-housing, can be solved in this decade; the mechanisms already exist, but the will to do so must be nurtured.

People’s ability to find, and afford, good quality housing is crucial to their overall health and well-being, and is a telling index of the state of a country’s social infrastructure. Lack of access to affordable and adequate housing is a pressing problem, and precarious housing contributes to poorer health for many, which leads to pervasive but avoidable health inequalities.

The lenses through which we consider precarious housing combine two concepts: *health equity* and the *social determinants of health*. Health equity suggests that the role of society is to reduce the health disparities gap between those who are advantaged and those who are marginalized or disadvantaged by shifting the equity gradient upward. The social determinants of health recognize the non-medical and socio-economic contributors to better health; for example, the greater a population’s income, education, and access to healthcare and affordable housing, the better its health will be.

This report demonstrates the link between the improvement of precarious housing and better population health (which leads to reduced health inequities). It also provides a strong vision for a national housing plan for rectifying the problem of precarious housing, which we hope will provide the framework for continued serious debate. Consequently, the report is presented in two parts: Part I reviews precarious housing in the national and international context, and part II addresses policy actions toward a national housing plan.

This report is meant to address a wide range of issues from which various stakeholders (e.g., governments, housing advocates, private and public sector housing providers) can draw information and action points.

PRECARIOUS HOUSING RECOMMENDATIONS

Vision 2020: Targets and timelines

We recommend the following targets and timelines to meet the housing needs of Canadians:

Years 2011/12/13	Annual target
New affordable homes	50,000 homes
Repairs to existing homes	20,000 homes
Affordability measures*	150,000 households
Years 2014/15/16/17	Annual target
New affordable homes	60,000 homes
Repairs to existing homes	20,000 homes
Affordability measures*	150,000 households
Years 2018/19/20	Annual target
New affordable homes	70,000 homes
Repairs to existing homes	20,000 homes
Affordability measures*	150,000 households

* For housing that costs 30% or less of income

Vision 2020: Toward a National Housing Plan details how these goals can be achieved. Meeting these goals and ensuring access to affordable, decent housing for all will make an immense contribution not only to the immediate health conditions and prospects of so many vulnerable people but also to the overall health of Canadians.

THE WELLESLEY INSTITUTE'S FIVE-POINT PLAN TO REDUCE PRECARIOUS HOUSING

One: Accept the Wellesley Institute's Vision 2020 targets:

- Fund 600,000 new affordable homes – cost-shared among federal, provincial, territorial, and municipal governments, and the affordable housing sector. Supply targets would increase over the years as the capacity of the sector grows.
- Repair 200,000 low- and moderate-income homes (in addition to the current annual allocation of 20,000 homes).
- Provide affordable housing allowances (shelter subsidies) to up to 1.5 million low- and moderate-income households, based on determination of need.

Two: Maintain the current consolidated government housing investments at the \$6 billion level:

- Eliminate the automatic “step-out” in federal housing investments.
- Create a benchmark for federal housing investments at 1% of GDP.
- Develop more robust housing indicators at the national and community levels that measure all the dimensions of housing insecurity.

Three: Ensure a full range of adequate, innovative, and sustainable funding options:

- Establish direct grants as incentives for private capital.
- Create innovative financing options such as a housing financing facility at the federal level funded by issuance of “affordable housing bonds.”
- Establish a social housing investment fund.
- Amend the National Housing Act and the mandate of Canada Mortgage and Housing Corporation (CMHC) to strengthen their leadership role in affordable housing development; reinvest part of the annual surplus of CMHC in affordable housing initiatives.

Four: Identify and support innovative and successful community practices:

- Build national policies and programs that support local priorities as per the successful model of the National Homelessness Initiative.
- Initiate inclusionary housing legislation.
- Partner financially with community housing providers.
- Develop and implement the appropriate regulatory tools, mainly at the provincial and municipal levels, including land-use planning inclusionary housing policies.

Five: Build on the solid housing recommendations foundation of prior housing commissions:

- Complete the process that began with the federal-provincial-territorial affordable housing agreement of 2001 and the White Point Principles of 2005 to create a permanent federal-provincial-territorial affordable housing agreement.
- Move Bill C-304 – draft legislation to create a comprehensive national housing strategy that has undergone a six-month consultative process – through the Parliamentary process (See page 24 of part I, and appendix five of this document.)
- Support the housing and homelessness recommendations in the Senate report *In from the Margins*, including the enhancement of existing federal housing and homelessness initiatives.



PRECARIOUS HOUSING IN CANADA 2010

INTRODUCTION

Part I of *Precarious Housing in Canada 2010* reached the following conclusions:

- Housing insecurity and homelessness remain a persistent problem in Canada.
- Precarious housing has an adverse impact on the health of those affected and contributes to wider health inequalities.
- Precarious housing represents a significant cost to many individuals, to governments, and to Canadian society as a whole.
- Federal housing investments have been eroding, and federal, provincial/territorial, and municipal housing policy is an uncorrelated patchwork – which has contributed to a worsening problem.
- Canada is the only major country in the world without a cohesive national housing plan.

Furthermore, part I highlighted that increasing the number of new affordable homes and repairs to existing homes, and enhancing affordability measures are critical to meeting housing needs. However, these are only three components of a comprehensive national housing plan. Supportive housing (for people with physical and mental health needs), transitional and alternative housing (to meet diverse housing needs), and emergency relief (shelters and services) are also required. A comprehensive national housing plan needs to be built on a foundation that includes:

- realistic targets and timelines that are set using clear evidence of the diversity of housing needs throughout the country, with high-level monitoring and appropriate indicators of success to improve public accountability for results;
- a full range of adequate and ongoing funding for housing and housing-related services, from direct grants to private capital to innovative financing options;
- appropriate regulatory tools, mainly at the provincial and municipal levels, including land-use planning (inclusionary housing policies), housing protection, tenant protection, rent regulation, affordable housing administration, and housing rights standards;
- effective coordination among various orders of government, Aboriginal communities, the private sector, and the non-profit sector.

Part II lays out the framework for a national housing plan for Canada



THE NEED FOR A NATIONAL HOUSING PLAN

Good housing at a reasonable cost is a social right of every citizen of this country ... The legislation which I am proposing to the House today is an expression of the government's policy, part of a broad plan, to try to make this right and this objective a reality.

—**Hon. Ron Basford** (Canada Minister of State for Urban Affairs), Canada Hansard, March 15, 1973

This government is committed to getting out of the housing business. We stated that categorically during the campaign and we intend to live up to that commitment.

—**Hon. Al Leach** (Ontario Minister of Municipal Affairs and Housing), Ontario Hansard, November 20, 1995

Canada accepts recommendation 49 [to reduce socio-economic disparities and inequalities] and is undertaking measures to respond to the social and economic needs of Canadians. Canada acknowledges that there are challenges and the Government of Canada commits to continuing to explore ways to enhance efforts to address poverty and housing issues, in collaboration with provinces and territories.

—**Government of Canada**, Formal response to United Nations' Universal Periodic Review, June 9, 2009

KEY OBSERVATIONS:

- Housing-related spending is a big contributor to Canada's economy and is critically important to individual households. The capital and operating dollars related to housing create economic activity, generate jobs, and leverage additional dollars.
- Government policy over the past decade has increasingly relied on private markets to deliver adequate, affordable ownership or rental housing. Yet a growing number of Canadian households are excluded from private housing markets.
- Canada has no national housing plan with clear goals and objectives, and no accountability for results. There is a fraying patchwork of funding and programs targeted to low- and moderate-income households. However, Canada's biggest housing expenditures are through tax subsidies that are largely hidden from public view and public debate. Unlike spending programs, which tend to be targeted to low- and moderate-income households, tax subsidies have no income targets and tend to provide the biggest subsidy to the wealthiest households. Using taxes to deliver housing subsidies is not particularly effective or efficient.
- There is a clear policy bias toward home ownership across Canada. Homeowners — who have, on average, twice the income of renters and have a rate of core housing need well below that of renters — receive many billions of dollars more in housing subsidies from all levels of government than renters.

HOUSING POLICY TRENDS

A good home is a fundamental requirement for a healthy life,¹ and a critical component of a comprehensive economic policy. “We are used

¹ Numerous research reports in Canada and internationally have drawn the links between housing and health. See, for instance: Dr. David Butler-Jones, *Chief Public Health Officers Report on the State of Public Health in Canada, 2008* (Ottawa: Minister of Health, 2008). <http://www.phac-aspc.gc.ca/publicat/2008/cphorsphc-respcacsp/index-eng.php>

to thinking of affordable housing as both a social and a health issue,” notes TD Economics in its comprehensive review of housing issues in 2003. “However, working to find solutions to the problem of affordable housing is also smart economic policy. An inadequate supply of housing can be a major impediment to business investment and growth, and can influence immigrants’ choices of where to locate.”²

Canadian housing policy has responded to this critically important social, health, and economic concern with a variety of measures over the past six decades: direct spending, tax expenditures, financing support, programs, services, legislation, research, development support, and many other initiatives from many federal departments. Some measures have targeted low-income households; others have been aimed at non-profit or private housing developers. The policy mix has included transfers to municipal, provincial, and territorial governments.

In broad terms, federal housing policy since the end of the Second World War has sought to encourage private home ownership – and individual homeowners continue to receive the biggest share of federal financial support. The logic is that home ownership creates social cohesion and has a direct multiplier effect on the economy as people buy furniture, appliances, etc. But times have changed. Many other countries around the world have also made home ownership the centrepiece of their housing policies.³ However, the \$11 billion-plus that flows to homeowners through federal home sale capital gains tax subsidies is not only one of the most generous federal tax expenditures, but it is also many times greater than the entire federal funding for low- and moderate-income household initiatives.

The introduction of amendments to the National Housing Act in 1973 to create a major new affordable housing initiative represents the high-water mark in terms of federal engagement in the past six decades in comprehensive affordable housing policy. The statement made in Parliament by Minister Ron Basford (quoted above) acknowledging housing as a fundamental social right and recognizing the obligation of the government to assist in realizing that right is the clearest articulation of the rights-based approach to housing in Canada.

Within a decade, however, the gradual erosion of federal housing funding and policies had begun. The federal government was never quite as explicit about its policy direction in the 1980s and 1990s as it was in 1973. However, the housing policy erosion in Ontario in the mid-1990s followed the federal lead closely, and the Ontario government – as Minister Al Leach (quoted above) so clearly stated – was never shy about acknowledging that its explicit goal was “getting out of the housing business.”

The federal government started to cut funding for new affordable housing in the mid-1980s. The Ontario government began to slow down funding for new homes after 1993. The federal government cancelled virtually all funding for new affordable housing in 1993. The Ontario government did the same in 1995. The federal government announced plans to download most of its housing programs to the provinces and territories in 1996. The Ontario government announced plans to download most of its housing programs to municipalities in 1998. Trends in housing investments at the federal and provincial levels are set out in appendix one of this document.

The framework for federal housing policy took almost three decades to create, from the 1950s to the 1970s. However, the erosion of housing policy came quite quickly – in 10 years or less – prompting Canadian housing scholar Jeanne Wolfe to note in 1998:

It is only in Canada that the national government has, except for CMHC loans, withdrawn from the social housing field. The rush 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.⁴

The rise of mass homelessness in the 1990s and other significant signs of growing housing insecurity brought the federal government back to the housing table with a series of short-term initiatives, starting with the National Homelessness Initiative in 1999 and the federal-provincial-territorial Affordable Housing Framework Agreement of 2001.

² TD Economics, *Affordable Housing in Canada: In Search of a New Paradigm* (Toronto: TD Bank Financial Group, 2003). <http://www.td.com/economics/special/house03.pdf>

³ See <http://www.intute.ac.uk/cgi-bin/fullrecord.pl?handle=sosig1101728014-18588>

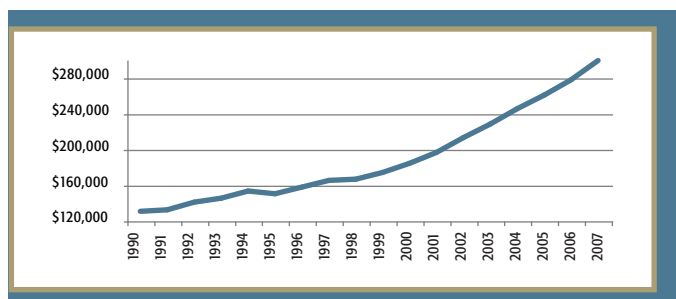
⁴ Jeanne M. Wolfe, “Canadian Housing Policy in the Nineties,” *Housing Studies* 13, no. 1 (1998).



HOUSING AND THE ECONOMY: A mutually beneficial relationship

Housing spending makes a major contribution to Canada's economy. The overall contribution to the GDP from housing-related spending rose by 129% from \$131 billion in 1990 to \$300 billion in 2007 (see the graph below).⁵

Total housing-related spending in Canada's GDP (in millions)



(Sources: Canada Mortgage and Housing Corporation and Statistics Canada)

Non-profit housing (including housing co-operatives) also makes a major economic contribution. Housing and development make up almost 16% of Canada's non-profit sector – and contribute about \$5 billion to Canada's GDP.⁶

Housing is critically important to the Canadian economy, yet it is not taken very seriously by many politicians and policy-makers. Housing economist Duncan MacLennan, in a 2008 paper, notes that the lack of research and policy attention to the links between housing and the economy puts Canada behind other leading countries:

Housing matters in modern strategies for economic success. It is a complex and important consumption good and asset, and the housing system is one of the key integrative systems in the soci-

ety and economy, like the labour market or the financial system. Yet thinking on economic and housing policies is disconnected in Canada, Ontario, and Toronto ...

It is important to make these connections, because Canadian housing policymakers and advocates have eschewed economic arguments for housing and set the social consequences of inadequate housing provision at the centre of policy debates; they have failed to make the case for housing effects on economic and environmental outcomes. This neglect has atrophied the field of housing economics within Canadian universities. Canada lags countries such as the United States, Australia, and the United Kingdom in researching relevant issues...

In many other countries, globalization has encouraged governments to assess tax, debt, and spending decisions more carefully and to root housing policies more firmly in economic decision-making. After making cutbacks in housing, several countries are reassessing the importance of housing policies in dealing with the dysfunctional inequalities and market failures that globalization has brought. Canada and Ontario, however, have not moved in this direction and Toronto seems, relative to most major OECD cities, to be starved of the resources, powers, and inter-governmental cooperation in housing policies that typify successful cities in the global economy.⁷

Housing is an important component of local, as well as national, economies. The Toronto Board of Trade has noted:

Affordable housing is one of the major factors in creating an at-

⁵ Canada Mortgage and Housing Corporation and Statistics Canada.

⁶ Statistics Canada. *Satellite Account of Non-Profit Institutions and Volunteering, 2007* (Ottawa: Author, 2009).

⁷ Duncan MacLennan. *Housing for the Toronto Economy* (Toronto: Cities Centre University of Toronto, 2008).

tractive, liveable and competitive city. Along with other infrastructure components, it determines whether or not businesses locate or expand their operations here and influences the willingness of employees and their families to move to or remain in the city. A lack of affordable housing often leads to other social problems, including homelessness and crime, as well as a general deterioration in the quality of city life. Among many other problems, it has important consequences for the desirability of Toronto as a tourist destination and major convention centre. Ultimately, it affects the success of all businesses in the Toronto area and our collective opportunities as employees and citizens. There are many practical reasons why the supply of affordable housing is important to Toronto's business community:

- Affordable housing is a strong selling point for attracting and retaining employees.
- Toronto must be able to house people who provide essential services.
- Businesses in Toronto must remain competitive with respect to labour costs.
- Businesses need healthy and productive employees.
- Affordable housing represents a partial solution to Toronto's growing traffic problems.⁸

Adding up the economic benefits of housing investments

Housing investments make a major contribution to Canada's economy, according to data from Statistics Canada and Canada Mortgage and Housing Corporation (CMHC). In 2008, total housing investments (from all sectors) added \$311 billion to the GDP. That included a contribution of \$52 billion from new construction, and \$40 billion from repairs.

In addition to the general economic benefits of smart housing policy, housing investments offer a direct boost in jobs, tax revenues, and other local benefits. Housing investments tend to leverage other significant investments – adding to the value created by the original funding.

The Canadian Home Builders' Association estimated that in 2009, new construction of housing generated 333,600 direct and induced jobs, and repair work generated 469,900 direct and induced jobs.⁹ It also estimated that housing investments generated \$19.7 billion in revenues for federal and provincial governments. The affordable housing sector is a subset of the overall housing sector, so the jobs

and other economic impacts would be proportionately less.

The exact economic multiplier for an area depends on local factors. Here are a couple of American examples:

- **Oregon:** "Every \$1 in rental income generates just over \$2 in economic activity for local economies and about \$2.25 state-wide. The impact of labour is even greater, with each dollar generating about \$2.77 locally and \$3 in state-wide economic activity."¹⁰
- **Pennsylvania:** "Each \$10 million invested via the Pennsylvania Housing Trust Fund, in addition to providing homes for families in need, could generate up to \$23 million in economic impact, up to 200 jobs, and up to \$1.16 million in state tax revenues."¹¹

A recent national study in the United States found that \$318.7 million in capital and operating spending by eight public housing authorities generated \$643.2 million in economic impact, plus 11,636 jobs.¹²

Regional economic impact of public housing capital spending (US\$ millions)

City	Capital dollars	Regional multiplier	Indirect/ Induced	Economic Impact	Jobs
Akron	\$12.7	1.81	\$10.3	\$23.0	120
Boston	\$24.0	1.99	\$23.6	\$47.6	314
Dallas	\$17.1	2.42	\$24.3	\$41.4	312
Kansas City	\$2.8	2.34	\$3.7	\$6.5	56
Miami	\$30.5	2.14	\$34.7	\$65.2	536
Oakland	\$23.7	2.00	\$23.7	\$47.3	256
San Diego	\$11.8	2.05	\$12.4	\$24.2	161
Seattle	\$12.3	2.18	\$14.5	\$26.7	195
Total	\$134.8	-	\$147.1	\$281.9	950
Average	\$16.9	2.12	\$18.4	\$35.2	244

(Source: Econsult Corporation. 2007. *Assessing the economic benefits of public housing. Final report.* Available at http://www.clpha.org/uploads/final_report.pdf)

⁸ Toronto Board of Trade. *Practical Solutions to Affordable Housing Challenges* (Toronto: Author, 2003). <http://www.urbancentre.utoronto.ca/pdfs/home/debates/BOTAffdHousingSolution.pdf>

⁹ See <http://www.chba.ca/uploads/jason%20-%202009%20summer/economic%20impacts%202009/canada2009.pdf>

¹⁰ Oregon Housing and Community Services. *Housing as an Economic Stimulus 2008*. <http://www.ohcs.oregon.gov/OHCS/docs/08HousingEconomicStimulus.pdf>

¹¹ Econsult Corporation, *Potential Economic and Fiscal Impacts of a Pennsylvania Housing Trust Fund* (Philadelphia: Author, 2009). [http://www.housingalliancepa.org/var/newsfile/file/311-Economic%20Impact%20Study%20\(FINAL%20-%202009-04-24\).pdf](http://www.housingalliancepa.org/var/newsfile/file/311-Economic%20Impact%20Study%20(FINAL%20-%202009-04-24).pdf)

¹² Econsult Corporation, *Assessing Economic Benefits of Public Housing* (Philadelphia: Author, 2007). http://www.clpha.org/uploads/final_report.pdf

HOUSING: ASSET OR HOME?

Regional economic impact of public housing operating spending (US\$ millions)

City	Operating spending	Regional multiplier	Indirect/ Induced	Economic Impact	Jobs
Akron	\$14.0	1.66	\$9.3	\$23.3	788
Boston	\$44.7	1.93	\$41.6	\$86.2	2,173
Dallas	\$16.7	2.22	\$20.3	\$37.0	1,055
Kansas City	\$6.9	2.11	\$7.7	\$14.6	502
Miami	\$39.7	1.99	\$39.4	\$79.1	2,676
New Bedford	\$5.1	1.44	\$2.2	\$7.3	196
Oakland	\$23.4	1.89	\$20.8	\$44.2	1,181
San Diego	\$3.4	2.04	\$3.5	\$6.9	186
Seattle	\$30.1	2.08	\$32.5	\$62.7	1,930
Total	\$183.9	-	\$177.3	\$361.3	10,686
Average	\$20.4	1.93	\$19.7	\$40.1	1,187

(Source: Econsult Corporation. 2007. *Assessing the economic benefits of public housing*. Final report. Available at http://www.clpha.org/uploads/final_report.pdf)

The recent inflationary bubble in housing prices in many parts of Canada and the world was heralded as a good thing for individual households and a good thing for the economy (at least before the crash in real property in the United States, which in turn helped trigger a global recession). Canadian housing policy encouraged households to rely on private markets – especially the ownership market – to meet their housing needs. Policy-makers in Canada (along with those in a number of major countries – such as New Zealand, the United States, and Britain) believed that home ownership was an important vehicle for private asset accumulation.

As public and private pensions have become less significant, the home has become not only the key source of wealth for the two-thirds of Canadians that own a home but also a retirement savings plan. Yet, housing booms, and especially housing busts, can have a devastating impact on the national and global economies.¹³

UK housing policy analyst Toby Lloyd has prepared a critical review of the housing boom and bust in that country and concludes:

The good society must have a clear sense of what homes are for – to provide people with decent places to live in vibrant neighbourhoods and sustainable communities. Homes should primarily be secure bases in which to live, raise a family and share in the life of our communities. As the great Labour housing minister Nye Bevan said of the welfare state he helped found, our housing system should provide us with serenity.

This simple vision runs directly contrary to the received wisdom of recent decades, which held that homes were primarily investments, substitutes for wages and pensions. The basic tension is between housing as assets and housing as homes. If we are to get housing right we will have to tackle some of these deep seated issues, including making tough choices around taxes and the preferential treatment of house price speculation. We need to pour less debt into buying existing homes, and invest more in building new ones and the infrastructure needed to support them. We need to nurture a diverse, mixed economy in both supply and demand that can raise the game in terms of quantity, quality, and environmental performance. We need a genuine range of affordable choices for everyone – including decent housing support for those who need it most.¹⁴

In addition to the policy tension between housing as assets and housing as homes, there is a tension at the neighbourhood level between an often small, but vocal group of homeowners and proponents of affordable housing initiatives (including supportive housing, and community services).

The NIMBY (Not in My Back Yard) forces worry that the value of their properties will be diminished by a nearby affordable housing development. Wellesley Institute research, with the Dream Team, a community organization dedicated to affordable housing for those with mental health issues, has reported that supportive housing makes an important and positive contribution to neighbourhoods:

The Dream Team set out to test the value of supportive housing through a community-based research process that brought together supportive housing residents, housing providers, and their neighbours. They used public data to show that supportive housing does not hurt property values or increase crime. But their interviews go further, to show that supportive housing tenants make important contributions to the strength of their neighbourhoods. Tenants contribute a modest amount to local businesses (most residents are not particularly wealthy, so their economic footprint is not large); they add to the vibrancy of an area through their street presence; they participate in the friendliness amongst neighbours; and they contribute to the collective efficacy of their neighbourhoods through actions around noise

¹³ See, for instance, Herman Schwartz et al. *The Politics of Housing Booms and Busts* (London: Palgrave, 2009).

¹⁴ Toby Lloyd. *Don't Bet the House on It* (London: Compass, 2009). <http://www.compassonline.org.uk/publications/>

and speed, tidiness and crime. In short, supportive housing residents are just the kind of great neighbours that every community needs.¹⁵

Home ownership: A good way to build assets?

Social policy analyst Michael Mendelson has studied home ownership and asset accumulation, and concluded: “from a strictly financial perspective, buying a house is not likely the best way for low income households to acquire wealth, everything else being equal.”¹⁶ Mendelson surveyed a number of home-ownership incentive schemes in the United States and reported:

In the US it was found that a significant percent of low income households did indeed lose money. Looking at homes held over a 5½ to 8½ year period, losers ranged from a high of 52 percent in Philadelphia to a low of 13 percent in Denver [Belsky et al 2005]. There is no reason to think that Canadian markets are any different ... Home ownership is one of several forms of tenure possible for housing. It offers many benefits and some risks. Doubtless it is suitable for many low income families, but not for others. We have found here that it is not necessarily an assured road to riches, or even to a moderately improved level of wealth, for all low income families.¹⁷

A significant body of international research exists on housing tenure aspirations. New Zealand’s Centre for Housing Research notes that housing tenure aspirations are very clearly shaped by broad social and economic factors, in addition to purely personal preferences, and that housing choices change over time.¹⁸

CMHC publishes a series of housing reports based on its research and market analysis that predict future housing demand. The latest Housing Market Outlook from CMHC predicted that new housing construction would begin to trend upward in 2010 and rise to 176,800 new homes in 2011 – below the near-records set earlier this decade.¹⁹

The current recession, which was triggered by the US subprime mortgage fiasco, delivers a strong cautionary tale about the danger of pushing households – especially low-income households that cannot afford the costs of home ownership – into ownership by using complicated and ultimately dangerous financial instruments. Plenty

of attention has been given to the millions of households that are suffering from foreclosures and otherwise losing their homes. In June 2009, the US National Coalition for the Homeless and other national organizations released a review of the “forgotten victims of the subprime crisis,” which noted that in one year in the United States, foreclosure filings increased by 32% to more than 3.4 million (as at April 2009),²⁰ leading to a growth in homelessness.

The federal government appears to be backing away from a housing policy that encourages home ownership for everyone at any cost. Federal finance minister Jim Flaherty was quoted in December 2009 as saying:

If there’s evidence of an asset bubble – which there isn’t right now, but if there is – we’ve acted before and we would act again. Mortgage money is really inexpensive right now and there’s lots of it available and mortgage interest rates are at historic lows. So this concerns me that some Canadians might not pay enough attention to the affordability factor because, inevitably, mortgage interest rates will go up. So I just want to remind Canadians of the importance of looking at how affordable their mortgage rates might be in the future.²¹

But if nervous federal politicians, who saw how a burst housing bubble in the United States helped trigger a global recession, are now cautioning that cheap mortgages and easier access to home ownership are not options that are likely to remain on the table for long, then what is the long-term housing policy of the government of Canada?

At almost the same time as Minister Flaherty’s comments were made, the latest ownership affordability report from RBC Economics noted that housing affordability is eroding throughout Canada.²² In simple terms, it’s getting harder for Canadians – especially lower-income Canadians – to get into the ownership market, and it will almost certainly get harder still as the Bank of Canada considers a plan to lift its cap on interest rates in the second quarter of 2010.²³

¹⁵ Dream Team. *We Are Neighbours* (Toronto: Wellesley Institute, 2008). <http://wellesleyinstitute.com/files/weareneighbours.pdf>

¹⁶ Michael Mendelson. *Building Assets through Housing* (Ottawa: Caledon Institute of Social Policy/Canadian Housing and Renewal Association, 2006). <http://www.caledoninst.org/Publications/PDF/600ENG.pdf>

¹⁷ Ibid.

¹⁸ Centre for Housing Research. *Housing Tenure Aspirations and Attainment* (Aotearoa, New Zealand: DTZ New Zealand, 2005).

¹⁹ Available at http://www.cmhc-schl.gc.ca/odpub/esub/61500/61500_2009_Q02.pdf

²⁰ National Coalition for the Homeless et al. *Foreclosure to Homelessness 2009* (Washington: National Coalition for the Homeless, 2009). <http://www.nationalhomeless.org/advocacy/Foreclosure-toHomelessness0609.pdf>

²¹ See <http://www.yourhome.ca/homes/realestate/article/741741-flaherty-threatens-to-rein-in-mortgages>

²² See <http://www.rbc.com/economics/market/pdf/house.pdf>

²³ See http://www.bankofcanada.ca/en/fixed-dates/2009/rate_081209.html



FEDERAL ACTIONS ON HOUSING

Housing and Canada's Constitution: Opportunities for federal action

From time to time, politicians and policy-makers have asserted that housing is a matter of exclusive provincial jurisdiction under Canada's federal system, and therefore the federal government has no formal role or responsibility. Canada's founding document, The British North America Act, 1867 (subsequently amended and now The Constitution Act 1982, with the Canadian Charter of Rights and Freedoms), doesn't mention housing.

The 1867 Constitution assigned "property and civil rights in the province" to provincial jurisdiction, which includes ownership and use of land. While housing includes property issues, it encompasses significantly wider social and economic concerns. Section 91 assigns the residual power (the responsibility "for all matters not coming within the classes of subjects by this act assigned exclusively to the legislatures of the provinces") to the federal government.

The Charter doesn't mention housing, but s. 6 guarantees mobility rights, s. 7 the right to life, and s. 15 equality rights. In international law, the right to housing is linked to these other rights.

The Charlottetown Accord of 1992 discussed "housing" and assigned it to "exclusive provincial jurisdiction." This accord was rejected by voters in a national referendum and never enacted.

The conclusion: Canada's Constitution does not provide any formal barriers to federal participation in housing policy.

Creating a unified framework of federal housing and homelessness programs

In 2008, the federal government delivered a 108-page report to the United Nations' Office of High Commissioner for Human Rights as

part of its formal response to the official fact-finding mission to Canada of the UN Special Rapporteur on the Right to Adequate Housing.²⁴ In this report, the government stated:

It should be noted that Canada does not recognize a separate right to adequate housing, but rather recognizes adequate housing as a component of the right to an adequate standard of living ...

In Canada, the production, financing, distribution, rehabilitation and consumption of housing occurs within a housing system ... There are many stakeholders in the housing system, including the federal government, the provincial and territorial governments, municipal governments, First Nations governments, communities, homeowners and renters, the private sector, non-profit groups, the voluntary sector, faith-based organizations, and academic institutions ...

The marketplace addresses the housing needs of many Canadians, but there still remain vulnerable Canadians for whom adequate, suitable and affordable housing is not a reality. Canada recognizes this need and invests considerable resources in helping low-income Canadians afford suitable and adequate housing.²⁵

This "housing system," the federal government notes, includes myriad tax funding and tax policies and programs, along with laws and regulations affecting housing, at all three levels of government (and with significant variations across the country), plus a wide variety of community-based housing initiatives. Tens of thousands of government officials across the country, along with hundreds of thousands of others in the private and non-profit sectors, are engaged in housing-related work.

²⁴ Unpublished report from Government of Canada. "Canada's Housing System," 2008.

²⁵ Ibid.

National homelessness initiatives

In December 1999, the federal government introduced its quite successful National Homelessness Initiative. Originally called the Supporting Community Partnerships Initiative, the national homeless program was rebranded as the Homelessness Partnering Strategy (HPS) with the election of a new federal government in 2006.²⁶ The program has been widely viewed as a positive initiative because it is built from the community up. Local entities (sometimes community-based coalitions or municipal governments) create local plans to respond to local homeless issues. The federal program provides funding and support for the local plans, rather than dictate policies and programs from the federal level.

However, there has been no assessment, either nationally or in local communities, of whether the HPS adequately meets the needs of people who are homeless, or at risk of homelessness, across the country. Funding from the HPS typically flows in one-, two-, or three-year increments – which means a scramble every year or two to renew the program. About 80% of the \$135 million in annual funding flows to 10 larger communities, with almost all the remaining amount designated for 51 other communities across Canada. Most of Canada doesn't receive any funding under the HPS.

The HPS is well viewed in the communities that receive its funding (although even those communities question the worth of their relative share of the overall funding envelope – which hasn't changed in a decade despite increases in the number of homeless and the erosion in the value of the funds due to inflation). However, it should begin to incorporate key components of a national plan, which include:

- effective measurement of the scale of homelessness across Canada;
- national targets and timelines;
- ongoing evaluation and assessment, and full public accountability.

The HPS does offer an important model for the engagement of a variety of interests, but must be improved to meet the key components of an effective national plan.

Periodic reviews of national homelessness initiatives have often coincided with the frequent scrambles that accompany the regular campaigns to renew funding as it faces the threat of spending cuts or withdrawal. These reviews point to effective local responses to homelessness (effective from both a personal and a financial perspective), but they don't add up to the rigorous evaluation that is required to ensure that funding is adequate to meet local needs and is being used effectively.

Ongoing evaluation and assessment is especially important in the fragmented and uncoordinated realm of housing and homelessness initiatives, where local housing and service providers are required to

stack a variety of federal, provincial, territorial, and municipal initiatives alongside private financing, fundraising, and earned income in order to operate viable enterprises.

British Columbia's Auditor General released an independent review of that province's homelessness initiatives in 2009 and concluded that the provincial government

has not been successful in reducing homelessness. Clear goals and objectives for homelessness and adequate accountability for results remain outstanding. Government also lacks adequate information about the homeless and about the services already available to them – this hampers effective decision making. Finally, government has not yet established appropriate indicators of success to improve public accountability for results...

We found significant activity and resources being applied to homelessness issues but there is no provincial homelessness plan with clear goals and objectives. The foundation of many "best practices" appear to be in place. However, the absence of clear goals and objectives raises questions about whether the right breadth and intensity of strategies are being deployed. This is further complicated by the lack of good comprehensive information about the nature and extent of homelessness in the province. Homeless counts identify only the 'visible' homeless; those in shelters and those found on the streets. The "hidden" homeless, those staying temporarily with friends or family, are not counted. The continuing increase in the number of homeless counted suggests a lack of success in managing homelessness, let alone reducing it. When there are no clear goals or performance targets, accountability for results is missing. How will we know we are successful if we have not identified success?²⁷

His observations could be echoed in relation to the federal level: While there are significant activities and resources, there is no clear national plan with specific goals and objectives supported by accountability measurements.

When the federal government extended funding for several national housing and homelessness initiatives in September 2008, it froze funding levels for five years but called for a program review after two years.

The federal government formally launched the review with a consultation paper in August 2009. In its paper, the federal government said: "The purpose of these consultations is to seek your views on how the current approach to housing and homelessness could be improved to better meet the needs of Canadians, and whether alternative delivery mechanisms should be considered in order to attain the desired outcomes."²⁸ While review of specific funding programs

²⁶ The official government website is <http://www.rhdcc-hrsdc.gc.ca/eng/homelessness/index.shtml>

²⁷ Available at <http://www.bcauditor.com/pubs/2009/report16/homelessness-clear-focus-needed>

²⁸ HRSDC. *Moving Forward on Homelessness* (Consultation Paper), August 2009.

within government is always welcome, the fall 2009 effort did not qualify as a root-and-branch review of federal initiatives with the goal of creating a comprehensive national housing plan.

SENATE REPORT CALLS FOR NATIONAL ACTION

In December 2009, a Senate committee chaired by Senator Art Eggleton released *In from the Margins*, a dynamic call to action to create a new national plan to address poverty, housing, and homelessness.²⁹ The report includes 73 recommendations, including a range of pragmatic recommendations focused on housing solutions, including financing. The report spans health, income, poverty, housing, and homelessness issues, and includes “promising practices” that the federal government (or others) can adopt to make immediate progress toward meeting the housing needs of Canadians.

With respect to housing, the Senate committee recommends that the federal government

- provide sustained and adequate funding through the Affordable Housing Initiative to increase the supply of affordable housing [Recommendation 37];
- issue a White paper on tax measures to support construction of rental housing in general and affordable rental housing in particular, including for the donation of funds, lands or buildings for low-income housing provision [Recommendation 38];
- clarify the mandate of Canada Lands Corporation to favour use of surplus federal lands for development of affordable housing and to expedite planning processes to facilitate this use [Recommendation 39];
- support the work of local and provincial non-profit housing developers by making housing programs longer term to accommodate five-year development cycles and ten-year planning cycles, and to permit more effective planning at the local and provincial levels [Recommendation 40];
- identify civil legal aid as an element to be supported by the Canada Social Transfer to assist tenants facing discrimination in housing [Recommendation 41];
- extend the Residential Rehabilitation Assistance Program as a permanent program, increase the budget allocations for this program, and amend eligibility requirements to take into account differential costs for repairs in different communities across Canada, and projects converting housing units for affordable rental accommodation [Recommendation 42]; and
- work with provincial housing authorities, private landlords’ associations and non-profit housing providers, to assess impact of housing subsidies provided to individuals rather than landlords on rents [Recommendation 43].³⁰

With respect to homelessness, the committee noted the effectiveness of the Homelessness Partnering Strategy and its predecessor programs in supporting communities to reduce homelessness and to move people from the streets into housing. The committee recommends that the federal government

- expand the Homelessness Partnering Strategy to play a greater coordinating role within the federal government, engaging all departments and agencies with a mandate that includes housing and homelessness, especially for those groups over-represented among those in need [Recommendation 47];
- provide financial incentives to encourage communities already supported through the Homelessness Partnering Strategy to use a 10-year time horizon in adjusting and renewing their community plans [Recommendation 48]; and
- continue to provide direct funding for and continued support of related research and knowledge dissemination about a “housing first” approach to eliminating homelessness [Recommendation 49].³¹

CANADA MORTGAGE AND HOUSING CORPORATION’S HOUSING INITIATIVES

CMHC, the federal government’s housing agency, had an active role in funding and administering Canada’s national housing plan during its “golden years” in the 1970s and 1980s. By 1993, the federal government had cancelled most new investment in affordable homes, and in 1996, the federal government announced plans to transfer the administration of most of the hundreds of thousands of homes built under federal programs to the provinces and territories.

In 1998, the federal government moved to amend the National Housing Act to shift the focus of CMHC from affordable housing to commercial operations, including its increasingly lucrative mortgage insurance file. As of 2008, less than 18% of the 623,750 homes that are being assisted through federal housing programs are still being administered by CMHC (mostly co-op and Aboriginal housing)³² – a clear sign of the erosion of the federal role in delivering affordable housing for Canadians.

As part of its annual report, CMHC looks ahead five years to forecast its housing investments. The graph below shows the impact of the “step-out” as homes funded under previous national housing programs lose their federal funding support. Over the next four years, CMHC will assist more than 43,000 fewer households by 2013 – at a time when housing insecurity and homelessness remain high.

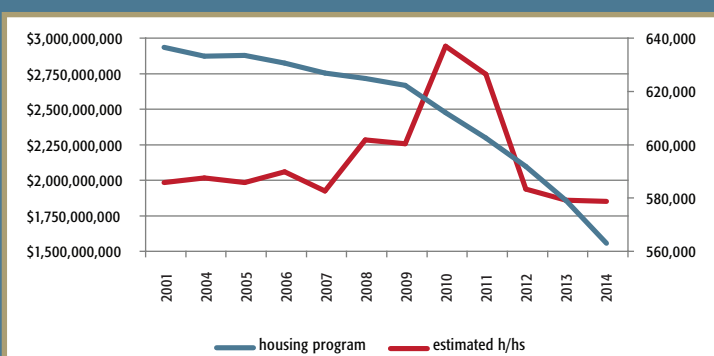
²⁹ Full text is available at <http://www.parl.gc.ca/40/2/parlbus/commbus/senate/com-e/citi-e/rep-e/rep02dec09-e.pdf>

³⁰ See <http://www.parl.gc.ca/40/2/parlbus/commbus/senate/com-e/citi-e/rep-e/rep02dec09-e.pdf>

³¹ Ibid.

³² CMHC, CHS Public Funds, and National Housing Act 2008, Table 55.

Fewer households to be assisted by federal programs, and fewer dollars to be spent on housing by CMHC

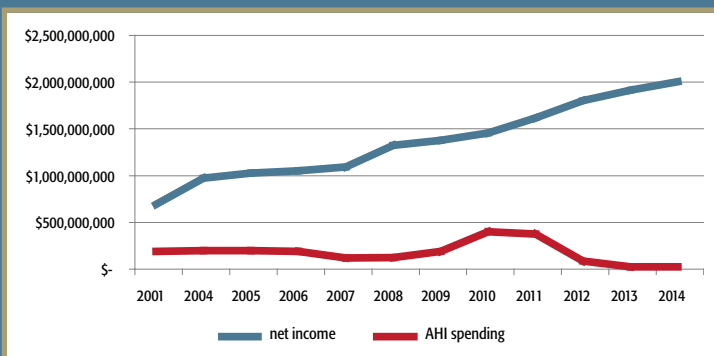


Housing investments by CMHC will fall sharply by 2011 (blue line, left scale) once the spike from the 2005 and 2009 one-time investments drops; and housing investments are projected to continue to drop through the middle of the next decade. Meanwhile, the number of households assisted under federal programs (red line, right scale) will fall sharply and continue to drop over the next decade.

(Source: Canada Mortgage and Housing Corporation)

CMHC also administers the funding for Canada's Affordable Housing Initiative (AHI). Funding for new affordable homes under AHI has been mostly stagnant in recent years, but will rise slightly with the recent one-time investments. By 2013, AHI spending is projected to drop to \$1 million for the entire country – which would fund a half a dozen units (maybe less, if construction costs continue to rise) for all of Canada for the entire year. While AHI investment shrinks, the net income at CMHC – the annual surplus – will rise to a record high of almost \$1.9 billion in 2013.

As CMHC's net income rises, affordable housing spending drops



Net income at CMHC will continue to rise sharply to an all-time record of \$1.88 billion in 2013, while investments in the Affordable Housing Initiative will shrink to \$1 million for the entire country.

(Source: Canada Mortgage and Housing Corporation)

THE OVERARCHING GOAL OF A NATIONAL HOUSING PLAN

The overarching goal of a national housing plan is to ensure adequate housing for everyone – a commitment that the federal government has re-iterated in its 2008 and 2009 formal responses to the United Nations' review of Canada's performance in meeting its international housing obligations. The test of whether Canada is meeting that goal comes not from examining the conditions of the two-thirds or so of Canadians who are adequately housed, but from the one-third or so of Canadians who don't have a decent and affordable place to call home.

In order to meet that test, a national housing plan should

1. **effectively measure** the many dimensions of housing need (including, but not limited to, supply and affordability);
2. **create realistic and practical national targets and timelines** to meet the needs of those who are not adequately housed;
3. **effectively engage the many partners** (including all orders of government, the non-profit and private sectors, Aboriginal groups, and others) in a coordinated set of initiatives, including adequate funding, effective regulations, and other programs and services; and
4. **regularly monitor and evaluate** the rollout of initiatives, and be publicly accountable for the result.



A NEW NATIONAL HOUSING PLAN

HOW MUCH HOUSING DO CANADIANS REALLY NEED?

This is a deceptively simple question that has long occupied housing experts. In 1946, housing scholar Humphrey Carver proposed applying “cold logic” and proposed this formula³³ to calculate the need for a supply of housing:

Accumulated shortage of new housing
+
Increase in population
+
Restoring vacancy rate to adequate level
+
Reconstruction of slum areas
+
Replacement of substandard housing
+
Replacement of aging homes
=
Total quantity of housing that is required

The “rational solution” proposed by Carver, and modified by countless others over the years, has been frustrated by a general lack of detailed numbers. Some dimensions of the housing supply issue — such as “hidden” homelessness (two or more families crowded into housing that is suitable for only one) — are particularly difficult to unravel as many people are reluctant to reveal their insecure housing status to researchers or statisticians for fear of alerting landlords or local authorities.

Statistics Canada, Canada Mortgage and Housing Corporation, the National Homelessness Secretariat, and other federal departments urgently need to consult with academics and non-profit and private sector representatives to develop more robust indicators of the diversity and dimensions of housing need in Canada. In the meantime, the Wellesley Institute has assembled the best available information on housing supply, housing affordability, government investment in housing, and our national housing system. We used these numbers to create a template for a national housing plan that includes targets and timelines for a 10-year plan.

Canada’s nationwide housing and homelessness woes will not be solved in a year or two. Even if governments, the community, and the private sector were able to marshal the considerable financial resources, the sheer scale of the project would overwhelm our collective capacity to deliver the housing needed and ensure that it is up to standard and affordable. Therefore, Canada needs to make a 10-year commitment that scales up as resources and capacity are made available.

³³ Humphrey Carver. *How Much Housing Does Greater Toronto Need?* (Toronto: Toronto Metropolitan Housing Research Project, 1946).

VISION 2020

Wellesley Institute calculator for national housing targets

Updating Carver's formula to the 21st century, the Wellesley Institute proposes a 10-year national housing plan that includes targets in three major policy areas:

$$\begin{aligned} & \textbf{New affordable homes} \\ & \text{(To meet the growing needs of new households} \\ & \text{at low- and moderate-income levels)} \\ & = \textbf{600,000 new homes} \\ & + \\ & \textbf{Repairs to existing homes} \\ & \text{(Targeted to low- and moderate-income households} \\ & \text{in substandard homes)} \\ & = \textbf{200,000 substandard homes} \\ & + \\ & \textbf{Affordability measures} \\ & \text{(Targeted to low- and moderate-income households} \\ & \text{in unaffordable housing)} \\ & = \textbf{1.5 million households} \\ & = \\ & \textbf{Vision 2020} \end{aligned}$$

New affordable homes

Using Statistics Canada's mid-range growth scenario, our national population will grow by 2.7 million people over the next decade³⁴ – which will spur the need for 1 million new homes (assuming an average household of 2.7 people). Projecting current affordability trends forward,³⁵ the private ownership and rental sectors can be expected to supply slightly more than two-thirds of those homes (and inclusionary housing policies at the provincial and municipal level can ensure that a fixed percentage of those homes are affordable to middle and moderate-income households) – or approximately 700,000 new homes. That leaves a gap of 300,000 new homes over 10 years. Add to that the current housing supply deficit of 317,000, and the 10-year target for new homes is over 600,000 homes.

Repairs to existing homes

CMHC's Housing in Canada Online database reports that 227,400 households across Canada live in unsuitable housing (housing below the minimum occupancy standards). In addition, Statistics Canada reports that 180,000 rented homes built before 1960 are in need of major repairs. Maintaining existing funding under the Residential

Rehabilitation Assistance Program will allow for repairs to slightly more than 200,000 of those homes over the next decade – which leaves a 10-year target of 200,000 homes targeted for repair.

Affordability measures

Statistics Canada reports that slightly more than 3 million households (about one in four) are paying more than 30% of their income on housing, although we estimate that approximately half are doing so voluntarily due to higher disposable income. CMHC reports that there are 1.3 million of the households in “core housing need” (the most precariously housed Canadians). The number of households experiencing severe affordability concerns is expected to grow over the next decade; therefore, the 10-year target is set at 1.5 million households.

HOW TO GET THERE

Our recommendations provide a practical and affordable goal for Canada's affordable housing strategy. It calls for funding for 600,000 new affordable homes, repair of 200,000 low- and moderate-income homes, and affordable housing allowances for 1.5 million low- and moderate-income households. Most of these targets can be achieved if governments maintain their current spending levels. As Canada continues to climb out of significant governmental deficits following the recession of 2008/09, our timeline calls for ramping up the funding of new homes in three stages over the next decade:

Costs to be shared

The costs of the annual targets for Vision 2020 would be shared by the federal government, the provincial-territorial-municipal governments, and the affordable housing sector – with each covering approximately one-third of the capital costs; the governments would fund the entire cost of the repairs and affordability initiatives.

A new national housing plan with 10-year housing goals and annual targets that are reasonable and practical will drive policy, program, and investment changes that will make a huge difference to those facing inadequate or insecure housing, while not affecting the housing opportunities of the majority. The plan calls for significant investments – which will pay off in a healthier and more equitable future – but this spending will be less than 0.5% of government expenditures.

Breakdown of costs

New affordable homes: We have estimated the per-unit cost at \$180,000, and divided the contribution of \$60,000 per unit among the three major partners: federal government, provinces/territories/municipalities, and the affordable housing sector. The actual

³⁴ See Statistics Canada population projections in chapter 4 of part I.

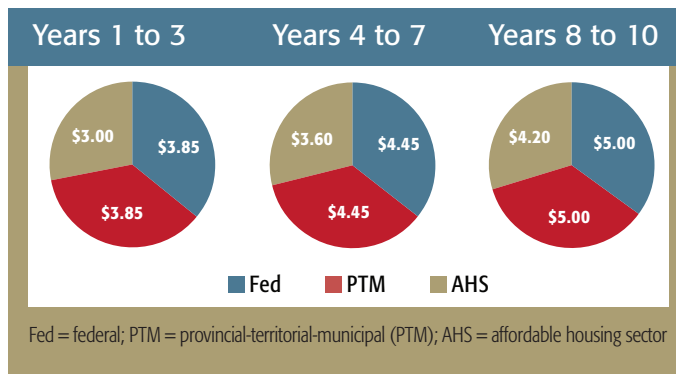
³⁵ See chapter 5 in part I on housing affordability, and the graphs in appendix one of this document.

cost will depend on local factors, including land, development, and construction costs.

Repairs to existing homes: We have estimated the per-unit cost at \$10,000. The actual cost will depend on the particular needs of each building.

Affordability measures: We have estimated an average monthly subsidy of \$360 per low- and moderate-income household in need. The actual subsidy will be geared to the needs of individual households.

The annual costs to each partner (in billions)

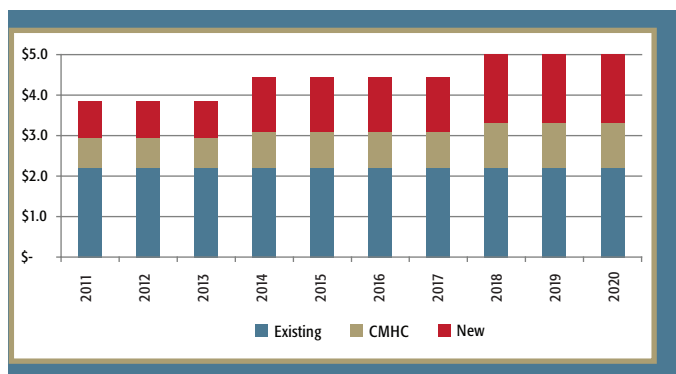


Raising federal revenues to afford the plan: Options for success

- Cancel the annual affordable housing “step-out” (the automatic annual reduction in housing investments started in 1996), and maintain 2009 funding levels over the next decade, securing \$22 billion in funding until the year 2020 – about half the \$44 billion required under the Vision 2020 plan.
- Reinvest a portion of the annual surplus of CMHC, raising \$10 billion over the decade.

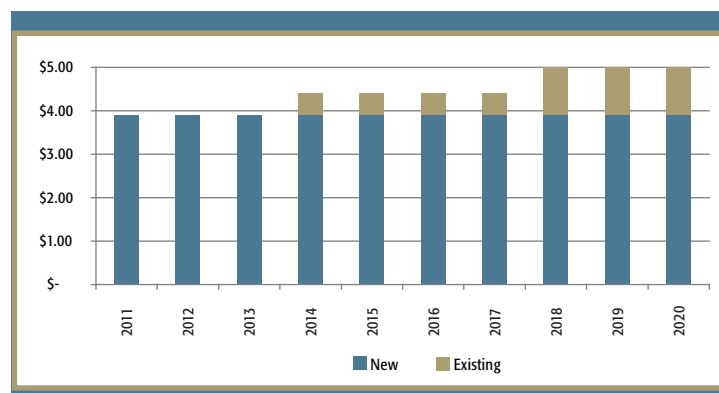
New revenues required from the federal government to support a national housing program would be \$900 million annually in the first three years, \$1.35 billion annually in the middle years, and \$1.7 billion annually in the final three years.

Federal revenues required to support national housing plan (in billions)



Raising revenues to support the plan: Options for success

Maintaining provincial housing investments over the next decade would ensure a fund of \$39 billion over the next decade – close to the \$44 billion required to support Vision 2020.



Provincial/territorial/municipal revenues required for Vision 2020 (in billions)

FEDERAL LEADERSHIP IS CRITICAL TO THE SUCCESS OF A NATIONAL HOUSING PLAN

The Alberta government has both a 10-year plan to end homelessness and a 10-year affordable housing plan, and it has already made a \$278 million down payment on these plans. Ontario has promised that it will have a long-term affordable housing strategy by the spring of 2010³⁶. Virtually every province and territory has significantly ramped up housing investments in recent years. Seven Canadian provinces have poverty reduction plans – almost all of which include recognition of the critical importance of housing.

At the municipal level, a growing number of communities have local housing plans. Local planning rules are being used creatively in a number of areas, and many municipalities not only directly develop affordable housing but also rank among the largest managers of affordable housing. For example, Toronto Community Housing is the second-largest landlord in North America.

Inclusionary housing rules – mainly at the provincial and municipal levels – can help build more affordable homes, and healthy and inclusive neighbourhoods. Hundreds of US cities already use mandatory inclusionary housing policies to ensure that a fixed percentage of all new homes are affordable. Some Canadian cities are using some form of inclusionary housing practices. The Wellesley Institute’s “inclusionary Canada” website includes case studies of inclusionary housing practices in a number of US cities, and includes other research and policy material.³⁷

³⁶ In June of 2010, the Ontario government announced that the launch of its housing plan would be delayed until the fall of 2010.

³⁷ See <http://inclusionaryhousing.ca/>

Innovative local housing projects are being developed by community-based housing providers across the country to effectively respond to a diversity of housing needs. Private sector groups are creating innovative partnerships – often with non-profits. New housing investment funds are being created in Vancouver, Ottawa, and elsewhere to provide affordable housing developers with access to capital.

With all the other partners ready to sign on, the federal government still needs to signal its commitment to a national housing plan. A comprehensive plan requires:

- targets and timelines that are based on a true accounting of national need;
- roles and responsibilities for all the partners in governments, along with the community and private sectors.
- accountability mechanisms to measure results and ensure success. Ensuring housing investments over the long term

BUILDING A NATIONAL HOUSING PLAN FROM THE COMMUNITY UP

The Wellesley Institute believes that to ensure success, a national housing plan can, and should, be built from the community up. Rather than be a series of directives issued from the top, the plan should respond to the housing realities in communities across the country. And it should provide the funding and tools to meet the diverse housing needs of Canadian communities.

The Wellesley Institute convened a roundtable of housing experts in 2006 that included people with a lived experience of homelessness, as well as academics, representatives from all levels of government, and experts from the non-profit and private sectors. Drawing on their expertise, the most current statistics, along with an historical review of housing in Toronto, the Wellesley Institute created *The Blueprint to End Homelessness in Toronto* – a 10-year housing and homelessness strategy.³⁸ Our work, and the collective efforts of many partners, prompted the City of Toronto to adopt its own 10-year housing plan in August 2009 called *Housing Opportunities Toronto*.³⁹ Meanwhile, the Wellesley Institute has been providing practical support and encouraging partners in communities across Canada to create their own housing plans.

Calgary has a 10-year plan aimed at ending chronic homelessness,⁴⁰ and so do six other Alberta communities. They joined together to convince the Alberta government to commit to a provincial 10-year plan to end homelessness, which was launched in 2009.⁴¹ The Al-

berta government has set out a target of housing 11,000 individuals and families at a cost of \$3.3 billion. The province has made a \$1 billion down payment in its 2009 provincial budget. The provincial and local plans in Alberta are tightly focused on chronic homelessness rather than the full spectrum of people who are precariously housed, but the plans provide a useful foundation.

The Ottawa Alliance to End Homelessness publishes an annual report card, which sets out in detail the specifics of homelessness and housing insecurity in that city.⁴² The Ottawa group has worked with other cities (including Halifax and Fredericton) to help them generate their own reports.

In addition, the 61 communities that formally participate in the federal homelessness strategy have developed community plans that identify homeless needs and practical solutions.⁴³

While these plans, like the report cards and Alberta plan, are focused on the needs of people who are homeless, they can form an important part of the foundation of a national housing plan.

The best national housing plan is one that is built from the community up – drawing on local expertise to identify the diversity of housing and homeless needs as well as to identify solutions. Targets for a national housing plan, and accountability for success, would be drawn from both detailed national measures and also solid community-based intelligence.

Ultimately, a national affordable housing toolkit needs to include a number of measures that address the spectrum of housing needs and equip the non-profit and private sectors, Aboriginal communities, and governments with the funding and resources that they need to achieve measureable results.

ENHANCING THE FINANCIAL AND TECHNICAL CAPABILITIES OF THE AFFORDABLE HOUSING SECTOR

To move from the current low levels of new housing production to the targets proposed by Vision 2020, the affordable housing sector needs to have enhanced financial and technical capabilities.

Innovative financing mechanisms – such as affordable housing financing funds that include a blended range of investments from traditional grants to low-interest loans to conventional financing – are required to provide the capital base.

The social real estate initiative being developed by groups in Ottawa holds great promise. The Ottawa Community Loan Fund⁴⁴ has received a seed loan from the Public Service Alliance of Canada and is

³⁸ Available at <http://www.wellesleyinstitute.com/theblueprint>

³⁹ Available at <http://www.toronto.ca/affordablehousing/hot.htm>

⁴⁰ Available at <http://www.calgaryhomeless.com/default.asp?FolderID=2178>

⁴¹ Available at http://www.housing.alberta.ca/documents/PlanForAB_Secretariat_final.pdf

⁴² Available at <http://www.endhomelessnessottawa.ca/>

⁴³ See <http://www.hrsdc.gc.ca/eng/homelessness/index.shtml>

working with Alterna credit union to create a blended social housing investment fund that will provide a range of financing for local housing developers.

Ontario's affordable housing loan fund deserves further scrutiny. The loan fund, part of Infrastructure Ontario,⁴⁵ was capitalized in 2008 with \$500 million. Since then, the fund has allocated \$119.3 million (or slightly more than 20%) in loans. The loan rules and practices at Infrastructure Ontario should be reviewed, now that they have two years of experience, to determine whether the loan plan is meeting the capital needs of Ontario's affordable housing sector.

The long-awaited capitalization of the US National Housing Trust Fund is also a development worth close observation.⁴⁶

Financing is a complex task that requires balancing multiple sources of conventional and non-conventional funding. The process of moving a housing development from a good idea to a finished project is equally complex – and also requires extensive technical support.

The technical capacity of the affordable housing sector was largely gutted (outside of Quebec) with the end of federal and many provincial affordable housing programs in the 1990s. An ambitious target requires that the affordable housing sector has the development expertise to bring the projects along in a timely way. The range of specialized skills required to move an affordable housing project forward – site selection and preparation, financial development, planning and zoning, architectural, project development, and community development – are many and varied. CMHC offers limited seed and pre-development funding. What is required is the financing and support structure to build up and maintain a technical services sector for affordable housing developers in Canada.

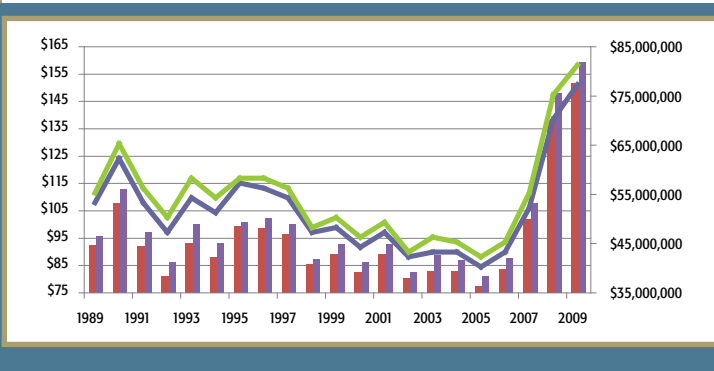
⁴⁴ See <http://www.oclf.org/en/index.php>

⁴⁵ See <http://www.infrastructureontario.ca/en/loan/housing/index.asp>

⁴⁶ See <http://www.nlihc.org/template/page.cfm?id=40>

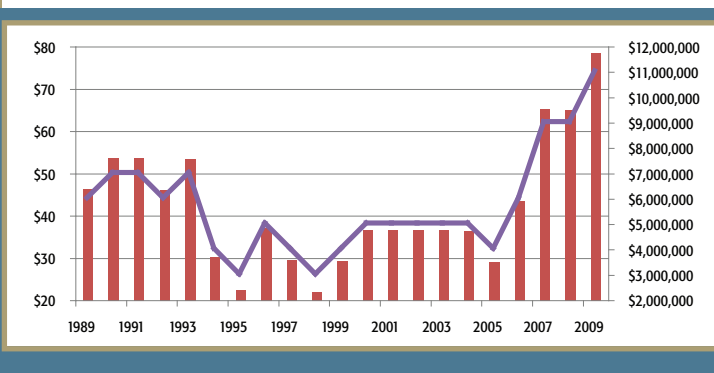
APPENDIX ONE: TRENDS IN GOVERNMENT INVESTMENT IN HOUSING

Newfoundland and Labrador housing investment



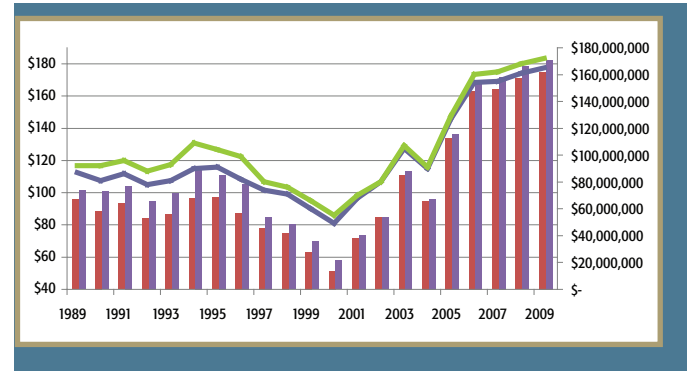
After almost two decades of stagnant spending, Newfoundland and Labrador has sharply increased investment in housing in the past two years, bringing the province into a close tie for third place (with Alberta). The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).
(Source: Statistics Canada)

Prince Edward Island housing investment



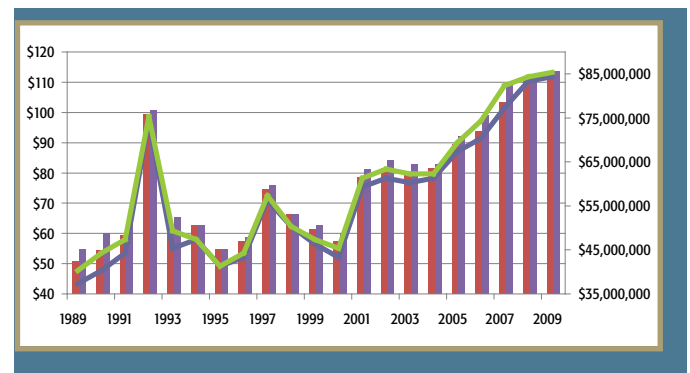
Prince Edward Island is clustered among the four provinces at the back of the provincial pack (with Manitoba, Quebec, and Ontario). Unlike the other provinces, PEI does not require municipalities to make housing investments. Housing investments in PEI began to climb in 2006 after more than a decade of stagnant investment. The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).
(Source: Statistics Canada)

Nova Scotia housing investment



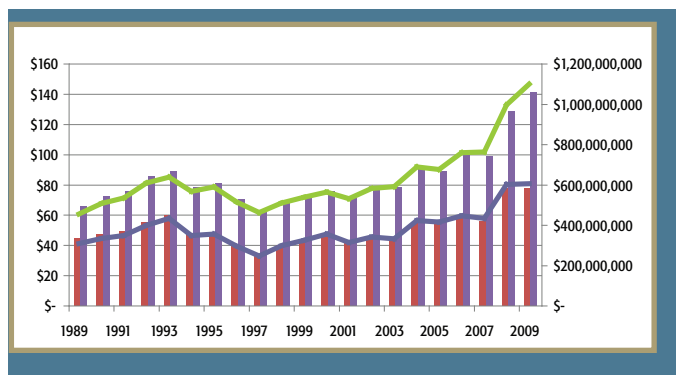
Nova Scotia is second among the provinces in per capita housing investments (third when municipal contributions are added). Provincial housing investments have been increasing steadily since 2005 after significant cuts in the mid- and late-1990s. The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).
(Source: Statistics Canada)

New Brunswick housing investment



Housing investments in New Brunswick run at close to the provincial average. The province has been steadily increasing housing investments since 2005. The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).
(Source: Statistics Canada)

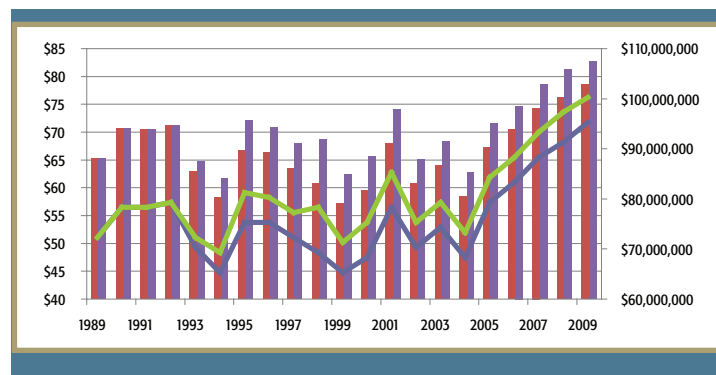
Quebec housing investment



Housing investments in Quebec have increased rapidly in the past few years – but the province remains below the national average. Quebec relies heavily on municipalities to make substantial housing investments (and is second only to Ontario in this respect). The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).

(Source: Statistics Canada)

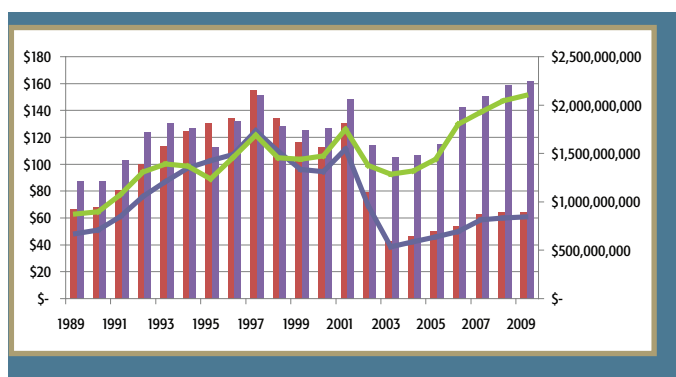
Manitoba housing investment



Manitoba is well below the provincial average in both unilateral provincial investments and combined provincial and municipal spending. After an uneven investment record through the 1990s and into the early 2000s, Manitoba started to ramp up spending in 2005. The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).

(Source: Statistics Canada)

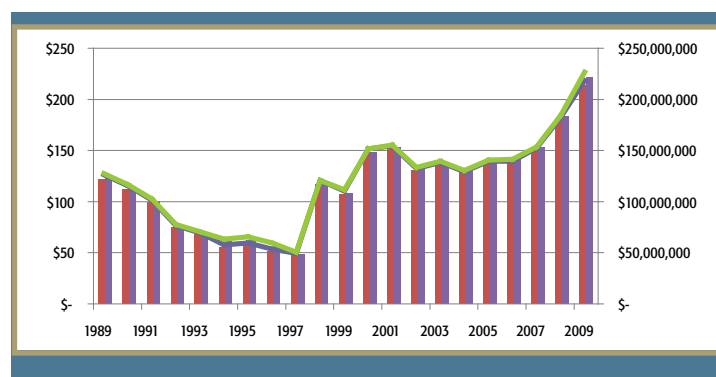
Ontario housing investment



Ontario remains the “bad boy” of Confederation – with the worst housing investment record among the provinces. At \$64 per capita, Ontario invests half the provincial average, and less than one-third of the amount invested by nation-leading Saskatchewan. Ontario downloaded housing programs and spending to municipalities and requires them to make a bigger contribution than any other province. Even with modest increases in recent years, provincial housing spending is still the lowest in two decades. The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).

(Source: Statistics Canada)

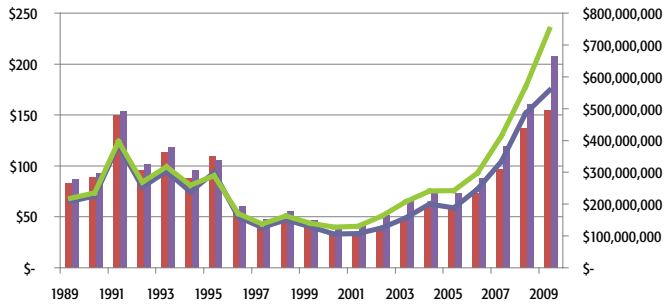
Saskatchewan housing investment



Housing investments in Saskatchewan top the country in per capita spending. Like many provinces, Saskatchewan cut housing spending in the early 1990s, but started reinvesting ahead of the rest (beginning in 1998). The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).

(Source: Statistics Canada)

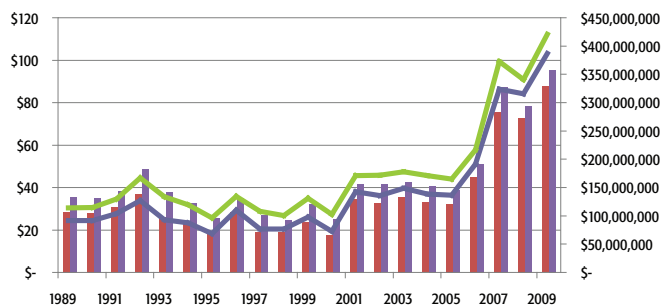
Alberta housing investment



Housing investments in Alberta have increased rapidly in the past few years – Alberta is now in third place among the provinces in per capita investment (second place, when municipal spending is added). In the mid-1990s, Alberta gutted provincial housing investments and only began to replace the lost dollars more than a decade later. The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).

(Source: Canada Mortgage and Housing Corporation)

British Columbia housing investment



Housing investments in British Columbia have been ramped up considerably in recent years, but overall, both unilateral provincial investments and combined provincial/municipal investments are well below the provincial average. British Columbia invests about half as much per capita as its neighbour Alberta. The red bar measures provincial housing investments per capita, and the purple bar measures combined provincial and municipal investments (right scale). The blue line measures overall provincial dollars (not adjusted for inflation or population growth), and the green line measures combined provincial and municipal dollars (left scale).

(Source: Canada Mortgage and Housing Corporation)

APPENDIX TWO: AFFORDABLE HOUSING FRAMEWORK AGREEMENT, 2001

A FRAMEWORK FOR BILATERAL AGREEMENTS AIMED AT AFFORDABLE HOUSING BY THE FEDERAL, PROVINCIAL AND TERRITORIAL (F/P/T) MINISTERS RESPONSIBLE FOR HOUSING ("THE FRAMEWORK")

This framework establishes the approach that will guide the development of bilateral agreements following consensus reached by FPT Ministers at Quebec City on November 30, 2001.⁴⁷

IT IS RECOGNIZED THAT:

- A. Federal, provincial and territorial governments have worked in many ways in the past to stimulate an adequate supply of affordable housing in Canada.
- B. In light of declining vacancy rates and low production of rental housing, federal, provincial and territorial governments believe there is an urgent requirement for short-term measures to increase the availability of affordable housing across Canada.
- C. While short term housing initiatives, such as the one agreed to by Federal, provincial and territorial Ministers address the immediate situation, continuing effort is required to develop strategies to ensure the sustainability of affordable housing supply in Canada.
- D. Federal, Provincial and Territorial governments agree that interventions must recognize and respect the differences in housing markets, priorities, circumstances and conditions across the country.

THEREFORE, federal, provincial and territorial governments express their common understanding as follows:

- Provinces and territories have the primary responsibility for the design and delivery of housing programs within their jurisdiction.
- Provinces and Territories require flexible programs to address their affordable housing needs and priorities.
- This initiative needs to create affordable housing for low to moderate income households.
- This short term initiative in no way diminishes Federal, provincial and territorial governments' commitment to continue to examine the need for long term sustainable improvements to the business and tax climate for affordable housing.
- Nothing in this document shall be construed to derogate from the respective governments' jurisdictional responsibilities.

Consequently, bilateral agreements between the Government of Canada and the provinces and territories will include the following program parameters:

- The initiative will be aimed at creating affordable housing supply in each jurisdiction. Affordable supply initiatives may include interventions such as construction, renovation (beyond the existing RRAP program), rehabilitation, conversion, home ownership, new rent supplements and supportive housing programs. Details of eligible programs in each jurisdiction will be as mutually agreed in bilateral agreements
- Units funded will remain affordable for a minimum of ten years.
- The maximum federal contribution is an average of \$25,000 per unit over the duration of the program.
- Federal funding can be used for capital contributions and costs to administer the initiative in Provinces and Territories.
- The administrative burden should be minimal and not adversely impact program delivery or create unnecessary levels of administrative processes or approval mechanisms.
- The federal government has committed a total contribution of \$680 million over five (5) years.
- Provinces and Territories will be required to match Federal contributions overall. Provincial and territorial contributions may be capital or non-capital in nature, and may be in cash or in kind. These contributions may be made by the Province or Territory or by a third party.
- The Federal government will recognize as matching contributions those commitments made by Provincial and Territorial governments and third parties for eligible programs, retroactive to January 1, 2001.
- Federal funding will not commence before a bilateral agreement is signed with a Province or Territory.

Dated November 30, 2001

⁴⁷ Canadian Intergovernmental Conference Secretariat. "Ministers Reach Agreement on Affordable Housing," news release, November 2001. http://www.scics.gc.ca/cinfo01/83073904_e.html

APPENDIX THREE: WHITE POINT PRINCIPLES FOR A NEW NATIONAL HOUSING FRAMEWORK

Provincial-Territorial Meeting of Ministers Responsible
for Housing White Point, Nova Scotia—
September 22, 2005

AN APPROACH TO GUIDE HOUSING IN CANADA BY PROVINCIAL AND TERRITORIAL (P/T) MINISTERS RESPONSIBLE FOR HOUSING⁴⁸

INTRODUCTION

Housing is a basic necessity of life. Stable, affordable and good quality housing contributes to positive outcomes for individuals, families and communities. Housing influences many aspects of life: individual health and well being, educational achievement, social connections, labour market attachment, and community identity. From a broader economic perspective, the housing sector provides employment, creates investment opportunities, and stimulates and supports economic activity.

THE VISION

A new balanced approach to housing is a tool to promote economic and social independence, personal accountability, and meaningful individual choice. This vision for housing encourages active measures, in the form of a range of housing services and supports, in addition to housing supply. This is required to meet basic human needs while developing individual resources and capabilities to achieve positive longer-term outcomes such as self-reliance for individuals and families. The vision promotes healthy people, stronger neighbourhoods, a green environment, and safety, quality, and affordability in housing markets.

We all share responsibility for good housing outcomes. Federal, provincial, and territorial governments have a shared commitment in ensuring that their citizens have a decent and secure place to live, and, thereby, can access and contribute to the social and economic life of communities. The Ministers acknowledge that addressing housing needs is a daily and a long-term challenge that requires a sustained commitment from all stakeholders to make real and lasting progress. Furthermore, the Ministers recognize the particular need to involve and work with communities in making sustainable progress.

THE PRINCIPLES

Federal, provincial, and territorial governments believe that the implementation of the vision and principles will achieve sustainable and significant improvement in the housing conditions of our most vulnerable citizens. Federal, provincial and territorial governments recognize that initiatives that respond to identified and demonstrated needs, and that are built on the best evidence of what works, produce the best desired outcomes. Achieving success requires cooperation and respect for each other's roles and responsibilities and a clear understanding of funding relationships.

Federal, provincial, and territorial governments agree that the following principles should be used to guide the federal, provincial and territorial governments in achieving bilateral agreements for future housing initiatives.

GENERAL PRINCIPLES

Roles and Responsibilities

Provinces and territories have responsibility for the design and delivery of housing policy and programs within their own jurisdictions in order to address their own specific needs and priorities. This responsibility is particularly pertinent where housing interfaces with broader provincial and territorial responsibility in health, social services, justice and education.

The provinces and territories respect the special relationship and fiduciary responsibility that Canada has with First Nations, Métis, and Inuit people.

The provinces and territories recognize the federal government's role in housing such as mortgage insurance, lending programs and taxation. In addition, the federal government has a pivotal role in research and knowledge transfer, promoting innovation and new technologies. The federal government will consider each province and territory as its primary delivery partner on any new and existing federal housing funding, through future bilateral agreements.

The federal government will provide each province and territory the opportunity to participate in cost-sharing or delivery, or both, through bilateral agreements. If a province or territory chooses not to participate, the bilateral agreement will be used to set the delivery parameters, irrespective of the delivery mechanism, in order to respect the provincial and territorial policy framework and provide consistency in the delivery of the initiative with the approach provided in this document.

⁴⁸ Canadian Intergovernmental Conference Secretariat. "An Approach to Guide Housing in Canada by Provincial and Territorial (P/T) Ministers Responsible for Housing," news release, September 22, 2005. http://www.scics.gc.ca/cinfo05/860507005_e.html

Positive Outcomes

- Housing initiatives need to support and increase self-reliance in housing and support the development of individual and community capacity .
- Federal, provincial, and territorial governments have a shared commitment in ensuring their citizens have a decent and secure place to live, and that housing markets function effectively.

People Focused

- A continuum of program responses is required to successfully respond to the differing needs of households across their life courses. This comprehensive continuum of program responses consists of, among other things, housing supply and related shelter services, affordability, financing, mortgage insurance, repair, and environmental and housing regulations.
- Provincial and territorial governments require flexibility in housing programs and policies which take into account regional, community and individual needs and priorities.
- All Canadians should have fair and equitable access to housing programs.
- Federal, provincial, and territorial governments recognize that one of the highest areas of need and challenge is in providing adequate housing for Aboriginal people. It is through collaboration among governments and Aboriginal people that housing improvements for Aboriginal people living off-reserve are possible.

Engaging in Effective and Responsive Practices

- *Partnerships among federal, provincial and territorial governments, community groups, Aboriginal organizations, residents and the private sector will strengthen housing conditions in Canada.*
- *Housing is an essential component of the social and economic well being of individuals and for the development of sustainable communities. Consideration of the broader impact of housing on people will maximize the impacts of housing investments and positive outcomes.*

Funding

- Federal, provincial, and territorial governments are committed to adequately housing their citizens as well as renewing their commitment to publicly funded support for housing.
- *Adequate, predictable and sustainable federal funding to Provinces and Territories is required for housing initiatives to produce long-term positive outcomes, notably for the households in need. Federal funding must recognize the state of housing and special needs of jurisdictions.*

- Federal funding should be provided directly to provinces and territories. New Federal initiatives should not require provinces and territories to cost-match or cost-share. The federal funding should respect provincial and territorial jurisdictions and priorities, be flexible to respond to their specific needs and situations, and be agreed upon within bilateral agreements between the federal government and each concerned province or territory. Federal funding will occur within the context of bilateral agreements to ensure consistency within provincial and territorial policy and fiscal frameworks.
- The federal government will recognize programs, directly funded by the provinces and territories, as cost-sharing contributions to federal housing initiatives where there is provincial and territorial cost-sharing in these federal housing initiatives.
- A provincial or territorial government, that has programming that already meets the objectives of a federal housing initiative, would be able to reinvest the federal funds not required for that initiative in another housing program, with mutually agreed upon objectives or a housing program that is consistent with the vision and principles provided in this document.

Consultation

- Provinces and Territories should be involved in decisions related to federal funding allocations for housing and related programs.

Accountability

- Governments recognize the importance of accountability and the need to report to their respective citizens on housing initiatives . This means ensuring fairness and transparency in the delivery of housing programs and services and informing their citizens about how housing programs and services are performing.

Other Matters

- Federal, provincial, and territorial governments agree on the need to *recognize contributions made by governments and by other partners* to housing solutions, through proactive and effective communications with the public.
- Nothing in this document shall be construed to derogate from the respective governments' jurisdictions.

APPENDIX FOUR: RECOMMENDATIONS FROM UN SPECIAL RAPPORTEUR, 2009

88. The Special Rapporteur believes that the legal recognition of the right to adequate housing is an essential first step for any State to implement the human rights to adequate housing of the people under its protection. Therefore, the Special Rapporteur strongly recommends that the right to adequate housing be recognized in federal and provincial legislations as an inherent part of the Canadian legal system.⁴⁹
89. In line with previous recommendations made by the CESCR, the Special Rapporteur recommends that human rights legislation in all Canadian jurisdictions be amended to fully include economic, social and cultural rights and that they be included in the mandates of all human rights bodies.
90. The Special Rapporteur calls for Canada to adopt a comprehensive and coordinated national housing policy based on indivisibility of human rights and the protection of the most vulnerable. This national strategy should include measurable goals and timetables, consultation and collaboration with affected communities, complaints procedures, and transparent accountability mechanisms.
91. The Special Rapporteur also supports the recommendation of the CESCR that homelessness and inadequate housing in Canada be addressed by reinstating or increasing, where necessary, social housing programmes for those in need, improving and properly enforcing anti-discrimination legislation in the field of housing, increasing shelter allowances and social assistance rates to realistic levels, and providing adequate support services for persons with disabilities.
92. In order to design efficient policies and programmes, federal, provincial and territorial authorities should work in close collaboration and coordination and they should commit stable and long-term funding to a comprehensive national housing strategy. Federal, provincial and territorial authorities should also collaborate with authorities that are the closest to the need of the population such as municipal authorities, service providers and civil society organizations.
93. The authorities should take advantage of the outstanding level of academic analysis of right to housing issues available in Canada to implement the detailed recommendations contained in the Ontario Human Rights Commission report.
94. The definition of “core housing need” should be revised to include all the elements of the right to adequate housing and the federal government should collect reliable statistical data on all such dimensions.
95. The federal government, along with the provinces and territories, should commit the necessary funding and resources to ensure access to potable water and proper sanitation. This is a particularly acute issue for Aboriginal people, both on-reserve and off-reserve, and Aboriginal people should be directly involved in the design, development and operation of appropriate water systems.
96. Canada should adopt a national strategy on affordable housing that engages all levels of government including Aboriginal governments, Aboriginal people, civil society and the private sector. The strategy will require permanent and adequate funding and legislation set within a rights-based framework.
97. Canada may need to embark again on large scale building of social housing. It should also consider providing subsidies including housing allowances or access to other cost-effective ways in order for low-income households to meet their housing needs.
98. The Federal Government should work with the provinces and territories to ensure there is a consistent framework of tenant protection law that meets the standards required by human rights obligations.
99. Discriminatory practices in housing should be addressed by ensuring that victims have access to legal representation and, where a quick settlement is not reached, prompt access to hearings and remedies. Systemic and widespread discrimination should be investigated by human rights commissions and legal and practical solution implemented. Specific funding should be directed to groups particularly vulnerable to discrimination including women, Aboriginal people, the elderly, people with mental or physical disabilities, youth and migrants, to ensure they can challenge housing discrimination effectively.
100. The Special Rapporteur urges the federal authorities to adopt an official definition of homelessness and to gather reliable statistics in order to develop a coherent and concerted approach to this issue. This should be fully inclusive of women’s, youth’s, and children’s experiences of and responses to homelessness.
101. Canada should adopt a coordinated national strategy for reduction of homelessness that links the short-term measures (such as supports and temporary shelter for the homeless) with longer-term measures (to ensure the availability of permanent, affordable housing, along with income and employment supports).

⁴⁹ United Nations Human Rights Council. *Report of the Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-discrimination in This Context, Miloon Kothari: Addendum Mission to Canada (9 to 22 October 2007)*, 2009. <http://www2.ohchr.org/english/issues/housing/visits.htm>. The footnotes in the original have not been included here.

102. Reducing homelessness and the number of people living in inadequate housing requires Canada to adopt a comprehensive and coordinated national poverty reduction strategy. Whilst three provinces have already taken important steps in this direction, the federal government should also be active in this area. This must include a review of the income available through social assistance and minimum wage in light of actual housing costs and a timetable for ensuring an adequate income to cover housing costs.
103. In view of the issues faced by women in regard to discrimination and inadequate living conditions as well as income disparity between men and women, the Special Rapporteur recommends that the mandate and funding of the Status of Women Canada (SWC) be fully reinstated including funding for advocacy for women's equality.
104. Sufficient income and housing assistance should be ensured to allow mothers to secure adequate housing and maintain custody of their children.
105. Federal and provincial governments should develop a comprehensive and coordinated housing strategy based on a human rights approach, in collaboration with Aboriginal governments and communities, to address effectively their responsibility to ensure adequate housing for on and off reserve Aboriginals.
106. In reserves, there is a need to commit funding and resources to a targeted Aboriginal housing strategy that ensures Aboriginal housing and services under Aboriginal control.
107. Authorities should genuinely engage with Aboriginal communities to resolve as soon as possible land claims such as in the Lubicon region so that housing problems can be resolved on a longer-term basis. In the meantime urgent steps should be taken to improve housing and living conditions regardless of the status of the land claims. Until a settlement is reached no actions that could contravene the rights of Aboriginal peoples over these territories should be taken. In that regard, a moratorium should be placed on all oil and extractive activities in the Lubicon region until a settlement. Moreover, activities of private companies on Aboriginal lands—regardless of the status of the claim—should be carried out only with consultation and approval of all Aboriginal and concerned communities. The Special Rapporteur reaffirms the importance of accountability of private actors and calls for respect for human rights in their activities, policies, and projects.
108. Federal, Provincial, Aboriginal and municipal governments should undertake gender-based analysis of Aboriginal housing concerns that is culturally relevant and developed with the participation of Aboriginal women.
109. Aboriginal women must have effective participation in decision-making—at all levels, and Aboriginal women with disabilities. For example, equitable representation of all Aboriginal women in modern day treaty negotiations and agreements could ensure that shelter and housing needs of Aboriginal women are adequately considered.
110. Implementation of matrimonial real property legislation aimed at addressing current inequalities faced by Aboriginal women living on reserves should be complemented by effective concomitant non-legislative changes such as access to justice initiatives.
111. Vancouver Olympic officials, and other authorities, need to implement specific strategies on housing and homelessness that do not rely on criminalization of poverty, and to commit funding and resources to support their targets, including the construction of 3,200 affordable homes as set out by the City of Vancouver as its minimum requirement for social sustainability and echoed in community Olympic consultation processes. The social development plan should be designed and implemented with public participation, and progress should be independently monitored.

APPENDIX FIVE: BILL C-304: A NATIONAL HOUSING STRATEGY FOR CANADA

2nd Session, 40th Parliament,

57-58 Elizabeth II, 2009

HOUSE OF COMMONS OF CANADA

BILL C-304

An Act to ensure secure, adequate, accessible and affordable housing for Canadians

Whereas the provision of and access to adequate housing is a fundamental human right according to paragraph 25(1) of the *United Nations Universal Declaration of Human Rights*;

Whereas, in 1976, Canada signed the *International Covenant on Economic, Social and Cultural Rights*, a legally binding treaty committing Canada to make progress on fully realizing all economic, social and cultural rights, including the right to adequate housing;

Whereas the enjoyment of other human rights, such as those to privacy, to respect for the home, to freedom of movement, to freedom from discrimination, to environmental health, to security of the person, to freedom of association and to equality before the law, are indivisible from and indispensable to the realization of the right to adequate housing;

Whereas Canada's wealth and national budget are more than adequate to ensure that every woman, child and man residing in Canada has secure, adequate, accessible and affordable housing as part of a standard of living that will provide healthy physical, intellectual, emotional, spiritual and social development and a good quality of life;

Whereas improved housing conditions are best achieved through co-operative partnerships of government and civil society and the meaningful involvement of local communities;

And whereas the Parliament of Canada wishes to ensure the establishment of national goals and programs that seek to improve the quality of life for all Canadians as a basic right;

Now, therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

SHORT TITLE

Short title

1. This Act may be cited as the *Secure, Adequate, Accessible and Affordable Housing Act*.

INTERPRETATION

Definitions

2. The definitions in this section apply in this Act.

"accessible housing"
« *logement accessible* »

"accessible housing" means housing that is physically adapted to the individuals who are intended to occupy it, including those who are disadvantaged by age, physical or mental disability or medical condition, and those who are victims of a natural disaster.

"adequate housing"
« *logement adéquat* »

"adequate housing" means housing that is habitable and structurally sound, and that provides sufficient space and protection against cold, damp, heat, rain, wind, noise, pollution and other threats to health.

"affordable housing"
« *logement abordable* »

"affordable housing" means housing that is available at a cost that does not compromise an individual's ability to meet other basic needs, including food, clothing and access to education.

"Minister"
« *ministre* »

"Minister" means the Minister responsible for the Canada Mortgage and Housing Corporation.

NATIONAL HOUSING STRATEGY

National Housing Strategy to be established

3. (1) The Minister shall, in consultation with the provincial ministers of the Crown responsible for municipal affairs and housing and with representatives of municipalities and Aboriginal communities, establish a national housing strategy designed to ensure that the cost of housing in Canada does not compromise an individual's ability to meet other basic needs, including food, clothing and access to education.

Financial assistance

(2) The national housing strategy shall provide financial assistance, including financing and credit without discrimination, for those who are otherwise unable to afford rental housing.

Requirements

(3) The national housing strategy shall also ensure the availability of housing that

(a) is secure, adequate, affordable, accessible, and not-for-profit in the case of those who cannot otherwise afford it;

(b) reflects the needs of local communities, including Aboriginal communities;

(c) provides access for those with different needs, including, in an appropriate proportion, access for the elderly and the disabled, and reasonable design options;

(d) uses design and equipment standardization where appropriate to accelerate construction and minimize cost;

(e) uses sustainable and energy-efficient design;

(f) includes not-for-profit rental housing projects, mixed income not-for-profit housing cooperatives, special-needs housing and housing that allows senior citizens to remain in their homes as long as possible;

	<p>(g) includes housing for the homeless;</p> <p>(h) includes provision for temporary emergency housing and shelter in the event of disasters and crises; and</p> <p>(i) complies with standards for the maintenance of existing housing stock or for the construction and maintenance of new housing and appropriate health, security and safety standards.</p>
Priority	<p>(4) The national housing strategy shall ensure that priority in the provision of secure, adequate, accessible and affordable housing shall be given to</p> <p>(a) those who have not had secure, adequate, accessible and affordable housing over an extended period;</p> <p>(b) those with special housing requirements because of family status or size or because of a mental or physical disability; and</p> <p>(c) those who have been denied housing as a result of discrimination.</p>
Implementation of national housing strategy	<p>4. (1) The Minister, in consultation with the provincial ministers of the Crown responsible for municipal affairs and housing and with representatives of municipalities and Aboriginal communities, shall encourage and promote a coordinated approach to the implementation of the national housing strategy and may provide advice and assistance in the development and implementation of programs and practices in support of the strategy.</p>
Measures may be taken	<p>(2) The Minister, in cooperation with the provincial ministers of the Crown responsible for housing and with representatives of municipalities and Aboriginal communities, may take any measures that the Minister considers appropriate to implement the national housing strategy as quickly as possible.</p>
Conference to be held	<p>5. (1) The Minister shall, within 180 days after the coming into force of this enactment, convene a conference of the provincial ministers of the Crown responsible for municipal affairs and housing and of representatives of municipalities and Aboriginal communities in order to</p> <p>(a) develop standards and objectives for the national housing strategy and programs to carry it out;</p> <p>(b) set targets for the commencement of the programs referred to in paragraph (a); and</p> <p>(c) develop the principles of an agreement between the federal and provincial governments and representatives of the municipalities and Aboriginal communities for the development and delivery of the programs referred to in paragraph (a).</p>
Report	<p>6. The Minister shall cause a report on the conference, including the matters referred to in paragraphs 5(a) to (c), to be laid before each House of Parliament on any one of the first five days that the House is sitting following the expiration of 180 days after the end of the conference.</p>

APPENDIX SIX: HOUSING-RELATED RESEARCH AND POLICY WORK FROM THE WELLESLEY INSTITUTE

Report	Authors	Summary
Critical Characteristics of Supported Housing: Findings from the Literature, Residents and Service Providers August 2009	Bonnie Kirsh, Rebecca Gewurthz, Ruth Bakewell, Brenda Singer, Mohamed Badsha, Nicole Giles	This report lays the foundation for the development of principles that can be used to guide supported housing programming and that can continue to be examined in future research. It also provides a set of key characteristics critical to supported housing that can be used by supported housing programs to modify and evaluate their current programs and in the development of new housing programs.
Download the report here	http://www.wellesleyinstitute.com/files/Critical%20Characteristics%20of%20Supported%20Housing.pdf	
Towards Effective Strategies for Harm Reduction Housing July 2009	Fred Victor Centre and Jim Ward Associates	The project's purpose was to identify promising practices for successfully housing people who are using substances, through a harm reduction approach. This was accomplished through an investigation of Fred Victor Centre's shared accommodation housing program, a literature review, and interviews with other housing providers.
Download the report here	http://www.wellesleyinstitute.com/files/Towards_Effective_Strategies_for_Harm_Reduction_Housing_report_final.pdf	
Keeping the Homeless Housed: An Exploratory Study of Determinants of Homelessness in the Toronto Community July 2009	Action Consulting	This research explores alternatives to shared housing as a transitional strategy through a harm reduction approach that views chronic homelessness as a health and housing problem. This research proposes to address the lack of data using qualitative methods. The identification and description of determinants of homelessness provides a conceptual framework for understanding why and how certain initiatives and policies may succeed and others may fail.
Download the report here	http://www.wellesleyinstitute.com/files/Keeping%20the%20Homeless%20Housed%20final%20report.pdf	
Not for Lack of Trying: Barriers to Employment and the Unrealized Potential of Psychiatric Survivors Living in Boarding Homes May 2009	The Ontario Council of Alternative Businesses (OCAB)	The aim of this community-based research project was to engage Habitat tenants, both as researchers and as participants in focus groups, to provide qualitative evidence that would help make the case for greater resourcing of the boarding home sector in the area of employment. The research found that while an overwhelming number of tenants want to work, they are confronted with a number of systemic and personal barriers that make this goal next to impossible.
Download the report here	http://www.wellesleyinstitute.com/files/Not%20for%20Lack%20of%20Trying%20report%20final.pdf	

Report	Authors	Summary
Homelessness – Diverse Experiences, Common Issues, Shared Solutions: The Need for Inclusion and Accountability October 2008	Izumi Sakamoto, Erika Khandor, Aisha Chapra, Tekla Hendrickson, Julie Maher, Brenda Roche and Matthew Chin	This report brings together the findings and recommendations from eight community-based, arts-informed research studies on homelessness in Toronto. These studies represent the voices of individuals who are affected by homelessness and multiple issues of marginalization. In the life stories of these individuals, a diversity of experiences and identities emerge. While the studies featured in this report focused on different groups of people and used different research methods, the participants in these projects identified many similar issues and common experiences about homelessness.
Download the report here	http://www.wellesleyinstitute.com/files/Homelessness_DiverseExperiences_SharedSolutions_FINAL_LowRes.pdf	
Invisible Men: FTMs and Homelessness in Toronto June 2008	The FTM Safer Shelter Project Research Team	This report contributes to the growing body of knowledge regarding equitable access to services for transgender people. The ultimate goals of this project are to document the experiences, needs, and concerns of Female-to-Males (FTMs) in Toronto at risk for homelessness; to document the input, feedback, and concerns of stakeholders within the shelter system; to develop a collaborative project that would facilitate dialogue between all stakeholders to strategize and identify achievable solutions to the challenges that FTMs face in the shelter system; to build community-based research capacity within FTM communities; and to dramatically improve access to safer shelter for FTMs in Toronto.
Download the report here	http://wellesleyinstitute.com/files/invisible-men.pdf	
The Street Health Report 2007 Research Bulletins: 1: Homelessness & Hepatitis C May 2008 2: Women & Homelessness June 2008 3: Homelessness & Crack Use October 2008 4: Homelessness, Mental Health & Substance Use April 2009	Street Health	The findings of the bulletins are from a research study conducted in the winter of 2006/07 by Street Health on the health status and access to health care of homeless people in Toronto. A representative, random sample of 368 homeless adults was surveyed about health and access to health care at 26 different shelters and meal programs across downtown Toronto.
Download the report here	http://www.wellesleyinstitute.com/research/affordable_housing_research/research-bulletins-from-street-health/	
We Are Neighbours: The Impact of Supportive Housing on Community, Social, Economic and Attitude Changes May 2008	Alice de Wolff and the Dream Team	This report explores the relationship between supportive housing and the surrounding neighbourhood, and the inevitable issues of community safety, cohesion, and property values. It offers an invaluable community-based view of the impact of supportive housing on the surrounding neighbourhood, with key findings and recommendations.
Download the report here	http://www.wellesleyinstitute.com/files/weareneighbours.pdf	

Report	Authors	Summary
Private Personal Care: Homes and the “Hardest to House” February 2008	Toronto Christian Resource Centre (TCRC)	This report surveys the housing history of tenants in private boarding homes and examines the level of care and support in these homes. The report found that the housing history of these tenants did not show a pattern of evictions and the TCRC were very surprised to find little evidence of non-profit housing in the tenants’ past.
Download the report here	http://wellesleyinstitute.com/files/e-2007-05-29.pdf	
Wellesley Institute National Housing Report Card February 2008	Michael Shapcott	A review of federal and provincial funding of housing. The Report Card 2008 reveals that the federal government and eight of the thirteen provinces and territories have failed to meet the commitments for new housing funding that they made in November 2001.
Download the report here	http://www.wellesleyinstitute.com/files/winationalhousingreportcard.pdf	
The Street Health Report 2007 September 2007	Street Health This report was prepared by: Erika Khandor and Kate Mason	This report provides a comprehensive overview of the physical and mental health, well-being, access to health care, and daily realities of homeless people in Toronto. The study found that the health and access to health care of homeless people is very poor and has gotten worse over the past 15 years.
Download the report here	http://wellesleyinstitute.com/files/a-2005-06-07.pdf	
Coming Together: Homeless Women, Housing and Social Support February 2007	Izumi Sakamoto, Josie Ricciardi, Jen Plyler, and Natalie Wood	This is an arts-based community research project exploring how women and transwomen who are marginally housed build support networks with each other in order to survive. The research team collected interview data, and identified key themes that were then explored in the art-making process with other women/transwomen at drop-in centres across the city.
Download the report here	http://wellesleyinstitute.com/files/a-2005-06-005.pdf	
Effects of Housing Circumstances on Health, Quality of Life and Health Care Use for People with Severe Mental Illness: A Review April 2007	James R. Dunn and Tania Kyle	This paper is a systematic review of published empirical studies that investigated the relationship between housing-related independent variables and health-related dependent variables. Clearly defined epidemiological criteria were used to assess the strength of evidence of the selected studies.
Download the report here	http://wellesleyinstitute.com/files/e-2004-03-008.pdf	

Report	Authors	Summary
The Blueprint to End Homelessness in Toronto 2006	Michael Shapcott	The Blueprint and the detailed policy framework offer more than 100 pages of information including current data on housing and homelessness in Toronto, a review of Toronto's housing history going back to 1918, and a ward-by-ward review of housing, homelessness, and poverty.
Download the report here	http://www.wellesleyinstitute.com/news/affordable-housing-news/the-blueprint-to-end-homelessness-in-toronto/	
Failing the Homeless: Barriers in the Ontario Disability Support Program for Homeless People with Disabilities June 2006	Street Health Community Nursing Foundation	This report describes the experiences of homeless people with disabilities who could not access the Ontario Disability Support Program (ODSP). It identifies key barriers and delays in the ODSP system and makes a number of recommendations to help ensure that homeless people with disabilities can access the ODSP benefits they are entitled to. It also highlights gaps in the overall disability benefits system.
Download the report here	http://wellesleyinstitute.com/files/a-2003-09-235.pdf	
Building Healthier Urban Communities: National Research Conference on Homelessness February 2006	Canadian Conference on Homelessness	One of the main objectives of the conference was to unite and integrate the diverse set of researchers, practitioners, and relevant individuals and groups involved in issues of homelessness, both nationally and at the local level.
Download the report here	http://wellesleyinstitute.com/files/e-2003-12-020.pdf	
The Impact of Supportive Housing: Neighborhood Social, Economic and Attitude Changes March 2005	The Dream Team Participatory Research Group	The goals of the project were to build research skills in the research team and develop a proposal on social housing. The research team was unique because it included people living with mental illness.
Download the report here	http://wellesleyinstitute.com/files/e-2004-03-033.pdf	
Street Health Pilot Study October 2004	Street Health Nursing Foundation	The purpose of the research project was to identify research priorities within the community of homeless and under-housed people in Southeast Toronto.
Download the report here	http://wellesleyinstitute.com/files/e-2003-12-025.pdf	



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