

Housing Justice: A Human Rights Approach

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Abstract—Access to affordable, safe, and adequate housing is a hallmark of a just society, and lack of such housing has become a key social justice issue globally. Our paper focuses on how effective policy development can ensure a more equitable delivery of housing resources that focuses on a just housing allocation: adequacy, affordability, and security of tenure. We seek to address how government intervention, public/private partnerships, and citizen engagement can combine to overcome the barriers to the development of affordable rental housing for those of very low- and modest income. Using Vancouver, British Columbia as a case study the paper theorizes an approach that seeks strategies for social change and how to operationalize such an approach within the complexity of governments in a federal state. The paper concludes with a discussion on how housing needs to be reframed within a larger understanding of our rights as citizens.

Keywords— Housing justice; Social Sustainability, Equality; Urban Citizenship

INTRODUCTION

UNIVERSAL access to affordable, safe, and adequate housing is a hallmark of a just society, and lack of such housing has become a key social justice issue globally. This paper has as its focus an examination of this issue—and the current crisis around it—within the context of Canada, generally, and, specifically, employs a lens that looks to how the issue is shaped and experienced within one of Canada's largest cities: Vancouver, British Columbia. This angle of analysis employs a critical politics of the local, understanding the urban context to be a key site of struggle over social and economic rights—including the right to housing—in the developed neo-liberal state. Canada, as a constitutional federal state, nonetheless requires that this analysis be layered by how other levels of government overlay the urban landscape. Our paper thus catalogues the complex politics and practices of federalism that provide the legal and policy framework for urban housing issues while situating the claim to housing justice at its most immediate and relevant scale—the city.

Using the example of Vancouver, British Columbia, the paper accordingly theorizes an approach that seeks synergy on a practical level between these alternate strategies for social change and how to operationalize

such an approach within the complex of governments of a federal state. Vancouver is an important case study as, within Canada, the city functions as a concentrated site of the range of housing issues most other urban centres in Canada experience. The lack of urban housing justice is present within Vancouver in particularly acute forms.

It is our argument that a multi-scalar approach is required to address the issue of housing inadequacy that currently dominates Canadian urban political agendas. Moreover, a nuanced understanding of issues of citizenship and its connection to space at the local level must inform more practical and programmatic policy efforts at higher levels of government. Our paper focuses on how effective policy development can ensure a more equitable delivery of housing resources—one that focuses on key features of a just housing allocation: adequacy, affordability, and security of tenure. We seek to address how government interventions can overcome the barriers to the development of affordable rental housing for those of very low and of modest income. These interventions are intended not just for government action but for inducements to encourage the building of affordable housing by the private and non-profit sectors to address housing. Our task is to urge that the state be put back in the picture of addressing effectively and fairly housing issues. Thus, we cast our discussion as one about human rights—the right to housing—in order to be able to insist upon state obligation and accountability at this front of social justice. We employ a human rights framework in order to capture key elements of political struggle. Claiming an interest as a right demands the following: government attention; state accountability; non-instrumentalization; and, enforceability. Rights are powerful currency—signalling uncontested entitlement and attention. Critically, recognition of a rights demands an accountability metric—a means of measuring, enforcing, and noting recognition. Typically, rights claims demand response and cast state responsibility to do so.

There are a number of distinctive parts to this paper. The first section provides an overview of the issue of adequate housing as it is configured in Canada, with a focus on how the issue is revealed in Vancouver. This

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discussion entails an overview of housing data across Canada. It also provides a more in depth glimpse of Vancouver as a city struggling with concentrated and intense issues of social and economic injustice. This injustice plays out in particularly acute and pointed ways in relation to housing access and housing justice. Part II broadens our discussion, recounting current understandings of and debates around urban community and social justice struggles as they are enacted in the city. We thus engage with the range of politics known as “the right to the city” and try and think through how such theory might enlighten urban justice struggles in Canada, and in Vancouver particularly. Connected to this discussion is consideration of how notions of citizenship employ useful reminders of civic organization—both socially and geographically—in this struggle over the city. Part III returns to the policy track, detailing trends in national housing policy in Canada. While the Canadian national government has, in the past, been heavily involved in the provision of a range of housing tenure types, current policies rely almost exclusively on the private market for housing delivery, and are directed at encouraging home ownership. These policies have resulted in a severe unmet demand for long-term rental options and widespread conditions of unaffordable home ownership. Part IV focuses on urban policy in Vancouver specifically, locating more local approaches to housing within the federal framework of national and provincial jurisdiction. Finally, our conclusion identifies a range of possible responses to Vancouver’s housing crisis that pull on prior observations about politics and policy.

I. THE NATIONAL AND LOCAL STORY: VANCOUVER, CANADA.

The delivery of adequate housing is an increasing challenge for many national and local governments. In many jurisdictions, housing prices have risen faster than income, resulting in an “affordability gap.” Households are spending a larger share of their disposable income on housing, many beyond what is economically sustainable. The widening economic gap between high income and low income earners has been exacerbated by the reduction of public funding for programs offering housing assistance to the low and middle income groups and to those living in poverty.

There is an increasing gap between the cost of housing and the incomes earned by lower and middle class people. Because of this there is a substantial market

failure with respect to the needs of low- to middle-income families such as service workers and the essential workforce such as police, firemen, nurses, teachers, etc. This trend has been reported in numerous countries, and concerns have been raised about the limits to policies that rely almost solely on the private sector to provide affordable homeownership and rental housing [1] [2].

As of the 2006 Census, nearly one quarter of Canadian households spent 30 per cent or more of their gross household income on housing according to Canada Mortgage and Housing Corporation. In 2009, 13.5% households were in “core housing need” (that is, occupying housing that falls below any of the dwelling adequacy, suitability or affordability standards and needing to spend 30% or more of their gross income to pay for alternative local market housing that meets all three standards) up from 12.3% in 2007.¹ Over one-quarter (28.2%) of renter households were in core housing need compared to 5.9% of owner households. Canada’s homeless population has grown dramatically [3] with estimates varying between 150,000 and 300,000 people living in shelters or unsheltered. A number of factors are cited for these statistics: a rise in housing costs; lack of appropriate government policy; too few new low-income rental units built; low rental vacancy rates; and urban population growth. The rise in homelessness is significantly linked to incomes growing slower than the cost of living, resulting in inability to afford housing [4](Laird 2007).

Aboriginal communities have some of the worst housing in Canada. Aboriginal people are homeless more than other groups and housing both on- and off-reserve is in dire need of attention. There are approximately 63,870 Aboriginal households residing off-reserve in BC, of which more than 28% are in “core housing need.”² On-reserve housing is often poorly constructed and maintained. The provision of on-reserve housing cannot keep up with the growth of the First Nations population.³

¹ Canadian Housing Observer 2012. Ottawa ONT: CMHC. <http://www.cmhcschl.gc.ca/odpub/pdf/67708.pdf?fr=1361203918515>

² Catherine Palmer & Associates. 2007. “Aboriginal Housing in British Columbia: Needs and Capacity Assessment - Final report.” BC Office of Housing and Construction Standards: Victoria, BC. March 31. <http://www.housing.gov.bc.ca/pub/AbHousingNov2007.pdf>

³ Evaluation, Performance Measurement, and Review Branch, Audit and Evaluation Sector. 2010. “Evaluation of INAC’s On-Reserve Housing Support.” Indian and Northern Affairs Canada: Ottawa

British Columbia has the least affordable housing market in Canada. Over one-third (37.7%) of renters and almost one-fifth (19.2%) of homeowners in the British Columbia pay more than 30% of their income for shelter.⁴ In Metro Vancouver, this is more acute: over two-fifths (44%) of renters paid more than 30% of their household income in rent, while more than one in five (22%) paid more than half their income in rent. These figures are roughly similar for owner households carrying a mortgage (39% paid more than 30% of their income in mortgage interest and other major payments associated with ownership, and 18% more than half their income), although owners also benefit from the capital gains associated with rising home values.

The percentage of households in core housing need (i.e. more than 30% of income on housing) is up substantially. In 2009 BC had the largest percentage of those in core housing need at 17.1% (an increase of 3.4% from 2008) in Canada followed by Ontario at 15.4%.⁵ Urban households that rented continued to be more likely to be in core housing need than those that owned their housing. Vancouver and Toronto had above-average incidences of core housing need in 2009 at 20.5% and 17.8%. More affordable units are needed to accommodate population growth with the number of households in core need growing while the construction of these units stagnating.⁶

The city of Vancouver was ranked in 2012 as the 2nd worst in the world for homeownership affordability (Hong Kong was the most unaffordable and Sydney, Australia ranked third) [5]. It takes 9.5 times the median household income of \$65,200 to afford the median home of \$621,300. Rental vacancy rates in Vancouver are among the lowest in Canada – 3.4% in BC and 2.6% in Vancouver in April 2012 [6]. The secondary market is the main source of new rental accommodation in the Vancouver CMA with more than half of renters in Vancouver in secondary rental units.⁷ Investor-owned

condominiums (which occupy the higher end of the rental apartment market) make up about one-quarter of condominium ownership, with an estimated 90% of those on the rental market.⁸ In 2011 Vancouver has the highest average rent for a two-bedroom unit (\$1,237) in Canada.⁹

In a growth economy there is a demand for more housing which drives up the cost of housing if the supply is limited. Economic growth creates more demand for limited assets of developable land and servicing capacity. In the City of Vancouver, the inability to increase developable land limits housing development and increases land costs. For the last few years, property value gained around 10%+ per year, and income gained around 3% per year. Economic growth is creating increased housing pressures due to population increase, loss of affordable rental units and rising labour costs as developers must compete for a relatively finite number of skilled workers.¹⁰

Further, the market is not building a full spectrum of housing. From 2001 to 2006 represented the slowest growth in the Vancouver region's housing stock since the early 1970s and the stock of rental housing declined by over 10,000 units during that period. Vacancy rates in British Columbia were among the lowest in Canada (2.3% in April 2009 in urban British Columbia centres).¹¹ The vacancy rate of the Vancouver Census Metropolitan Area (CMA) in April 2009 was 1.9% (it was 0.9% in April 2008).¹² The secondary market is the main source of new rental accommodation in the Vancouver CMA with more than half of renters in Vancouver in secondary rental units.¹³ Investor-owned condominiums (which occupy the higher end of the rental apartment market) make up about one-quarter of condominium ownership, with an estimated 90% of those on the rental market.¹⁴

Lack of affordability goes beyond people in extreme poverty. It has become acute for those of moderate to middle income including middle-income families, young

ONT. Sept. 29. http://www.afn.ca/uploads/files/policy_forum/ncr-%233242612-v4-on_reserve_housing_report_sept_24_2010.pdf

⁴ 2006 Census Housing Series: Issue 3 – The Adequacy, Suitability, and Affordability of Canadian Housing, 1991 – 2006. Socio-Economic Series 09-006. February 2009. Ottawa ONT: CMHC.

⁵ Ibid.

⁶ BCNPHA. 2012. "Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need – British Columbia to 2036." Vancouver, BC: BCNPHA. September. http://www.bcnpha.ca/media/BC_Need_and_Demand_Reports/15_Greater_Vancouver_120921.pdf

⁷ http://www.cmhc-schl.gc.ca/odpub/esub/64487/64487_2009_B01.pdf

⁸ Ibid.

⁹ CMHC. 2012. "Canadian Housing Observer 2012". <http://www.cmhc-schl.gc.ca/odpub/pdf/67708.pdf?fr=1361203918515>

¹⁰ This has been lessened somewhat by current global economic conditions.

¹¹ http://www.cmhc-schl.gc.ca/odpub/esub/64487/64487_2009_B01.pdf

¹² Ibid.

¹³ Ibid.

¹⁴ Ibid.

adults in entry-level jobs and seniors including service workers, teachers, accountants and the police. For example, over half of Metro Vancouver police (with a before tax income of \$63,000/yr.) live south of the Fraser River; 450 live in Langley Township; only 18% live in Vancouver, resulting in long commutes and the difficulty in attracting police to higher priced communities.

While Vancouver has the highest real estate prices in Canada, it ranks 6th from the bottom in Statistics Canada list of median family incomes. The city with the most expensive real estate has one of the lowest median family incomes in Canada. The Median Vancouver household income in 2009 was \$58,200 with middle-class singles and families ranging in income from \$35,000 to \$69,000 per year.

The median Vancouver house price in 2009 was \$540,900. In April 2010 the average detached house in Metro Vancouver was \$663,000; in Vancouver's Westside it was \$1,936,000; and in Vancouver Eastside, \$799,000. The household income required to buy a median priced home was \$135,000 with 10% down payment. Home ownership is now consuming more than 70% of typical household's pre-tax income.

II. URBAN THEORY: THE RIGHT TO THE CITY

Our theoretical and normative framework employs a housing justice lens, specifically the values of sustainability, equality, and citizenship inform this examination. Thus the paper engages with ideas around the shaping of a just urban geography, urban citizenship of diverse and marginalized groups, and effective, local action. Housing justice is the socially and environmentally fair and just distribution of housing benefits in a society. It reframes the provision of housing within a larger understanding of our collective rights as citizens to the city and the processes of urbanization [7]. A right to the city articulated by Lefebvre [8] and many others is far more than access to resources. It is the right to exercise power over urban life and to live in dignity [9]. Following from this, the just city concept attempts to define a harmonious and just urban form based on the principles of equity, diversity and democracy [10].

The "right to the city" bespeaks a general entitlement to shape and occupy the city in ways reflective of diverse needs and circumstances. David Harvey in an influential *New Left Review* article describes this as "the right to change ourselves by changing the city" [7].

Formulation of such a collective right rests on the understanding that it is through the city—the process and outcomes of urbanization—that we "make...ourselves" [6]. Many struggles around urban justice are attempts to "reshape the city in a different image" [6], to rethink the "ideals of urban identity, citizenship and belonging" [6]. These are claims to urban citizenship—to inclusion, justice, and respected identity as part of a civic population. It is "a political proposal for change" [11].

French urbanist Henri Lefebvre's 1996 essay, *The Right to the City*, serves as inspiration for this idea of civic struggle. The city is an *oeuvre*, or a work, reflective of practices of inclusion and exclusion, and of legitimized and illegitimated actors. And the notion of the right to the city, in the words of Isin, is "the right to claim presence in the city, to wrest the use of the city from privileged new masters and democratize its spaces" (Isin 2000, at 14). It is, simply, the right not to be marginalized in the city's governance structures and in relation to the development and use of the spaces of the city [12]. It is a claim to a "city of centrality"—where diverse groups are included in core processes and structures, recognized as central to the city's constitution [12]. While the politics of a right to the city have not been fully mapped out—the idea has not been sufficiently articulated by theorists—the notion of the right to the city perhaps offers "promise as a way of responding to the problem of urban disenfranchisement" [13]. It is a conceptual device for thinking about the importance of the urban environment to the justice in our lives and to how the salience of the notion of rights can invoke that importance.

Central to such a conceptualization is consideration of how allocation of property shapes the social relations of the city. Academics point to "a spatial concentration within cities of a new urban poverty" [14]. After all, "cities are part of a larger society...their spatial form is inter-related with the economic, social, cultural, and political structures of the society within which they exist." [14]. These broader power relations manifest in urban space [15]: "[s]ystems and structures of inequality become entrenched and reproduced in the actually existing world" [15-16]. Thus, to understand the inequality and the hierarchies of power manifest in Canadian society, in Vancouver particularly, it is important to think about the pattern of built structures, the organization of public and private spaces in the city, and the distribution of people among these buildings and

spaces.¹⁵ Politics takes place in spaces and the material shaping of the city, through the built environment and its articulation of public and private spaces, is crucial to political processes and outcome.

Interesting parallels stand between how social theorists think about the construction of social differences and how one might understand the shaping of geographies. Melissa Gilbert, for instance, argues that just as race and gender, as categories of identity, must be understood through the lens of nonessentialist epistemology—“we can most usefully understand ‘race’ and ‘gender’ as processes whereby people become racialized and gendered” [16]—so too must “space and place’ be seen as produced by political, social and economic processes [16]. Space is constituted through social structures and, in turn, itself constitutes social structures: “places [result] as processes of social relations rather than as bounded enclosures, and [have] multiple meanings and identities.” [16] This insight helps link focused struggles around housing and use of public spaces to the larger political struggles taking place in the city.

The discussion of housing as a human right illustrates the spatialization of rights—many specific and traditionally formulated rights exist in and are recognized through spatial, geographic ordering [12]. Resolution of the issues faced by the rights claimants in these cases involves thinking “spatially about questions of citizenship, democracy, politics, and (in)justice.” [17]. City spaces are the sites for articulation and struggle over “identity politics, citizenship, and alternative political agendas” [12]. Allocation of space communicates moral and political judgments [18]. Thus, “citizenship rights and urban space are produced in relation to each other” [12]. Rights claims not only entail a claim for metaphorical political space but also, often, for material or physical space. Rights open up space—clearly a kind of metaphorical room for assertion and attentiveness to interests and claims, but also many rights demand access to physical, material space. Rights

¹⁵ Gilbert asserts that “[p]overty practices are not only socially constructed but also spatially constructed.” Melissa R. Gilbert, “Identity, Space, and Politics; A Critique of the Poverty Debates” in John Paul Jones, Heidi J. Nast and Susan M. Roberts. eds., *Thresholds in Feminist Geography: Difference, Methodology, Representation* (Lanham, MD: Rowman & Littlefield Publishers Inc., 1997) 29, at 42.

represent a “moment in the production of space—especially material, physical space” [19]. Demanding rights is often a “critique of human geography.”¹⁶ The struggle for rights “*produces* space” [19] The uses at issue change what the meaning of the space at issue is and how that space folds into community memories, associations, and understandings.

A right to housing has an ethical basis in principles of justice and the recognition of the central role of housing in people’s physical and emotional lives and as the basic building block of social and economic security [20]. As a central feature of citizenship, access to housing raises issues around health, environment, and social inclusion. In a society where there is housing justice there would be a clear set of government programs, strategies and tax incentives to encourage the delivery of affordable housing and a fair allocation of benefits between different segments of the population to ensure that people are safely, adequately and affordably housed.

How can we determine what is fair and just? One way of doing this is by examining who is benefitting from government dollars and who is not – who are the winners and losers in housing expenditures. In a society where there is housing justice there would be a clear set of government programs, strategies and tax incentives to encourage the delivery of affordable housing and a fair allocation of benefits between different segments of the population.

III. POLICY HISTORY

The focus of this paper is on national policies, but, in reference to a federal state such as Canada, it is necessary to have this discussion in the larger context of provincial and municipal roles as well. Like many federal systems, accountability and responsibility are untidily assigned; all levels of government are inclined to shift blame for affordable housing problems onto the other levels of jurisdiction. While spending more than 30% of gross household income on housing is the conventional threshold for indicating stress related to housing costs, housing affordability varies considerably between locales. Several interrelated factors contribute to the affordability of housing: income, housing costs, cost and availability of credit, household demographics,

¹⁶ *Ibid.*, at 29, quoting Dubord

employment and labour conditions and housing supply.¹⁷ The interaction of housing prices, net household incomes, interest rates and mortgage lending criteria also determines affordability.¹⁸

Canada ranks alone among G-9 nations as a country with no national housing strategy. Yet, Canada is a country with a significant housing crisis. The numbers of homeless, of Canadians living in core housing need, and of Canadians unable to find adequate housing are staggering, given the wealth and level of development of the country.

The federal, provincial and municipal governments along with the private and non-profit sectors have an essential and complementary role in the Canadian housing system. In the past, the federal government used new housing construction to stimulate the economy and played an active role in funding affordable housing for those not able to access the market and encouraging private investment in rental units. The federal government invested significant resources in non-profit social housing for people on low income that is owned by government, a non-profit organization or a co-op.

This role ceased in the early 1990s, when the Federal government reduced spending and made agreements with the Provinces on housing responsibilities. Today the primary role of the federal government is to use its regulatory powers to provide stability in sources of capital for housing.¹⁹ CMHC supports homeownership in the private market largely through providing mortgage insurance; permitting the use of Registered Retirement Savings Plan (RRSP) as down payment (maximum \$25,000) through the Home Buyers' Plan (HBP); and the First Time Home Buyer's (FTHB) Tax Credit (up to \$5,000).²⁰

In addition, federal operating agreements of existing social units built in the last 50 to 25 years are set to expire. Without federal government subsidies units will not be able to be maintained and rents will not be able to be kept at their low levels.²¹ Over 40,000 units in BC could be affected.

While most provinces have followed the federal lead and cut funding, the Province of British Columbia does continue to provide social housing. The focus is on funding and policy attention for those most vulnerable and in need of housing particularly seniors and those who otherwise would be homeless.²² This is not meeting the demand for those who are at risk of homeless, mainly low-income families. Affordable housing for homeowners is addressed through the use of property tax assistance and deferment programs.²³ Municipalities in British Columbia have no official jurisdiction over the provision of housing. Because they are responsible for land-use planning and the regulations associated with it such as zoning, property taxation and land development, they do, however, play an important indirect role in the provision of housing. They are increasingly feeling the pressure to respond to unmet housing needs in their communities with the limited resources and regulations that they have.

IV. VANCOUVER POLICY

The City of Vancouver is trying to address housing and homelessness by providing emergency shelters and building supportive housing.²⁴ Concerned that the city is losing families of low to moderate incomes (ranging from \$21,500 to \$86,500) initiatives are being introduced to increase the supply and diversity of affordable housing, protect existing social and affordable rental housing, and renew and expand the rental stock.²⁵ These include releasing city-owned land for affordable housing, implementing an Interim Rezoning Policy that

¹⁷ Centre for Housing Research: Aotearoa New Zealand (CHRANZ). October 30, 2006. Affordable Housing in New Zealand Fact Sheet Prepared for the National Summit – Affordable Housing, Wellington, NZ. <http://www.chranz.co.nz/>

¹⁸ Bluestone, Barry, C. Euchner and G. Weismann. 2000. *New Paradigm for Housing in Greater Boston*. Boston MASS: The Center for Urban and Regional Policy Northeastern University (Sept.) <http://www.curp.neu.edu/pdfs/housing.pdf>

¹⁹ CMHC. Canada's Economic Action Plan Offers Incentives for Homeownership. http://www.cmhc-schl.gc.ca/en/co/buho/buho_008.cfm

²⁰ Ibid.

²¹ O'Brien, Carole. 2011. "Fast Facts: The expiration of operating agreements in social housing: The beginning of the end?" June 5. <http://www.policyalternatives.ca/publications/commentary/fast-facts-expiration-of-operating-agreements-social-housing>

²² Housing Matters BC <http://www.housingmattersbc.ca/>

²³ B.C. Ministry of Finance, Property Taxes. www.sbr.gov.bc.ca/individuals/Property_Taxes/property_taxes.htm

²⁴ Vancouver's Housing and Homelessness Strategy, 2012-2021 <http://vancouver.ca/people-programs/vancouvers-housing-strategy.aspx>

²⁵ Mayor's Task Force on Housing Affordability. 2012. <http://vancouver.ca/your-government/mayors-task-force-on-housing-affordability.aspx>

increases affordable housing choices in Vancouver's neighbourhoods, and evaluating the City's rental protection regulations.

However, the kind of housing being built now that purports to be social housing is not addressing the needs of the very low income. This housing is mainly provided by developers as part of agreements with municipalities that allow developers to build higher densities in exchange of providing this housing. Often this housing is rented at rates beyond what low income people can afford.

V. CONCLUSION: WHAT NEEDS TO BE DONE

Recognizing the difficulties of allocating government funding when there is a myriad of priorities and of jurisdictional powers, we seek to identify the points where the most effective change can occur through policy development and legal action. An important first step to address what is seen as a housing crisis in some parts of Canada is to implement at all levels of government housing strategies appropriate to each jurisdiction. Cities need housing tactics; provinces must have housing stratagems; and, the federal government must implement a national housing strategy. Efforts are underway to bring about both provincial and federal commitments to formal housing strategies. For instance, a coalition of housing advocacy groups and individuals is engaged before the Ontario Court of Justice in challenging under the *Canadian Charter of Rights and Freedoms* the absence of a housing strategy at both the Ontario provincial government level and the national government level. This is the case of *Tanudjaja v Canada et al.* There is, also, a private member bill currently before the House of Commons in Ottawa that, if passed, would commit the government to developing a national housing strategy. This bill, *Bill C-400, an Act to ensure secure, adequate, accessible and affordable housing for Canadians*, has passed first reading and would require the federal government to implement a housing strategy marked by recognition of the human right to housing and requiring measurable goals and timelines.

These efforts—both legal and political—may well result in either forcing or persuading various levels of government to have a housing strategy. But, after this critical first step, the challenge becomes what each level of housing strategy should have as concrete content. Specific policy and programme content is left up to the

government; success of either the legal action or the passing of Bill C-400 mandates only that governments have some measures. The challenge of thinking of what these measures should be—separate from the preliminary demands for any measures at all—is significant and complex.

For example, a national housing strategy would need to include all sectors of the housing market, employ a broad range of policy levers that influence local and national programmes, and involve both long and short term solutions. Federal access to revenue allows the national government through its spending powers to have substantial impact on setting national standards of housing access and adequacy. Provincial governments have key roles to play in orchestrating the building of social housing and providing renters with both adequate housing income and protections. Municipal governments set housing conditions through zoning, taxation, and maintenance powers. Thus, the range of measures is possible is wide, and the need for action and coordination strong.

So what can be done? First, we must recognize that beyond the need for social housing for the poor, there is a separate problem of affordability for working people of modest incomes. British Columbia is not alone in facing a significant and growing affordability problem for middle- and low-income households. A scan of other countries and Canadian provinces reveals a number of innovative models and tools [21].

Demand-side financial tools can be used to augment the purchasing power of individuals on the open market either through asset building, housing assistance from employers or shared-equity ownership arrangements. Supply-cost savings tools provide affordability gains in the design and construction process. Building a home incurs many different costs: land, materials, labour, parking requirements, administrative fees and financing all contribute to the overall cost of building a home. Relaxing regulations and providing tax incentives encourage the private sector to build affordable housing, something that the current housing market prohibits.

Housing options such as co-operatives, co-housing and life leases are not necessarily more affordable than conventional housing, but demonstrate alternative housing types and living arrangements, particularly for seniors who may be looking to move from their single-family homes. Because land will remain as the most

expensive piece in the housing equation, land distribution tools such as land leases and Community Land Trusts (CLTs) are used to retain land in the public interest with restricted appreciation.

All levels of government have significant roles to play in the realization of housing affordability, ranging from the strategic to the provision of financial inducements like forgivable loans tied to meeting rental and tenant income maximums. It is the concerted efforts of government, and the private and non-profit sectors that are needed to start building new relationships to the provision of housing that ensures affordability for future generations. Finally, housing needs to be reframed within a larger understanding of our rights as citizens. Providing safe, affordable housing is socially and environmentally just within a society that values all of its citizens.

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