



Housing Justice Canada

Addressing the issue of housing access and affordability in Vancouver.

Housing Justice: Building a National Strategy

Friday, February 22, 2013

8:30 a.m. – 1:00 p.m.

Faculty of Law

Allard Hall, University of British Columbia

Summary of Key Themes and Issues Identified

Workshop Rationale and Format

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 our country. Clearly, an immediate step to addressing this crisis is to implement at all levels of government appropriate housing strategies. Cities need housing tactics; provinces must have housing stratagems; and, the federal government must implement a national housing strategy.

Given these conditions, this workshop focused on the prospect of a national housing strategy and what the federal government can and should do about ensuring the access of all Canadians to adequate housing. The underlying question was: How should the federal government use the opportunity of a national housing strategy to realize housing rights and appropriate housing strategies for its citizens?

This 1/2 day workshop was thus a visioning session on the contents of a national housing strategy. The first portion of the workshop was comprised of presentations of examples of housing policies from other countries, of the limits and possibilities on housing policies due to the Canadian federal structure, and of multimedia narratives involving creative assessments of, and solutions to, housing issues. The second part of the workshop started with a panel discussion among interdisciplinary, national and local, housing experts. This panel was followed by breakout groups where participants, with facilitators and recorders, discussed models and strategies that offer strong potential for advancing housing justice in Canada. The closing of the workshop was a presentation of the key ideas from each group.

The intention was to bring together academics, community advocates, government planners and policy experts, landlord representatives, legal experts, and individuals with direct experience of housing issues. The 27 participants were from a broad range of stakeholder groups with representatives from the private, non-profit, and public sectors, as well as academics, and representatives of community groups and advocates for housing rights (see Appendix I for list of participants). This dynamic and productive mix allowed

for shared expertise, thoughtful cross-fertilization for thinking about both definition and resolution of housing issues, and catalytic efforts to engender pragmatic solutions and responses.

The following are the key themes, issues, and ideas generated at the workshop.

1. Need for Cultural Shifts in Expectations about Delivery of Housing and Assumptions about Government Spending on Housing.

- Federalism and Federal Spending Power. Beyond healthcare, which has a dedicated and conditional federal transfer of funds, the attitude is very restrictive with respect to federal involvement in and shaping of housing programmes at the provincial level. This was not always the case. The difficulty is to make arguments that work within the rationale of a decentralized reading of the *Canada Act 1867 (BNA ACT)*.
- The life cycle of the housing continuum should be critically articulated and integrated with the demographic continuum (i.e., Students, homeless youth, young families, seniors, etc.)
- Question the aspiration of home ownership as an embedded value. The philosophical debate needs to be about how to achieve security without compromising the needs of future generations. The shift needs to be from everyone aspiring to own a home to how we can ensure everyone is adequately and affordably housed. Currently, only 2/3 of Canadians are adequately and affordably housed.
- Create ways to give incentives to the private sector to provide affordable housing.
- Recognize that the provision of housing is imperative for the economic vitality of the country.
- Recognize and focus spending at the municipal levels. Both the federal and provincial governments have cut back on social programme spending. Municipalities are increasingly the site of effective or possible housing programmes. In some provinces they managing housing, welfare etc. and are realizing they have the opportunity to integrate all these programs. The federal government needs to recognize this new role for municipalities and focus spending allocations at the municipal level.
- CHMC is generating revenue on private housing investments through mortgage insurance but allows public housing investments to erode. Where should public funding go? Should the emphasis be on affordable housing even if such a focus produces a lower number of units?

2. The Process of Developing the National Housing Strategy needs to be:

- Broad-based;
- Inclusive;
- Address equity issues;
- Consultative;
- Accountable.

There is no shortage of policy proposals. The problem is about practical application of these policies and the existence of political will to implement.

3. National Strategy must deal with complexity of jurisdictional and special status issues, such as Quebec and Indigenous Communities.

4. Policy Development needs to address the Real Needs of Canadians.

- Policies should articulate and act on a priority for supporting the poorest, most vulnerable (“bottom up”). Attention should also focus on housing strategies that meet middle class needs.
- Whenever a strategy is designed, equity should be a central focus. A central question should be: “what is the effect on equity in the population?” or “how are those at different income scales going to be affected by the [proposed] policy?”
- Housing needs must be separate and distinct from medical/mental health needs but there should be collaboration and advocacy between the various providers of other services affected by housing issues (i.e., child protection, health care).
- Affordability needs to be defined geographically and in context. Need to address the question: “affordable for whom”? That is, affordability is a complex and contextual assessment.

5. Current Federal Policies and/or Programmes that need to be Extended, Expanded and/or Strengthened.

- Federal transfer payments to provinces regarding housing should be standardized and funding should be used for targeted housing programs.
- Federal Mortgage support and subsidies for non- or limited equity and non-profit housing need to be continued.

6. Previous Federal Policies and/or Programmes that should be Reintroduced.

- The cooperative housing model and the idea that collective ownership creates social and financial equity should be reinstated. Thus, the co-operative housing program cancelled by the federal government in the 1990s needs to be reintroduced, expanded and strengthened. New models such as rental co-housing need to be introduced.
- Federal Tax-inducements to build more MURBS (Multiunit Residential Buildings)

7. New Policies and/or Programmes that the Federal government should Implement.

- Federal Tax policy redesigned so that reduced emphasis on home ownership and tax spending in support of this model of housing. This includes sharpening capital gains taxes for homeowners.
- Attention should be paid to the vulnerability of tenants in REITS (Real Estate Investment Trusts), as opposed to traditional landlords. Policies are needed to address this, since REITs seem to be capturing a growing share of the rental market.
- The Federal government has control over immigration policy and the temporary foreign workers and live-in caregivers programs but is not accountable to ensure that these

- people are adequately housed. Federal policy should be expanded to cover this aspect of the circumstances of these workers and temporary residents.
- Policies and strategies that reduce the role of speculation in the housing market (i.e., not having tax-easements on second properties).
 - A national infrastructure program that addresses urban infrastructure deterioration and includes allocations for rehabilitating urban housing.
 - Flexible federal policies and programs that guarantee loans to address the deterioration of non-profit housing infrastructure
 - Encouragement of provincial governments to insure that rent increases indexed to CPP for seniors.
 - In expensive, unaffordable markets like Vancouver, building new, targeted supply – and maintaining existing units in good condition - should be prioritized over demand-side policies like rental subsidies which drive demand in already overheated rental markets. If federal governments provide construction financing, municipal governments could contribute by providing land.

8. Unique opportunities the Federal Government have for addressing housing issues.

- Credit diversification.
- The US *Community Reinvestment Act* would be a good program to follow. Here in Canada the Federal government does not have to administer such a programme; it should just set clear objectives and principles and provide funding.
- Social enterprise is a business model that, besides financial outcomes, delivers some social benefit. Examples have been shown that government could play a role in the development of social enterprises by underwriting private sector loans, such as “a social impact bond” that is done in the UK. The rationale is that it will get government investment in innovative programs that the governments would otherwise not invest in.
- BC Housing currently has a Home Adaptations for Independence program that encourages independent living especially for seniors who have assets too large to qualify for “affordable housing.” The Federal government could create a similar program for more seniors.
- The Federal government could create more female-specific funding that will provide more housing programs for youth and women.

9. The role the Federal government should play in encouraging/assisting provincial and municipal governments to address affordable housing.

- There needs to be recognition of the federal role in housing, rather than trying to download this responsibility to the provinces and municipalities.
- Creation of national standards regarding landlord/tenant issues and rent regulation guidelines. This is needed to educate both landlords and tenants.
- Raising federal minimum wages across the country.
- Advocating for taxation streams (i.e., renovation incentives for landlords and homeowners).

10. Policies/programmes in other jurisdictions that look promising for implementation at the national level in Canada.

- 1% of the GNP should be spent on affordable housing programs.
- Coordination between CPP and alternatives for seniors; co-ordination with long-term care facilities. Encouraging provinces to do this through spending powers.
- SAFER – Shelter Aide for Elderly Renters (Subsidy for 60+)
- Tax incentives specifically for workforce housing. In the US there are examples of subsidizing through taxes. Canada had MURB, the multiple unit residential building program which provided tax incentives to high income earners to build housing. The Department of Revenue could take a role in setting these programs up.
- Co-financing is happening at UBC with co-development where people financially commit early which lowers the cost for developers. There is a requirement that people can only sell to other faculty and staff members.
- Vancity second mortgages create affordable housing units and if a non-profit does it, they get equity to build more housing. The key thing is that they are not able to sell it into the open market.
- Whistler Housing Authority is a good model.

11. Strategies and pragmatic approaches that might aid in seeing change at the federal level.

- In terms of the economic argument, we should lead with our values. Most Canadians are horrified that people die on the street. There is research looking at homeless people who have HIV Aids and the amount of time these individuals spend in the Emergency Room which is a huge expense. In some cases, this is costing \$400,000 a year compared to providing affordable housing which would be \$30,000. There is a clear argument that everyone with AIDs should have housing. The problem is jurisdictional because healthcare, the police and court system are under the provinces.
- So many people view home ownership as their retirement plan, maybe we should be looking at pensions more.
- We need to be talking about how we retire with dignity. In the 1940s, 50s and 60s there was a huge debate about health care which created the Medicare system. We need a national debate that will move us from a perception that we providing handouts to lazy people, to focuses on the public good of secure housing.
- We need to look at housing integrated with transportation.
- We need to link employment and housing, given the supply shortages of skilled people.
- We need to demonstrate and make more visible the innovations that are occurring in housing
- We need to create a framework that presents the issues and problems and can gain interest at the federal level.
- We need to empower communities to solve their problems.
- Currently, there is finger pointing between different levels of government. We need cooperation.
- We need to build more of the right kind of housing in the right places.

- Don't think the future is going to replicate the past. We have a different economy and demographics. New solutions need to be developed. We are not asking for 1970s infrastructure building.

Overall Strategic Next Steps

- The ultimate goal to get a national housing strategy implemented. What are the steps between creating the movement, building consensus, and getting implementation (i.e. social media mechanisms, National Housing Day, education campaign, Youth Philanthropy Campaign)?
- There needs to be critical mass of action. We've had ideas on what needs to be done to address affordable housing for 20 years and there is just no receptor site to plug these things into. How can we identify our best opportunity for receptors?
- Need champions who understand the issues and can connect.
- Need to build political momentum around affordable housing.
- Need to do research that looks at examples from other places and maps affordability in Canada.
- Need to evaluate dollars invested by government– legacy funding, community reinvestment act, transfer payments, reinstituting criteria and conditions leading to national standards with outcome measures for accountability.
- Development of targeted programs and accountability.
- Indexing federal income insurance programs (CPP, EI.)
- Insured mortgage insurance program: stabilizing homeownership – CHMC providing liquidity to private system, taking on risk and giving it to Canadian public.
- Don't just ask for money, but communicate solutions, lever solutions – not just direct spending on building, but accountability at all levels – trickle down, complete system of outcomes.
- Political engagement and political force.
- Advocate housing as a human right - discourse and conceptualization framework, accountability part of human rights framework – social justice, across social gradient; equity issues – class, gender, ethnicity – “mainstreaming” – “housing equity lens”.
- Make housing issues visible – talking in unity – different solutions from each community, but unified voices.
- How do we get the MPs engaged – making it a serious election issue?
- Need for data – campaign (social media) – making voices heard; survey approach.
- Housing continuum linked to changing demographics– vocalizing future problems for those who don't see it for themselves yet.
- Being specific, process oriented with a variety of tactics.
- Acknowledging tension urban/rural resource and industry divide.
- Rental housing as investment in the economy – social impact bonds.
- Crowd-funding for housing.

- Immigration – reconceptualising immigrants and indigenous.

Future Directions

- Dependent on Bill C400.
- Focus should be on capturing and delivering the conversation where it needs to be heard.
- Direct political attention - talk to politicians; during campaign, as well as newly elected to mobilize the issue.
- UPR (Universal Periodic Review) as opportunity – chance to expose reality, but also to drive change.
- Canadian Federation of Municipalities opportunity to strategize – FCM intervention? Municipal leadership – agenda for Metropolitan mayors.
- Communicating solutions – Strategic, emerging opportunities, leverage media.
- Engage with Aboriginal communities at all levels.
- Collaborate: Canadian Alliance to End Homelessness, Homelessness Research Network.