



Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities on Federal Housing Investments

Social Housing and Human Rights (SHHR) is a group of organizations and individuals concerned about the lack of deeply affordable rental housing and supports for low-income individuals and families. In November 2023, we officially launched the SHHR Campaign focused on education and advocacy leading to an expansion of **social housing - that is public, non-profit, and co-op owned housing for low-income renters where rents are set at less than 30% of household income, or social assistance housing allowances, in perpetuity.** Information about our campaign is available at www.moresocialhousing.ca.

SHHR began its work in the fall of 2022 with a small group of organizations and researchers. Throughout 2023, we synthesized the vast amount of research on housing precarity and found consensus that the decades long and current approach of relying on the private sector to solve all housing issues has not worked. We concluded that non-market housing owned by public, non-profit, and co-op sectors with rents geared to income must be an essential component of Canada's response to the housing crisis, yet it continues to be largely ignored.

In April 2023 over 100 researchers and advocates representing all provinces and territories attended The Social Housing and Human Rights Conference at the Canadian Museum for Human Rights in Winnipeg. Participants recognized the many strategies that need to be implemented simultaneously to meet housing needs, including demand-side strategies like rental assistance, rent regulations, and wrap-around supports and services for tenants. There was overwhelming agreement on the need to prioritize government action to expand and protect the social housing supply, and recognition that this was one critical strategy for which there was no focused campaign at the national level. Those in attendance collaborated on the development of a [national call to action](#) that would be used to mobilize social housing advocates across Canada to call on the government of Canada to invest in social housing.

Since launching the SHHR campaign, support for this call to action continues to grow from coast to coast to coast. **Experts, advocates, and people with lived experience around housing insecurity and homelessness from across the country agree that the federal government, in collaboration with governments across the country, must prioritize the expansion and maintenance of social housing.**

Decommodification of housing to secure the right to housing

Experts across Canada and internationally agree that the financialization of housing is a root cause of the housing crisis. Financialization is the practice of treating housing as a commodity to

be traded and profited from, rather than a right to be guaranteed.¹ Private equity firms, real estate operating companies, real estate investment trusts, asset managers and institutional investors like pension funds attempt to maximize profits of residential real estate. These actors are playing a growing role in the housing market. Their business model often relies on the displacement of lower income tenants in favour of higher income tenants through unaffordable rent increases and renovictions.² There has been a significant shift in Canada's housing system where affordable housing stock has been targeted as an asset class for wealth and investment. History has shown us clearly that affordable housing will not be created by a market that seeks to profit from housing. Today, for every affordable housing unit built through federal and provincial investments, 15 private affordable units are lost.³ Government action and inaction have reinforced the shift toward the financialization of rental housing.⁴

The recent National Housing Council panel on financialization highlighted, “how several decades of underinvestment in non-market rental housing has decreased the availability of housing that is best positioned to support populations in greatest need.”⁵ According to the OECD, only 4% of the housing stock in Canada is made up of “social housing” compared to the OECD average of 7%. The OECD defines social housing as “residential rental accommodation provided at sub-market prices and allocated according to specific rules rather than market mechanisms.”⁶ The vast majority of these units are supplied by non-market housing providers.⁷

The good news is that government action can address and counteract the financialization of housing and its impact on the housing crisis. It begins with a strong federal government role in funding social housing. This is the key to addressing the human right to housing. Federal housing funding should be allocated in line with the right to adequate housing as outlined in the *National Housing Strategy Act*. This means significant investment in expanding and maintaining public, non-profit and co-operative housing where rents are set at less than 30% of household income, rather than continued subsidization of the private sector.

Defining social housing in relation to affordable housing

SHHR's definition of social housing includes two main components. The first describes who owns the housing. Social housing exists outside of the market and cannot be used for speculation or to generate wealth. It can be owned by public, non-profit or co-op housing

¹ Adapted from remarks by Leilani Farha, former UN special rapporteur on the right to adequate housing. Online: <https://www.ohchr.org/en/special-procedures/sr-housing/financialization-housing>.

² Martine August, “The Financialization of Multi-Family Rental Housing in Canada: A Report for the Office of the Federal Housing Advocate” (The Office of the Federal Housing Advocate, June 2022).

³ “Why Canada Needs a Non-Market Rental Acquisition Strategy. May 2020 | Focus Consulting Inc.,” accessed April 17, 2024, <https://www.focus-consult.com/why-canada-needs-a-non-market-rental-acquisition-strategy/>.

⁴ “Review Panel - The Financialization of Purpose-Built Rental Housing” (National Housing Council, May 2024), <https://nhc-cn1.ca/news/post/the-review-panel-on-the-financialization-of-purpose-built-rental-housing-submits-report-to-the-minister->

⁵ Ibid.

⁶ “Affordable Housing Database - OECD,” accessed May 30, 2024, <https://www.oecd.org/housing/data/affordable-housing-database/>.

⁷ Ibid.

providers. It cannot be owned by private housing providers. Agreements between governments and the housing provider limit how the property can be used, and provide subsidies tied to the unit to ensure housing providers offer rents that are geared to household income or set at social assistance housing allowances for those who are eligible.

The second component of the definition describes how rents are set. The Canada Mortgage and Housing Corporation (CMHC) considers housing to be affordable if it costs less than 30% of a household's total income before taxes. In most provinces and territories social housing ensures affordability by setting rents at less than 30% of household income or at social assistance housing allowances. In provinces like Quebec, social housing costs less than 25% of household income and this must be maintained. Social housing is often targeted at low-income renters and people experiencing homelessness.

Social housing is different from affordable housing which varies in definition across governments and funding/financing programs. These definitions don't often align with CMHC's definition that uses 30% of before tax household income. Affordable rents are typically set to be more affordable than market housing, but are still often unaffordable (according to the CMHC definition) to lower-income households. For example, the federal government's Affordable Housing Fund sets affordability criteria at 70% of median market rent. In Winnipeg, this is approximately \$880. However, Winnipeg's lowest-income households (bottom 20%) can only afford rents of \$510-\$820 per month.⁸ The federal government's Apartment Construction Loan Program (ACLP) sets affordability criteria at below 30% of the median total income of all families for the area. This measure is deeply flawed because it disregards income disparity between renters and homeowners. The median income of homeowners in Canada is almost twice that of renter households. The result of using total income of all families as a measure of affordability is that rents can be higher than average market rents. For example, Globe and Mail reporters learned that a 270 unit building in Winnipeg, which received an \$86 million loan through the ACLP, reports to have average affordable rents at \$2,018 per month. This is almost \$600 higher than the average market rent of \$1,427 for a two-bedroom apartment in a purpose-built rental building in Winnipeg.⁹ **Social housing is the only housing designed to be affordable to individuals and families with low incomes and therefore critical to ending homelessness and housing insecurity.**

Expanding and preserving the social housing supply requires capital investments for construction so new housing can be built, and for acquisition so existing properties can be purchased and re-purposed/renovated as needed. New and existing social housing supply also requires investments in ongoing subsidies to support the costs of operating the housing while charging rents geared to income. Operating costs may include services and programs that

⁸ Carter, T., Janzen, T., McCullough, S., Shirliffe, R., & Sinclair, E. (2020). City of Winnipeg comprehensive housing needs assessment. Institute of Urban Studies, University of Winnipeg. <https://legacy.winnipeg.ca/ppd/Documents/CityPlanning/Housing/ComprehensiveHousingNeedsAssessmentReport/Comprehensive-Housing-Needs-Assessment.pdf>

⁹ Younglai, R., Anderssen, E., Wang, C. Ottawa is funding affordable rental projects that aren't affordable. Globe and Mail, April 12, 2024. <https://www.theglobeandmail.com/canada/article-ottawa-affordable-rental-housing/>

support tenants who live within the property. Finally social housing requires ongoing capital investments for the purpose of maintaining the quality of housing and preserving the stock. Canada is losing social housing units as a result of expiring operating agreements and inadequate investments in the maintenance of existing properties, among other factors. We must maintain what we already have if new units are going to increase the overall stock of social housing. The federal government must work with other levels of government to develop social housing programs that cover all of these costs. Capital programs will not produce social housing if they are not accompanied by ongoing operating subsidies.

The following sections highlight some of the main federal government investments in social housing between 1960 to the present. It shows that **the most significant and comprehensive federal government investments in social housing were made between 1950 and 1985. Since then the federal government has invested very little in social housing, focusing instead on market housing and affordable housing programs that produce housing unaffordable to low-income renters and people experiencing homelessness. The lack of investment in social housing over the last 40 years has contributed to the housing affordability and homelessness crisis we are experiencing today.**

Federal investments in social housing (1949 - early 2000s)

Canada has a strong history in building and sustaining social housing. Between the passing of the National Housing Act in 1949 to the mid-60s, Canada made large scale investments in public housing. Financed with the provinces, 14,314 public housing units were built. These units provided a mix of below market affordable rents and deeply affordable rents geared to income.¹⁰ In addition, municipalities and non-profit organizations were supported to build limited dividend housing, similar to non-profit housing today.¹¹

A second public housing wave took place between 1964 to 1973 with an average of 16,000 public housing units built per year. In contrast to the period described above, almost all units produced during this period provided rents geared to income.¹² CMHC offered provincial housing corporations a 50/50 cost share for operating costs and subsidies.¹³

In the 1970s, the federal government partnered with provincial governments to support non-profit and cooperative housing development with funding that ensured a portion of units would provide rents geared to income.¹⁴ Most non-profit housing created after 1986 focused on

¹⁰ Suttor, Greg. *Still Renovating: A History of Canadian Social Housing Policy*. Montreal; Kingston; London; Chicago: McGill-Queen's University Press, 2016

¹¹ "Social Housing as a Human Right: A Housing Primer" (Manitoba Research Alliance, 2023), <https://mra-mb.ca/wp-content/uploads/Social-Housing-and-Human-Rights-Conference-Primer-small.pdf>.

¹² Suttor, Greg. *Still Renovating: A History of Canadian Social Housing Policy*. Montreal; Kingston; London; Chicago: McGill-Queen's University Press, 2016

¹³ "Social Housing as a Human Right: A Housing Primer" (Manitoba Research Alliance, 2023), <https://mra-mb.ca/wp-content/uploads/Social-Housing-and-Human-Rights-Conference-Primer-small.pdf>.

¹⁴ Suttor, Greg. *Still Renovating: A History of Canadian Social Housing Policy*. Montreal; Kingston; London; Chicago: McGill-Queen's University Press, 2016

those in core housing need and only provided rents geared to income.¹⁵ Public and non-market housing were key parts of a broader housing strategy that supported the growth of housing and apartment stock more widely.

Strong federal government support for social housing ended in the 1990s and has never returned. The government stopped funding new social housing units in 1993 and cut housing funding to provinces and territories. This resulted in a growing homelessness and affordable housing crisis that endures today.

The federal government re-entered the housing sector in the early 2000s through the Affordable Housing Initiative (AHI) in a more limited, market driven way. The AHI did not prioritize non-market housing with deeply affordable rents geared to income. Instead, it supported both non-market and for profit housing developers to produce housing with below market affordable rents for a minimum of 10 years. Weak affordability criteria meant the program did little to meet the housing needs of low-income renters and people experiencing homelessness. Funding flowed through one-time capital grant funding through 50/50 cost-shared funding agreements with provinces and territories.¹⁶ The AHI did not provide the ongoing operating subsidies required to produce housing with rents geared to income. Most AHI agreements with housing providers have expired, releasing property owners of their obligations to maintain units at below market rents.

Federal investments in social housing from 2006 to 2015

The HUMA Committee has highlighted the period between 2006 and 2015 for its review of federal housing investments. During this period the federal government continued to largely focus on market-based solutions to address the housing affordability and homelessness crisis. Capital funding for non-market housing with deeply affordable rents geared to income was limited and the majority of those funds were allocated to renovating existing social housing.

In the 2005 budget, the NDP negotiated a lump sum of federal affordable housing investments in exchange for supporting the budget. This funding was inherited by a newly elected Conservative government in 2006 and resulted in three funds equalling \$1.4 billion to augment the existing Affordable Housing Initiative, which focused on below market affordable housing by for profit and non-market housing providers. This included \$800 million for the Affordable Housing Trust, \$300 million for the Northern Housing Trust, and \$300 million for off-reserve Indigenous Housing Trust over a 3-year period.

The financial crisis of 2008 resulted in additional federal investments in housing as an economic stimulus. Budget 2009 included over \$2 billion in housing stimulus measures as part of Canada's Economic Action Plan. Half of this funding was spent on renovating and retrofitting existing

¹⁵ Social Housing as a Human Right: A Housing Primer” (Manitoba Research Alliance, 2023), <https://mra-mb.ca/wp-content/uploads/Social-Housing-and-Human-Rights-Conference-Primer-small.pdf>.

¹⁶ Pomeroy, S., Falvo, N. “Housing Policy in Canada under the Harper Regime,” accessed June 13 2024, <https://www.focus-consult.com/wp-content/uploads/2014/07/PomeroyFalvoThe-Harper-Years-ENHR-with-table.pdf>

social housing while the other half was directed toward new construction or renovation of social and affordable housing for targeted groups including seniors, people with disabilities and Indigenous peoples on-reserve.¹⁷ An additional \$1.9 billion was committed over 5 years toward housing and homelessness programs for low-income people. Some of this funding was allocated to the existing Affordable Housing Initiative which was renamed the Investments in Affordable Housing program in 2011 and continued through 2019. As noted earlier, this program did not target non-market housing with deeply affordable rents geared to income. Another portion of the funding was allocated to the long standing Residential Rehabilitation Assistance Program to repair low-income housing more generally.

Combined investments in non-market housing with deeply affordable rents geared to income and below market affordable housing during this period fell far short of what was needed to address the growing housing affordability and homelessness crisis.¹⁸

The National Housing Strategy (2017 and beyond)

The 2017 National Housing Strategy (NHS) represented a historic federal investment in housing that was intended to address housing needs across the housing spectrum. In 2019, the federal government passed the National Housing Strategy Act, which enshrined in legislation the right to adequate housing.¹⁹ The NHS, however, was never brought in line to be compliant with the right to adequate housing as outlined in the Act. Instead, the NHS continues to be criticized for not monitoring whether it is meeting its targets,²⁰ adopting conflicting definitions of affordability,²¹ and primarily supporting profitable companies to build largely unaffordable housing.²²

The NHS was designed to produce very little social housing and has therefore resulted in very little housing accessible to low-income households and to people experiencing homelessness.²³ For example, the Rapid Housing Initiative (RHI) is the only NHS program designed to produce social housing. It is the only program that targets non-market housing

¹⁷ Ibid.

¹⁸“Housing First but Affordable Housing Last,” accessed June 12 2024,

https://policyalternatives.ca/Harper_Record_2008-2015/18-HarperRecord-Doberstein-Smith.pdf

¹⁹ Legislative Services Branch, “Consolidated Federal Laws of Canada, National Housing Strategy Act,” July 9, 2019, <https://laws-lois.justice.gc.ca/eng/acts/N-11.2/FullText.html>.

²⁰ Office of the Auditor General of Canada Government of Canada, “Report 5—Chronic Homelessness,” November 15, 2022, https://www.oag-bvg.gc.ca/internet/English/parl_oag_202211_05_e_44151.html; “The national housing strategy is ‘failing’ despite record investment, federal advocate says,” accessed June 12 2024, <https://www.theglobeandmail.com/canada/article-canada-ottawa-housing-strategy-houle/>

²¹ Carleigh Malanik-Busby and Lisa Barkova, “Federal Program Spending on Housing in 2022,” *Office of the Parliamentary Budget Officer* (Office of the Parliamentary Budget Officer, February 16, 2023), <https://www.pbo-dpb.ca/en/publications/RP-2223-023-S--federal-program-spending-housing-in-2022--depenses-federales-programmes-consacrees-logement-2022>.

²² “What Happened to the National Housing Strategy?: Policy Note,” accessed June 7, 2024, <https://www.policynote.ca/national-housing-strategy/>.

²³ “Analysis of Affordable Housing Supply Created by Unilateral National Housing Strategy Programs: Research Report,” Prepared for the National Housing Council Working Group on Improving the National Housing Strategy (Blueprint ADE and Wellesley Institute, February 4, 2022).

providers exclusively and that sets affordability criteria based on the income of the renter. The most recent NHS progress report shows that of the 226,086 units created through the NHS programs, only 8,832 (4%) were funded through the RHI. Only 10% of funding allocated through the 4 largest programs of the NHS have gone through the RHI. The federal government must dedicate more funding to programs like the RHI that require funds to be used by non-market housing providers to provide units for low-income renters with rents set at less than 30% of household income. It must also partner with other levels of government to ensure programs like the RHI are accompanied by the operating subsidies that are needed to sustain social housing.

The rest of the affordable housing programs under the NHS, like the Affordable Housing Fund (AHF), target for profit and non-profit housing providers, and set affordability criteria based on market rents or median incomes (as opposed to the renter's income). The AHF is the second largest NHS program. A 2022 report found that approximately 50% of units created under this program are unaffordable to middle-income households, and approximately 65% are unaffordable to low-income households.²⁴

The Apartment Construction Loan Program (formerly the Rental Construction Financing Initiative) is the largest NHS program. The bulk of its funding supports for-profit actors in the housing market. Research has shown that this funding has had very limited impact on those experiencing core housing need and homelessness. In fact, one report found only 3% of homes financed through this program met the needs of low-income households.²⁵ Indeed, some NHS programs appear to be exacerbating the severe shortage in the supply of affordable housing relative to private market housing. "(T)hrough the Rental Construction Financing Initiative (RCFI) – a major pillar of the NHS - much funding is directed to financial firms and private sector gain, while creating very little affordable housing."²⁶

Unfortunately, the majority of Canada's current housing investments continue to support market strategies that fail to address the human right to housing. **Canada's NHS will not achieve its important goals to end chronic homelessness by 2030 and remove 530,000 families from core housing need if it does not invest in social housing.**

SHHR Recommendations

There has been a severe lack of federal investment in social housing - that is public, non-profit, and co-op owned housing for low-income renters where rents are set at less than 30% of household income, or social assistance housing allowances, in perpetuity - starting in the early 1990s through to today. This has resulted in the growing housing affordability crisis experienced by low-income renters and people experiencing homelessness across Canada.

²⁴ Ibid.

²⁵ Ibid.

²⁶ "The Financialization of Housing in Canada: A Summary Report for the Office of the Federal Housing Advocate," accessed June 13 2024, https://publications.gc.ca/collections/collection_2023/ccdp-chrc/HR34-7-2022-eng.pdf

Experts, advocates, and people with lived experience around housing insecurity and homelessness from across the country agree that the federal government, in collaboration with governments across the country, must prioritize the expansion and maintenance of social housing in order to address this crisis.

In May 2023, SHHR participants reached consensus on the following call to action:

We call on the Prime Minister and the Minister of Housing, Infrastructure and Communities of Canada to fulfill their legal obligation to realize the human right to housing and:

1. Create a minimum of 50,000 net new rent-geared-to-income social housing units each year for 10 years, starting now. These units should be targeted for those experiencing core housing need and homelessness and have rents permanently set at no more than 30% of household income or social assistance housing allowances.
2. Invest in the acquisition, construction, operation, and maintenance of new and existing public, non-profit, and cooperative-owned housing that meets the unique and varied requirements of people experiencing core housing need and homelessness.

This should be achieved in part by:

- I. Redirecting federal housing investments for market housing toward non-market social housing with rents set at less than 30% of household income like the Rapid Housing Initiative.
- II. Targeting the Rental Protection Fund exclusively to non-market housing providers to produce housing with rents set at less than 30% of household income.
- III. Setting aside public land and buildings for non-market housing providers to produce housing with rents set at less than 30% of household income.
- IV. Partnering with other levels of government to ensure all social housing programs include ongoing operating subsidies that ensure rents are permanently set at less than 30% of household income and targeted for low-income renters.

Federal leadership – multi government collaboration

The expansion and preservation of social housing across Canada will require leadership and a significant funding commitment from the federal government. Although provincial and municipal governments are known to push for funding without strings attached, SHHR strongly recommends the federal government do the opposite to ensure the expansion of housing owned by public, non-profit, and co-op sectors with rents set at less than 30% of household income. Provincial, territorial, and municipal levels of government all have important roles to play in the expansion and preservation of social housing. They must be held accountable for every dollar they receive from the federal government to ensure that social housing is expanded from coast to coast to coast.

Why we are calling for a minimum of 50,000 units annually over 10 years

The federal government has projected the need to expand overall supply by building 5.8 million homes over the next decade (580,000 per year). Because 33.5% of households are renters, 194,300 of this supply should be rental. Approximately one quarter of renters are in core housing need so a minimum of 48,575 (rounded to 50,000) should be at rent geared to income rates affordable to low-income renters. This more than triples the target in the National Housing Strategy (NHS) to build 160,000 affordable homes and redirects the NHS focus from modest affordability to deeply affordable at 30% of household income. This amount is relatively consistent with calls to double the number of social housing units to more closely align with the OECD average.

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Social Housing and Human Rights campaign supporters:

Aboriginal Housing Management Association (AHMA), Accessible Housing Network, ACEF de l'est de Montréal, Action-Habitation de Québec, Advocacy Centre for Tenants Ontario (ACTO), Alliance to End Homelessness in the Capital Region, APMCQ / ACTION location Drummond, Association de promotion et d'éducation en logement, Association of United Ukrainian Canadians - Winnipeg Branch, Autism Alliance of Canada, BC Human Rights Organization, BC Poverty Reduction Coalition, Better Manitoba, Brockville Streetfriends, Canadian Alliance to End Homelessness, Canadian Centre for Housing Rights, Canadian Centre for Policy Alternatives, Canadian Centre for Policy Alternatives - Manitoba, Canadian Housing and Renewal Association, Canadian Housing Evidence Collaborative, Canadian Lived Experience Leadership Network, Carnegie Community Centre Association, Citizens for Public Justice, Comité logement Rosemont, Community Housing Canada, Comox Valley Coalition to End Homelessness, Canadian Union of Public Employees (CUPE), Edmonton Coalition on Housing and Homelessness (ECOHH), Edmonton River Valley Conservation Coalition, Elizabeth Fry Advisory Council, Elle Community Strategies, End Homelessness Winnipeg, End Poverty Regina, Federal NDP Caucus, Fédération des associations de familles monoparentales et recomposées du Québec, Fédération régionale des OSBL d'habitation de la Montérégie et de l'Estrie, First Nation Healing Centre Inc., le Front d'action populaire en réaménagement urbain (FRAPRU), Greater Victoria Acting Together (GVAT), Harvest Manitoba, Healthy YEG, Heartwood Healing Centre, Heritage Housing Cooperative, Hogan's Alley Society, HOME-RL at UNB, Homelessness Services Association of BC, Housing & Homelessness Coalition, Immigration Partnership Winnipeg, Ivan Franko Manor, Jaycees Brantford Non-Profit Homes Corp, Just Recovery Kingston, Kabuki Housing Co-operative, Kingston Encampment Support Network, Maison populaire d'Argenteuil, Make Poverty History Manitoba, Manitoba Association of Newcomer Serving Organizations (MANSO), Manitoba Government and General Employees' Union, Manitoba League of Persons with Disabilities, Manitoba Research Alliance, Marguerite's Place, Meme Tees Messages of Hope, Mount Pearl

Streetfriends, Mouvement d'éducation populaire autonome de Lanaudière, National Indigenous Housing Network, National Right to Housing Network, Neighbourhood Solidarity with Unhoused Neighbours, New Journey Housing, No Clearcuts Kingston, Norfolk Housing Association, North End Women's Centre, Nova Scotia Acorn, Open Heart Arts Theatre, Parkdale Activity Recreation Centre (PARC), PEI Fight For Affordable Housing, POPIR comité logement, Poverty Awareness & Community Action, Poverty Free Thunder Bay, Poverty Reduction Strategy, Prairie Harm Reduction, Providence Centre for Justice, Peace, and Integrity of Creation, Provincial Council of Women Saskatchewan, Rainbow Refugee Society, Rising Star Housing Co-operative, Right to Housing Coalition, Seniors Action Committee Portage Commons, Simon Fraser University, Sixteenth Letter Collaborative, Social Planning Council Kingston & District, Social Planning Council of Winnipeg, Solidarité logement Rivière-du-Loup, St. John's Status of Women Council, Tenants at Risk of Displacement on North Shore of MetroVancouver, The Housing Justice Project, University of Manitoba, University of Winnipeg Faculty Association, University of Winnipeg Urban and Inner-City Studies, Vancouver Community College Faculty Association, West Broadway Tenants Committee, West Central Women's Resource Centre, West Coast LEAF, Westminster Housing Society, Woman Abuse Council of Toronto, Women Transforming Cities, Women's Health Clinic, Women's National Housing & Homelessness Network, Yukon Anti-Poverty Coalition