CHRA ACHRU

Building Housing, Building the Nation:
Toward a National Housing Strategy for Canada

National Symposium, Ottawa, June 21-22, 2004

By Greg Suttor

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1 . <u>Introduction</u>

1.1 The Symposium: Origins and Scope

The Purpose: Housing and Social and Economic Priorities

On June 21 and 22, 2004, over 100 people from across Canada gathered in Ottawa at a symposium on developing a national housing strategy. The event was framed more broadly than many discussions of housing need, program options and political will.

A healthy and prosperous society will not come about without a national housing strategy. An effective "housing system" can meet people's need for adequate and affordable housing but, beyond that, can contribute significantly to health and well-being, strong and inclusive communities, and economic prosperity. An effective housing system includes a well-functioning market and suitable public policy.

The symposium emphasized the "non-shelter outcomes" of housing as a primary rationale for increased public policy attention to housing and public investment in it. This approach implies engaging a wider range of the national community in housing-related research, advocacy, and policy-making.

The goals of the symposium were several. First, to identify more clearly how housing relates to overall social and economic goals. Second, to develop an overall vision for a housing system that can support a socially and economically healthy society. Third, to identify necessary strategic elements and alliances that such a strategy should entail. Finally, to identify and commence steps toward building broader public, corporate and political support for strategic action on housing. The symposium sought neither a specific program proposal nor a political strategy to achieve one.

The Context: Movement on Housing and Social Policy Priorities

Consensus has been growing on the need for a national housing strategy in Canada. Since the last symposium on the subject was held in Ottawa in March 2000, prominent advocates have called for a national housing strategy, contributed analysis and suggestions, or put forward specific proposals. These include the Federation of Canadian Municipalities' *A National Affordable Housing Strategy* (2000); the Caledon Institute's *Toward a Comprehensive Affordable Housing Strategy for Canada* (2001); and David Hulchanski's 2003 report for Canadian Policy Research Networks, *Housing Policy for Tomorrow's Cities* (2003). This period has also seen the proposals of the Toronto City Summit Alliance (2003) including strong federal and provincial housing roles;

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proposals (2004) by the National Aboriginal Housing Association; the Toronto Board of Trade report, *Affordable, Available, Achievable: Practical Solutions to Affordable Housing Challenges*, discussed at the symposium. A bibliography of key publications is included in this report.

In the same period, the federal government, in partnership with provinces and local groups, embarked on three major related initiatives: the National Homelessness Initiative (including the Supporting Communities Partnership Initiative), the Affordable Housing Program and the Urban Agenda.

The symposium was also held at a time when a national agenda on social and urban issues, including housing, had started to take shape. In late 2003, a Cities Secretariat was established within the Privy Council Office. Platforms for the June 2004 election included promises and priorities in a number of social realms, including affordable housing. The Cabinet announced in the summer of 2004 included a Secretary of State for Infrastructure and communities, to support the Prime Minister in those priorities, and a Cabinet Minister with joint responsibility for Canada Mortgage and Housing Corporation (CMHC) and the National Homelessness Secretariat.

This symposium in part sought to build on the growing consensus and new opportunities for affordable housing. Fitting the widening concern, the event involved collaboration with social policy organizations, media and others. But it was intended mainly to contribute a broader and longer-term perspective, a more comprehensive and enduring framework, and to improve connections from housing to non-housing sectors and non-shelter outcomes.

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Research Papers Commissioned for the Symposium
Two research papers were commissioned for the symposium, one by CHRA and the other jointly by CHRA and CCPA. These can be downloaded at www.chra-achru.ca.

Andrew Jackson. *Home Truths: Why the Housing System Matters to All Canadians.* (Ottawa: CHRA and the Canadian Centre for Policy Alternatives, 2004).

Steve Pomeroy (Focus Consulting). *Leaks in the Roof, Cracks in the Floor: Identifying Gaps in Canada's Housing System.* (Ottawa: CHRA, June 2004).

The author of this report acknowledges these reports, and borrows liberally from them as documents that framed the symposium discussions

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The Shape of the Symposium

The day-and-a-half event kicked off with a debate. Presentations on the two background papers helped create a common framework for participants. Speakers explored particular themes or perspectives on the housing system, including children's development, the urban agenda, income security, Aboriginal needs, private and community housing sector roles and outlooks, homelessness and recent experiences with local partnerships.

In the afternoon, participants broke into small groups to discuss weaknesses in the system, outcomes, non-housing sectors involved, improvements needed, and government and sectoral responses required.

This report attempts to draw these many threads into a cohesive fabric. It represents not the *proceedings* of the symposium but a synthesis. The event was structured to yield synergies and interconnections between housing and related policy spheres. As such, points from speakers' presentations are melded in this report, where appropriate, with more detailed arguments from the two background papers; with observations from the rapporteur and closing speakers; and with selections from small group discussions.

At the same time, the report attempts to convey the substance of discussions at the symposium.

This report is organized as follows:

- Section 1 presents some key themes and observations from the opening debate, which set a lively tone and some challenges

- Section 2, "Why the Housing System Matters to All Canadians," covers the subject matter of *Home Truths*, the symposium background paper by Andrew Jackson. Key points from it are rounded out with contributions from conference speakers on related matters. In particular, the additions reflect the speakers' insights on income security, urban competitiveness, Aboriginal issues and children's development, and make reference to the 2003 symposium, *Housing and Health: A Call to Action*.

- Section 3 is built on the second symposium background paper, *Leaks in the Roof, Cracks in the Floor: Identifying Gaps in Canada's Housing System*. It presents a framework that connects housing to non-shelter outcomes. It also summarizes the specific weak areas in Canada's housing system.

  At various points in Sections 2 and 3, the implications for a national strategy are drawn out from the papers, presentations, or discussions.

- Section 4, "Partnerships for Housing," illustrates partnership successes, the roles of different players and the complex connections within and beyond the housing system. Partnerships are discussed in the four categories: private sector, community housing sector,

recent experience with partnerships and partnerships with other (non-housing) sectors.

- Section 5 draws together the main threads from these preceding sections into the rough fabric for a national housing strategy. It includes 10 goals and principles as well as 26 significant elements gleaned from the symposium's papers, speakers and/or discussions.

  The welcome from CMHC and a lunchtime address on developing the New Zealand Housing Strategy are summarized in boxes separate from the flow of the report.

AGENDA
CHRA 2004 NATIONAL SYMPOSIUM
BUILDING HOUSING: BUILDING THE NATION

JUNE 21

| 3:30 – 4:30
4:30-7:00 pm | **Registration Begins**

TOWN HALL PANEL: Two Visions: Balancing the Need for Affordable Housing

WELCOME AND SYMPOSIUM OVERVIEW

Facilitator*: Alex Munter,* Visiting Professor of Urban Studies and Communications, Faculty of Social Sciences of the University of Ottawa, commentator CBC Radio, Radio-Canada and CJOH-TV, columnist Ottawa Citizen.

Session Overview: Two speakers will provide visions of a socially inclusive and prosperous Canada. Their visions will reflect interpretations of prevailing thought on Canada's economic and social structure.

Judy Rebick will provide a Social Policy perspective. Judy is the publisher of www.rabble.ca; the CAW Sam Gindin Chair in Social Justice and Democracy at Ryerson University, Toronto; and the author of Imagine Democracy (Stoddart). During most of the 1990s, Judy was the host of two national television shows on the Canadian Broadcasting Corporation. She is also a former president of the National Action Committee on the Status of Women, Canada's largest women's group.

Dr. Michael Walker will provide a Business Perspective*.* Michel is the Executive Director of the Fraser Institute; a director of several firms and enterprises; Chairman of the |
| | Pacific Academy for Advanced Studies; and the author of many books and articles on economic topics. Prior to joining the Fraser Institute, Michael taught at the University of Western Ontario and Carelton University and was employed by the Bank of Canada and the Federal Department of Finance*.*

In addition to our key speakers, there will be questions from a panel of Canadian housing experts representing the business, government and non-profit sectors. |

7:00 -8:00 pm	Social – wine and cheese

JUNE 22

07:15	Registration begins
08:00	Continental Breakfast
08:30	**<u>Why Housing Matters</u>** Housing issues have been linked to both personal and national health and well being. A sufficient and affordable supply of housing options is necessary to sustain a productive labour force. Safe and affordable housing creates a sense of place and belonging and provides stability for families and individuals. Conversely lack of housing or

	difficulty in accessing and retaining housing has a variety of negative consequences – both at an individual and household level.
	Moderator: *Judy Forrest,* CHRA Research and Policy Committee
	Keynote: Economist *Andrew Jackson,* Research Associate, Canadian Centre for Policy Alternatives will map out the importance and role of housing in Canada's economic and social infrastructure and will provide evidence to show why housing and attention to housing policy matters.
	Commentary Panelists: *Michael Bowman,* Chair, Affordable Housing Task Force, Toronto Board of Trade *Dr. Katherine Covell,* Director Children's Rights Centre University College of Cape Breton.
	Dr. Enid Slack, President Enid Slack Consulting Inc. is an economic consultant specializing in municipal, education, and intergovernmental finance.
	<u>Defining the Problem - Gaps in the Continuum</u> The housing system is a complex and integrated area of activities cutting across jurisdictions and sectors. It is a system, and like any system, is vulnerable to imperfections and gaps. *Steve Pomeroy,* President Focus Consulting will provide an overview of the housing continuum and areas of weakness. This will be followed by an expert panel who will each identify key actions that would help strengthen their part of the system.

	Panelist:
	     ■ *Kristina Johnson*, Director of Sales and Education, Affordable New Home Development Foundation
	
	     ■ *Bill Cameron,* Senior Director General, National Secretariat on Homelessness, Human Resources Development Canada

	- *Al Kemp*, immediate past President Canadian Federation of Apartment Associations - *Linda Ross,* Acting CEO, Aboriginal Housing Management Association
12:15	**Lunch with Keynote Speaker** *Blair Badcock,* Policy Manger, Government of New Zealand will provide share the New Zealand experience of developing a new housing strategy.
1:45 pm	**Defining Priorities for Action** *David Peters***,** Senior Policy Advisor ONPHA (Ontario Non-Profit Housing Association) will synthesize the key areas of weakness in the housing system and continuum, based on views of panelists and delegates.
	Achieving Success Through Collaboration The case for an integrated housing approach depends in multi-jurisdictional and interagency collaboration, often defined as "breaking down the silos". **Moderator:** *Sean Goetz-Gadon*, Special Housing Advisor to the Mayor of Toronto Panelists: - *Alex Ker,* Consultant Supporting Communities Partnership Initiative (SCPI) evaluation - *Edith Cyr,* Coordonnatrice général of Bâtir son quartier - *Michael Mendelson*, Senior Scholar Caledon Institute of Social Policy
4:00 – 5:00 pm	**Housing as Part of the National Vision: Elements of an Integrated National Strategy** This closing session will give delegates and the closing speaker an opportunity to collectively focus on the elements

	of an integrated national housing strategy and identify how to sell the message so that is appeals broadly to the public, corporate Canada and politicians. Moderator: *Joyce Potter***,** President CHRA *Ray Hession,* Chairman of the Board of Governors, Ottawa Hospital; Chairman HLB Decision Economics Inc.; past president and Chief Executive Officer CMHC.

A Federal Welcome

Participants began the second day, the main part of the symposium, with a welcome from Doug Stewart, CMHC Vice President, Policy and Programs. He noted the limited attention given to housing in the 2004 election campaign. He suggested that many Canadians are unaware that one in six households in Canada—1.7 million—is in "core need" and requires housing assistance, or that close to 600,000 households pay more than half their incomes on housing. They may be equally unaware of the housing deficit in our Aboriginal communities—some 20,000 units needed on reserves, with overcrowding linked to high rates of respiratory disease, and off-reserve Aboriginals being twice as likely to need assistance as the rest of the population.

Stewart touched on a number of themes explored later in the symposium. He noted that crowded or unstable housing affects children's achievement at school, and can be a drag on local and national economies. He stated that housing is one of the building blocks of a healthy, prosperous community. If Canadians were more aware of the housing needs of their neighbours, they might support more action to meet them. He encouraged organizations participating in the symposium to spread the word about the critical need for housing.

The full text of Doug Stewart's presentation can be downloaded at www.chra-achru.ca.

1.2 The Challenge of Diverse Views on Housing Policy

The symposium began with a debate between Michael Walker, Executive Director of the Fraser Institute, and Judy Rebick, political commentator, author and publisher of the online *rabble.ca*. Comments from an associated panel are woven through this report.

Walker noted in his opening remarks that Canadians are among the world's best-housed populations. He suggested that households with housing affordability or quality problems might simply be "falling through the cracks" in a basically sound system. Rebick took issue with this point, stating that these problems are systemic shortcomings, created by an economy that provides very low incomes for about a fifth of the population and few affordable market options. She stated that they are systemic because – while housing prices have risen over the past decade – all income gains have accrued to the highest 20 percent of households' income and the bottom 20 percent has lost ground. Walker argued that housing is quite affordable to most of society and housing problems are often the result of poor personal choices in life, affecting mostly unemployed people.

Walker further argued that so diverse a country cannot usefully have a "national" housing policy, and that funding housing in big cities amounts to using one person's tax money to pay for another person to live in an expensive locale. Rebick stated that local problems have many common features and strong connections to national economic and social policy, thus warranting a federal role.

Remarkably, the debaters agreed on one point: that local groups and local communities can best address local problems. But they diverged on whether local action can achieve solutions to match the scale of problems, without substantial public support. Walker pointed to the success of Habitat for Humanity, which, on charitable donations alone, has built several hundred ownership units in recent years, and to the similarly successful building societies of a century ago. Rebick pointed to the non-profit programs of the 1970s and 80s, which used significant public funding and public guarantees on large-scale private lending to create thousands of rental units, and fostered an entire third sector.

Should housing problems be solved by individual and private action, with public programs as a last resort? Walker argued yes, stating that bad public policy is in fact a cause of housing problems and pointing to the de-institutionalization of people with mental illness as an example. He further argued that rent control has been a major disincentive to investment in rental housing, ultimately pushing rents up. Municipal zoning and regulation and restrictions on land supply also contribute to high housing costs.

Rebick argued that public programs are an essential means for democratic societies to pursue common purposes. Recent funding cutbacks demonstrate a retreat from the social purposes underlying previous housing programs. This has combined with market-driven economic policies that favour the upper quintile to exacerbate today's homelessness and extend already long housing

waiting lists. And as for bad policy, the easing of rent controls has not brought the promised pay-off in private rental production.

What did the Walker–Rebick debate contribute to the symposium? It created lively energy among participants and a good place to start the day-and-a-half event. It brought into sharp relief the complex knot of issues that make it difficult to draw media attention. The debaters' final comments affirmed housing as an enduring concern for society. However, they conveyed the issues in polarized political terms, extremes that the political mainstream no longer has to grapple with.

2 . <u>Why the Housing System Matters to All Canadians</u>

Symposium organizers commissioned a paper reviewing current knowledge of the links between housing and social and economic priorities, and articulating their importance. *Home Truths: Why the Housing System Matters to All Canadians* was prepared by Andrew Jackson. Michael Mendelson of the Caledon Institute presented the key arguments to the symposium, on Jackson's behalf.

The paper builds on recent efforts to explore these links, in recent health and housing research, social policy papers and economic analyses. It provides a comprehensive framework, summarized in this section along with related contributions by other speakers at the symposium. It can be downloaded at www.chra-achru.ca.

Housing has big impacts on society. These can be divided into three categories: household income and affordability; social well-being; and the macro economy. Public policy affecting "the housing system" affects all Canadians, even though only about 20 percent of Canadian households either need or receive housing subsidies. One of the symposium's lessons was that we should approach housing not just in terms of that 20 percent but "as a system with an array of interfaces with other policy domains."

2.1 Income and Affordability

Housing affordability problems have been growing for over 20 years

Housing is the largest single household expenditure. Over half of the households in Canada spend a manageable 20 to 25 percent of their incomes on housing. But in the bottom quintile (one-fifth of the households) the average is *one-third* of income spent on housing, and the lower the income, the greater the share spent on housing. Such burdens squeeze out spending on recreation and other quality-of-life purchases; at the extreme they squeeze spending on food and other basics. They impede healthy development and equal life chances for children. This was elaborated in Mel

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Hurtig's book, *Pay the Rent or Feed the Kids*. The title has since taken a twist in the advocacy slogan, "Pay the Rent <u>and</u> Feed the Kids." A slight improvement in the late 1990s does not make up for two decades of deteriorating rental affordability in most of Canada.
Improving housing affordability among low and moderate-income Canadians, therefore, is a critical issue for any national housing strategy and deserves a place in an array of policies.

Homeownership is important in household wealth – and many Canadians are vulnerable

Homeownership and mortgages are large parts of Canada's social institutions and financial system. Policy has favoured homeownership as a foundation for a stable, middle-class society. Housing assets account for one-third of net household wealth (assets minus debt) and two-thirds of household debt. In recent years, we have seen swings in house prices and interest rates dramatically widen or restrict access to homeownership. Public policy decisions – although not usually in "housing policy" – have significant impacts on prices and interest rates.

Current trends pose challenges for continued success in these areas, as they do for social equity. Household asset-building and access to homeownership are very vulnerable to interest rate changes. Total household debt is at historically high levels. Disparities of wealth (as distinct from income) have also widened, most notably in wealth levels of owners versus tenants. The biggest wealth trend is the emerging divide between generations: elderly versus middle-aged versus young. Inheritances are set to play a significant role in access to wealth and to housing, and they are likely to be unevenly distributed – for example, newcomers to Canada and people living outside high-growth city-regions are likely to lose out. The subsidies to homeownership implicit in our tax system may be increasing rather than decreasing inequities of wealth in Canada.

A national housing strategy should start to address household asset-building and vulnerability related to mortgage debt.

Housing trends are fuelling inequities in income and wealth

Income and affordability loom large in the established trend toward a *less* equal society. There was a notable "structural" increase in income inequality in Canada in the past decade, with most total income gain accruing to the top quintile, and absolute declines for the bottom quintile. Declining earnings by young adults has fed into delayed family formation and later home-buying. All this is associated with forces unlikely to shift soon: global economic restructuring and a labour force that is polarized into well-paying and poorly paying jobs. It is compounded by the reduced role of tax policy and income transfers in cushioning those market-driven income trends. Groups most affected include young families, single parent families, newcomers to Canada, and Aboriginals.

Thus housing inequity is not just a matter of passing disadvantage or of happenstance: it is part of a fundamental and long-term issue of increasing social inequality.

Income security and housing affordability have a significant overlap
"Income security system" refers to public transfers such as old age pensions, Employment Insurance, public disability pensions, GST rebate, National Child Benefit, and welfare assistance. This system ensures that no one lives in absolute want, and it lessens the inequities in market income (from employment, business or investment).

Michael Mendelson discussed the intersection of housing policy and the income security system. These two policy fields evolved separately, are administered in "silos," and have different frames of thinking and little dialogue.

Social assistance is arguably the biggest public-sector housing program, if we consider the portion of benefit payments that go to rent. The benefit levels <u>are</u> somewhat geared to rents, as most provinces pay actual rents up to a maximum. Experience with shelter assistance in other countries shows that the main effect is not to help people spend more on rent but to free up income for food and other family needs. In this sense, both rental assistance and geared-to-income rent are income supplements.

Mendelson challenged some common assumptions and posed questions for further study. For example, since rent-related social assistance benefits do nothing to ensure adequate housing stock or supply, is social assistance an ineffective housing program? And the payment of rents up to a maximum is a complex system to administer – could it be simplified? Others asked whether, with rents being the largest component of household spending, income security programs should be more, not less, geared to housing costs?

Mendelson also posed questions for the social housing system. Social housing, unlike social assistance or old age pension programs, is a "lottery." There is a long waiting list of unlucky people, equally as needy as the lucky few who have obtained geared-to-income rent. This offends principles of horizontal equity, or equal treatment of people in similar situations. He suggested that support for a national housing strategy may be stronger if it can be seen to provide equitable assistance to all in need.

In sum, there is a large and ill-examined overlap between housing and income security, and a national housing strategy should contribute to more "strategic" policy coordination.

2.2 Social Well-being

The state of the economy and public policy are major contributors to social well-being. Recent systematic research is bringing out the links between housing and health; housing as a dimension of social inclusion and the impact of housing on quality of life in neighbourhoods, physical access to jobs, stresses on family life, and child health.

We have a growing understanding of the impact of housing on health

Good health outcomes are correlated with higher socio-economic status, and housing is increasingly seen as a mediating variable. In other words, better income and social status gets one better housing and neighbourhood conditions, less stress and more personal stability, and a better environment in which to grow up – all of which gives one better health. There are more direct health impacts from poor or unstable housing – overcrowding, respiratory problems or homelessness, for example. And stable housing supports healthy families and children, as noted below. Moreover, for particular higher-need groups ranging from elderly people to those experiencing serious mental illness, housing and health policies and services must be well coordinated.

As health and housing was the subject of CHRA's 2003 symposium (the report is available for download at www.chra-achru.ca.), neither *Home Truths* nor other elements of the 2004 symposium focused on the increasingly well-understood links between health and housing. The high degree of interconnectedness shows that the policy links between health and housing must be addressed in a national housing strategy.

Neighbourhood quality is important for social well-being

Social equity in cities – avoiding large disparities in living standards and quality of life, and promoting equal life chances – is tied to the state of our neighbourhoods. Jackson cited British housing scholar Duncan Maclennan: "there are "pervasive, important synergies, spill-overs and interconnections between housing, neighbourhoods and communities, and housing policy should be as much about building social capital as physical capital."

Housing price and location and neighbourhood characteristics affect daily life and the raising of children. Panellist Shellie Bird spoke earnestly about the role of housing in supporting families and of the toll that long commutes take.

Social segregation can have a significant impact on opportunities and outcomes for disadvantaged groups. Jackson pointed to strong evidence that living in deprived neighbourhoods negatively affects social outcomes (e.g., health, education, criminal record, career), over and above low income itself. A poor family in a poor neighbourhood risks a "double impact." Mendelson stressed the need for more research to distinguish neighbourhood effects from household income effects.

Our cities are seeing more pockets of poverty and social segregation

Over the past two decades, large Canadian cities have seen a rising spatial concentration of poverty. Jackson cited a tide of recent research showing low-income households concentrated in

certain districts or neighbourhoods, and more such areas than ever before. There is a greater contrast emerging between these areas and the middle-to-upper-income outer suburbs. We are far removed from the extremes in the US or in developing countries but we are moving in that direction. With
more poor people and little new affordable housing, poor households' housing choices are increasingly ghettoized.

Mendelson sees this as a return to previous undesirable conditions rather than a new trend. Canada avoided serious social segregation for a couple of generations, but by the 1950s, the large slums of Montreal or Winnipeg or Toronto represented the unregulated market at work: "The slum is the market's answer to affordable housing." From this perspective, housing for Canada's urban poor is running on the legacy of the public programs of the 1960s to the1980s, unsuited to the growing population and its changing needs.

A national housing strategy would shift this around by reinvesting in and strengthening Canadian cities. Such a strategy should attack social segregation and promote healthy neighbourhoods and housing diversity across all parts of a city-region.

Immigrants and some ethno-racial minorities are particularly affected by these trends

Jackson also noted that newcomers, ethno-racial minorities and Aboriginals are likely to have lower incomes and to be living in poor neighbourhoods. (Aboriginals are discussed separately, below.) The catch-up trajectory of immigrants to Canadian-born individuals, in terms of incomes and housing, is slower than it was a generation ago. So we have more racial-minority enclaves and rising segregation by social class and ethno-racial group.

A class-race pattern of deprivation, as Mendelson observed with reference to US examples, has a negative dynamic of its own, greatly affecting urban liveability and social solidarity. This implies that a national housing strategy must support successful immigrant settlement and socially mixed cities.

Housing and neighbourhoods have big impacts on children's development

Children represent society's future, yet each child lives intensely in the present. Therefore housing and neighbourhood conditions are vital for society's well-being. Katherine Covell offered symposium participants a vivid elaboration of children's issues.

Good housing promotes children's health and development. Those in poorer housing tend to have poorer health – factors include fire risk, mould, lead paint and poor ventilation. Children's bodies and metabolisms are more readily compromised by toxins in the home or yard, which can then affect their physical and intellectual development.

Good housing promotes children's social and psychological development. Poor housing often means inadequate play space, and parental stress – which rebounds on the children. Like adults, children are distressed by poor living conditions or stigmatization for where they live. Stress in children can result in low self-esteem and limited expectations, or aggressive behaviour, which compounds other problems.

For teenagers, poor neighbourhood and housing conditions are associated with poor academic achievement, early pregnancy, drug abuse and aggressive behaviour. While clearly there are mediating variables, neighbourhood environment is important.

In 1991, Canada ratified the United Nations Covenant on the Rights of the Child. The covenant recognizes children's rights to live in conditions suitable for healthy development and to suffer as little as possible from the disadvantages of their parents. A national housing strategy must ensure adequate housing conditions for children regardless of parents' income or social group. In Dr. Covell's words, until every child is well housed, this country indeed has a "housing problem."

Housing: the "bookends of homelessness"

In Canada in the past several years, the homelessness crisis and the National Homelessness Initiative (NHI) have spotlighted the importance of stable housing. At the symposium, Bill Cameron, Director General of the National Homeless Initiative, spoke of stable, affordable housing as the "bookends" of homelessness. On one side, lack of stable housing sends people "tumbling" into homelessness, while on the other, affordable housing is essential in getting out of homelessness. Workers at the community level are all too aware of the people living one paycheque away from eviction and homelessness. Even with personal or family issues such as abuse, addiction or mental health also causing homelessness, secure housing is needed to stabilize one's life and overcome these problems.

Homelessness was recognized as a national crisis in 1999 but the NHI, while assisting in the development of several hundred units of transitional and supportive housing, was not designed to address housing more broadly. This points to the need for a national housing strategy to deal with the fundamental causes of homelessness, and to provide long-term solutions.

Housing is vital to Aboriginal well-being and social development

The symposium opened on National Aboriginal Day – fitting since housing is such a big concern in Aboriginal communities. Panellist David Seymour expressed the interest of Aboriginal people in participating in consultative processes leading to a national framework, and the hope that the symposium would contribute to that.

Aboriginal advocate Linda Ross noted the limited progress made in the eight years since the

landmark *Report of the Royal Commission on Aboriginal Peoples*. Policy inaction and reversals – against a rising tide of Aboriginal housing need, migration to cities, and homelessness – included freezing of the Rural and Native Housing program, and planned devolution of the Urban Native housing program.

The 2004 Speech from the Throne noted "shameful" conditions in far too many Aboriginal communities. On reserve, housing conditions are poor; off reserve, Aboriginal core need (25 percent) far exceeds that of the general population (16 percent). Aboriginals have larger families, 20 percent unemployment, and lower incomes than other Canadians.

Just as housing need is rooted in such social and economic disadvantage, appropriate housing can be a foundation for Aboriginal well-being and self-determination. Supportive management can ensure successful adaptation when people migrate to cities, and healthy communities for children. Housing societies are training grounds for Aboriginal students and others to develop management and leadership skills. Housing can be a cornerstone of community morale, identity and self-worth. A national strategy must address Aboriginal housing needs both on reserve and in cities – with federal leadership and active provincial roles. It must support Aboriginal self-government. The federal government must be involved in urban Aboriginal housing, since the majority of Aboriginals now live in cities. Linda Ross called for a 10-year plan to catch up after the reversals of the past decade.

The National Aboriginal Housing Association (NAHA) recently put forward *A New Beginning: The National Non-Reserve Aboriginal Housing Strategy*. Its guiding principles include a federal responsibility to ensure an adequate Aboriginal component in any federal or federal-provincial/territorial housing programs; support for Aboriginal self-determination through community-based non-profit ownership; consultation with Aboriginal communities; adaptation to the Aboriginal community's diverse cultures and distinct needs; and adequate capital assistance to non-reserve Aboriginals in any future housing program. The strategy calls for adopting these principles and recognizing housing as a foundation for strong Aboriginal communities. It also calls for fixing the current affordable housing program to maintain rents at 30 percent of minimum wage (similar to average RGI levels); developing a consultative framework for future housing policy; and protecting existing Aboriginal social housing.

2.3 The Macro Economy

The housing sector is a vital part of the economy

Home Truths presented some striking data on the role of housing in the national economy. Residential construction accounts for about five percent of economic output (GDP). Residential mortgages total one-half trillion dollars in Canada, fully one-third of total domestic lending by the Canadian financial system.

The housing sector significantly affects, and is affected by, the business cycle as well as interest rates. House price booms or bubbles can be a source of instability, especially when they deflate or crash. They have "capricious" distributional impacts, creating no net wealth but giving windfalls to people in lucky locations or age groups, while others lose out.

At a minimum, therefore, a government seeking to manage the distribution of economic benefits must pay due regard to housing investment. But residential construction is also a powerful tool for governments seeking to manage output and employment. It is a job-generator disproportionate to its five percent GDP share, and – unlike most sectors today – construction's spin-off benefits in supplies and related industries are more domestic than international.

Housing markets and labour markets are closely entwined. The geographic area of a local labour market equates with the local housing market and the city-region. Housing has a fixed location but jobs are mobile. If people find the costs of moving prohibitive or the differences in housing prices making it difficult to relocate, the labour force may have difficulty adjusting to take up available jobs. This may in turn affect overall economic performance, regionally or nationally.

Good housing and neighbourhoods support urban competitiveness

While Jackson addressed the critical place of housing in the "urban agenda," Enid Slack made it the focus of her presentation, asking: Why do cities matter? Why does housing matter to cities? And why does this matter to all orders of government?.

She quoted Jane Jacobs: "Whenever and wherever societies have flourished and prospered, rather than stagnated and decayed, creative and workable cities have been at the core of the phenomenon." Most Canadians now live in big city-regions, with Toronto, Montreal, Vancouver, Calgary and Edmonton accounting together for half our population. In almost all provinces, the big city-region accounts for over half of the provincial GDP.

Cities have shifted in recent years to a "knowledge-based economy" where innovation is the driver of prosperity. Innovation happens through exchange of ideas among skilled and talented people, face-to-face in cities, supported by a diverse urban labour force, communications, educational institutions and other services. "Knowledge workers" and the "creative class" have replaced trade and manufacturing investments as the keys to economic success for urban regions. Urban liveability is a crucial to attracting this population.
Successful housing and neighbourhoods create healthy communities and make cities liveable. Cities rely on services that ensure quality of life: good schools, parks, and recreation. In Slack's analysis, housing mix and sufficient density are important in all parts of a city-region, to support social mix, transit and a balance of jobs and housing. This helps keep a community liveable and therefore economically competitive.

Similarly, Michael Bowman of the Toronto Board of Trade explained why affordable housing is important for business, arguing from the Board's report *Affordable, Available, Achievable: Practical Solutions to Affordable Housing Challenges*. Affordable housing helps retain employees in high-cost housing markets, and it helps house essential service workers in sectors such as tourism. Moderating rents may help restrain wage costs and thereby help a city-region remain competitive. Affordable and adequate housing in diverse locations enables manageable commuting times for employees, who in turn are more healthy and productive. Affordable rental housing is a necessary part of urban development – to help house growing populations and to make city regions transit-supportive, which reduces traffic congestion and costs to business.

Enid Slack noted that all Canadians and all levels of government have an interest in liveability and competitiveness of cities. Growth management strategies, or measures to tackle unequal distribution of housing wealth, cannot be addressed at the municipal level. Similarly, provision of affordable housing cannot be left to municipalities: the tax base is too narrow and middle-class migration to areas with lower taxes and less affordable housing will reinforce spatial polarization.

In sum, affordable housing contributes to healthy cities and productive workers; these in turn contribute to our economic success, and therefore all levels of government must be involved in a national strategy.

This analysis of the housing system has implications for a national housing strategy

The housing system matters to all Canadians because it is about more than just shelter: it is an important part of society's social and economic fabric. It has implications not just for the resident of a given home but for the broader community. Housing is an important dimension of an inclusive society, one where each of us has opportunities to develop and fulfil our potential. Our housing system matters immensely to our social and economic well-being.

Canada's housing system has put us among the world's best-housed countries but the system is too important to be left to market forces. *Home Truths* argues that patterns emerging in the housing system are combining with trends in income, migration, and urban development to present problems and challenges that were not here 20 years ago. These include rising disparities in household wealth, more polarized labour markets, and more social inequality based on income, living conditions and life chances. This includes widening and troubling generational and

ethno-racial divides. These problems are relatively concentrated in big cities, where almost all population growth now occurs.

Clearly, a national housing strategy should support objectives for these social and economic realms. They include housing affordability, equitable distribution of income and wealth and income security. They include health, good neighbourhoods, well-being of families and children, and urban social mix and cohesion. They include successful settlement of new immigrants and

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Aboriginal social development. They include managing the housing sector's large contribution to the economy, including finance, job creation, and urban liveability and competitiveness.

3 . **Weaknesses in the Housing System**

3.1 The Housing Continuum

Figure 1: The Housing Continuum

Absolute homelessness

Mortgage free asset

Shelters, supportive housing, transitional housing, etc.

Not for profit- community housing

Private sector market

Traditional focus of Non-Profit affordable housing sector

"Affordable" private rental and entry homeownership

Low Income

High Income

Source: Adapted from Mawby, 2004
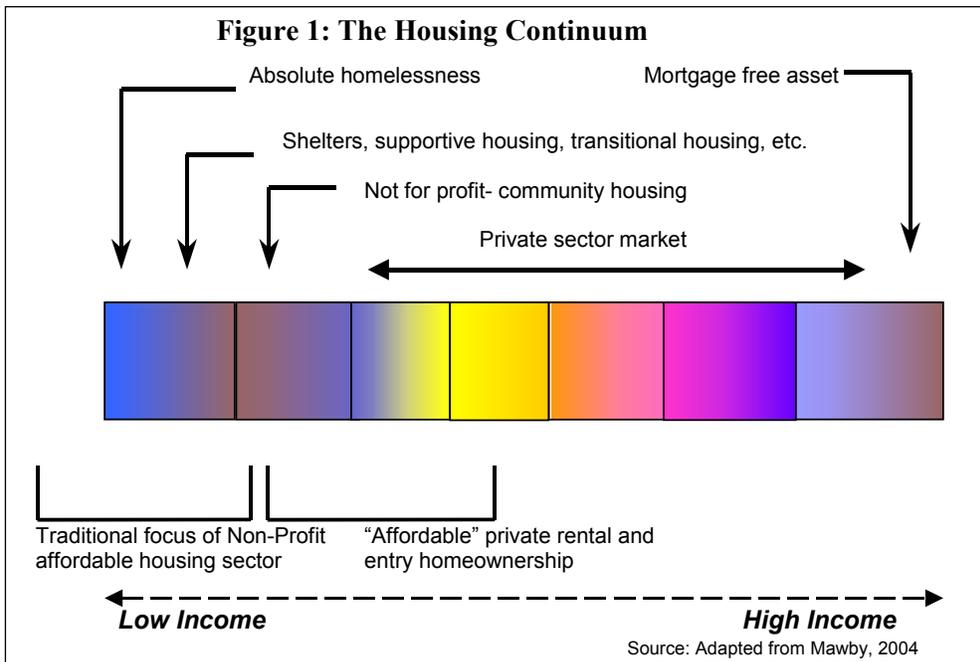
Understanding the housing system as a *system*, the symposium proceeded to assess its weak points. It can be seen as a spectrum or a continuum, its strengths and weaknesses best assessed in terms of both housing and non-housing outcomes. We need better ways to measure such outcomes, as an input to policy-making and a rationale for public investment. These points are the thrust of the second paper commissioned for the symposium: *Leaks in the Roof, Cracks in the Floor: Identifying Gaps in Canada's Housing System*, by Steve Pomeroy of Focus Consulting.

This housing continuum ranges from absolute homelessness and lack of secure income at one end to mortgage-free homeownership and secure income at the other. Between the two extremes are a variety of housing situations such as temporary accommodation, public rental housing, private rental housing, and entry-level homeownership. An effective housing system will provide options for different life situations, and enable positive movement along the continuum.

The main goal of housing policy over the past two generations has been to improve the

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effectiveness and efficiency of the market. Canada has succeeded in extending access to homeownership, in creating an efficient mortgage system, and in developing construction technology. More unevenly from one period to another, housing policy has addressed the needs of low-income people outside the market system, through public rental housing.

A national housing strategy, looking for the starting point for an effective and durable policy regime, would not target specific programs. Valuing housing as a means to a prosperous and socially inclusive national community, it would consider the links to social and economic "non-shelter" outcomes.

Non-shelter outcomes are a good test for identifying weaknesses in the housing continuum. Often these are unintended consequences of market forces or housing policy. Such outcomes may be in health; in education, employment and earnings; in social cohesion, participation, and safety; or in the effects of neighbourhoods on opportunities and personal development. These four categories are taken from an international literature review (Bridge et al., 2003) cited in *Leaks in the Roof*.

For example, at one extreme, homelessness will often remove the stability required to cope with daily life or resolve personal problems. At the other, mortgage-free homeownership is associated with secure income, control of one's environment, and involvement in organized community life.

Various specific areas of weakness in the Canadian housing system were identified, in the *Leaks in the Roof* background paper and in the small-group discussions. Both are summarized below, revealing some overlap and some differences in emphasis.

Housing system weaknesses identified in <u>Leaks in the Roof</u>

Leaks in the Roof suggests there is consensus on several weak points in the housing system, as follows. Alongside each point, *in italics*, is an example of resulting adverse non-shelter outcomes, taken from the symposium discussions:

- There is not enough transitional and supportive housing to enable homeless people to move readily from emergency shelters.
  Costs include the inability of people to move on from immediate daily needs for shelter, and to deal with issues of education, mental health or personal and family stability.
- There are not enough low-rent units to house a growing population with low income.
  Costs include homelessness, as people have difficulty moving from transitional to permanent housing; raising children in neighbourhoods with concentrations of social problems; and families lacking resources for food and other needs.

- Some of the lower-cost rental stock is in a poor or declining state of repair.
  Costs include adverse impacts on neighbourhood quality, property value and tax base, as well as sometimes unsafe or fire-prone homes.

- There is very little new rental construction.
    Costs include upward pressure on rents while incomes rise only slightly; resulting affordability problems; and all their social consequences.

- There is insufficient capacity in the community-based non-profit sector to develop new housing.
    Costs include ones noted above, as well as inability to provide alternatives to market forces in periods when governments rely on them.

- There is little support for improving access to homeownership by low-income people.
    Costs include limited asset accumulation, rising social inequality, and more dependency on public resources in old age.

- There is an emerging mismatch between the age and disability status of the population and the existing housing forms. An aging population will need more house adaptations and support. New home production, mostly detached houses, is ill matched with the projected increase in demand, much of which will come from small households.
    Cost may include lack of social mix in urban neighbourhoods and potential social isolation of elderly people.

- Low-income people in market housing receive no rental assistance to deal with their inadequate housing or lack of disposable income after rent.
    Costs include dependency as people rely on food banks to stretch their budgets, and children growing up without opportunities to explore their potential.

Housing system weaknesses identified in small group discussions

Symposium participants broke into small groups to discuss areas of weakness or dysfunction in the housing system, and their housing and non-shelter consequences.

Insufficient low-rent housing: One of the two most frequently mentioned weaknesses was the shortage of low-rent housing. Associated with this are massive waiting lists, comprised of low-income households in housing stress and an enormous number with affordability problems – 675,000 require assistance, as CMHC's Vice President noted. People have difficulty moving out of emergency shelters because of this shortage of low-rent stock.

Insufficient funding: The second leading weakness identified was the insufficiency of funding for social housing or other assistance. There is slow turnover in existing subsidized stock. Scarce funding leads means, for example, that local groups are unable to partner with developers interested in building affordable housing, or that some in cities with high vacancy rates, like

Toronto and Ottawa, vacant rental units cannot be used to house people with rent supplements.

Poor public understanding: Participants identified poor public understanding of the housing issue as an underlying factor in these weaknesses. In a market system that serves most people well enough, the broad public is little acquainted with the system's failings. People likewise think of their preferred home and have little awareness of society's need for a range of housing. Those most affected are low-income people, newcomers, Aboriginal and other marginalized groups.

Lack of overall consensus and framework: Several of the participant groups identified as a distinct weakness the lack of consensus on a stable, ongoing framework for housing policy or funding. Some spoke of a "disconnect" between national housing policy and institutions (especially CMHC) and other federal ministries and programs such as the National Homelessness Initiative, Health Canada, or the Department of Justice. About half of the people in housing need depend on public income support, which means their housing problems are strongly policy-driven.

Uncoordinated strategies: There is little discourse at the national level on housing *in relation to* other needs, and little input from the housing sector on related policy spheres, or vice versa. The result is an incomplete continuum of housing and support options in many parts of the country. There is also a lack of clarity on roles and leadership at the national and federal-provincial level, between policy spheres. And in the realm of government–industry–third sector relations, there is "jurisdictional gridlock."

Lack of a comprehensive approach: Participants noted the lack of a long-range vision in policy-making and programs. Rather than a systemic approach, there are short-term programs and quick fixes to particular problems. In some cases, funding is directed to one element of the system (for example, seniors' assisted living), rather than to the diversity of needs.

Homelessness: Homelessness threaded through these discussions, as the extreme case of need and of poor housing and non-shelter outcomes. Some, like Bill Cameron of the NHI, noted the scarcity of supportive housing for people to move on from homelessness or transitional housing. There appears to be limited government concern for the cost of homelessness, and an ongoing policing or "public order" response to homelessness at the local level.

Aboriginal and new immigrant needs: Group discussions focused on the higher-need populations highlighted by the speakers, including the extreme needs of much of the Aboriginal population. They noted the housing system's poor response to the needs of newcomers to Canada.

Leadership and capacity: Participants noted that institutions move slowly and thus strong leadership is needed to pursue a set of goals. Some saw inadequate support or leadership from business and the private sector, either in political alliances or in creating and implementing solutions. The rapporteur reported a "fossilized political system" at the higher levels, with scant attention paid to urban issues compared to those with a traditional institutional base and constituency or a more direct economic impact, such as agriculture.

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Community capacity: Groups also pointed to insufficient community capacity – to deal with housing problems or to make effective use of public funding when it is available. Community capacity refers to an ongoing body of knowledge as well as organizations, networks, and other resources available to a community to enable it to respond to issues, seize opportunities and take action.

Participants in the break-out groups contributed personal insights on housing and non-shelter outcomes speaking from their experience in a variety of social program fields. Most commonly mentioned were effects on personal health, and the stress associated with poor or unaffordable housing. Also prominent was poor educational performance of children living in unstable housing or troubled neighbourhoods.

Participants mentioned the association between poor or unaffordable housing and limited participation in the labour force, delayed development in children and family and social problems. Poor housing contributes to disadvantaged or deteriorating neighbourhoods and all that they entail socially. Groups noted the negative effects on overall economic prosperity.

Other outcomes identified were the institutionalizing of second-best remedies such as food banks and the regrettable development of a "poverty industry" or "homelessness industry". Costs are incurred in the health and social services as practitioners handle the fallout from poor or unaffordable housing. The growing numbers of people in deepening poverty is now an aspect of the Canadian social system, a distinct change from two or three decades ago. Participants spoke of parents working at two or three jobs to make ends meet; minimum wage or other low-paying jobs just keep workers poor and unable to move up. They spoke of the poor quality of life for people who must commute long distances due to limited housing choices in many communities.

While naming these consequences and their associated factors, the groups endorsed the background paper's assertion that there is not enough research on the outcomes of good housing, and on the root causes of housing-related problems.

4. Partnerships for Housing

The symposium was structured to cross boundaries between policy/program spheres and between sectors. A main thrust was the importance of local energy and capacity to provide solutions appropriate to each community – especially within an overall leadership and policy framework.

Several symposium presentations focused on roles of major sectors involved, and partnerships between them. This section reflects those elements of the symposium, discussing partnerships in four categories: the private sector, the community housing sector, Canada's recent experience with partnerships for housing, and partnerships between housing and non-housing sectors and policy spheres.

4.1 The Private Sector

The business community is an influential voice in matters of national priorities and public policy. It is also the main supplier of housing in the country, through the residential development industry and the private rental market.

The need for private rental investment and suitable policy

One in three Canadian households are tenants – four million in all. About five of every six rental units are in the private sector. The declining supply of private rental housing has been a concern to industry as well as to CMHC and housing advocates. Production declined sharply from the 1970s to the 1990s and remains at minimal levels today. Current rental production is about one-tenth of the 50,000 new units which, CMHC has estimated, are needed annually to keep up with population growth, migration to urban centres and rising numbers of small households.

Al Kemp, immediate Past President of the Canadian Federation of Apartment Associations, spoke about the private rental sector and barriers to improving rental supply. The CFAA represents 13 landlord organizations in seven provinces, operating one million homes. Rent control and lack of rental assistance are concerns for the private rental sector, along with federal tax policy that discourages private rental investment.

An investor in an apartment building receives less favourable tax treatment than an investor in a hotel, condominium or office building. This means no capital gains rollover, less than full rebate of GST, lower capital cost allowance (depreciation), fewer soft cost deductions, and no chance to pool losses for tax purposes. Equalizing this difference would reduce landlord costs by $133 per unit per month according to a 1999 study. Michael Bowman presented a similar analysis by the Toronto Board of Trade at the symposium.

Broader private sector perspectives

The private sector's role goes well beyond rental housing: it is a major voice influencing public policy. The Toronto Board of Trade promotes policy to facilitate private-sector investment and economic competitiveness but it also takes leadership on issues of broad social importance. Its report on affordable rental housing is one of a series on public policy issues.

The Board of Trade's lead recommendation was for federal leadership to develop a "comprehensive and coordinated national housing strategy to address the shortage of affordable housing". Other recommendations included an enhanced CMHC mandate, more use of surpluses in the Mortgage Insurance Fund, and a system of and tax credits as incentives for investment in affordable housing. The Canadian Chamber of Commerce endorsed the recommendations at its

annual meeting.

In 2003, in a report that included a trenchant analysis of housing affordability problems, TD Economics added its authoritative voice to the business interests calling for a national strategy. The report tackled the role of low income in relation to housing, and calls for assistance to help meet low-income rental housing needs.

While the social housing sector has generally favoured new-supply solutions, there is now more recognition of the need for assistance as a separate complement to new supply. Michael Mendelson's exposition of the links between housing and income policy was an important part of the symposium.

The symposium reflected growing common ground between the community housing sector and the private sector. There is more recognition of the need to work together and develop complementary roles. The National Homelessness Secretariat is also seeking alliances with the private sector, and is encouraging this in local community plans. In some cases, like the Calgary Homelessness Foundation, this role is well advanced. The Secretariat wants to bring not only private-sector resources but also management expertise and business leaders to champion the issues.

4.2 The Community Housing Sector

From the 1970s onward, the non-profit housing sector in Canada developed into a major provider of affordable housing, the main delivery agent for federal and provincial programs and the strongest voice for affordable housing.

Quebec provides a particularly good example. John Bradley of the resource group *Batir son quartier* ("Building your Neighbourhood") told symposium participants that the community housing movement in Quebec comprises co-operatives (23,000 units), non-profit housing providers (30,0000 units) and a network of resource groups. Its strengths are in collaboration and partnership; expertise in housing development, management and needs assessment; and ability to mobilize a constituency to press for political action and funding.

The origins of the movement are in the 1970's, when neighbourhoods were faced with strong redevelopment pressures and community housing became the main vehicle for government programs. The Quebec movement enables residents to propose bottom-up solutions based on neighbourhood issues. While the movement is decentralized and community-based, it is also a province-wide network and has strong links to government housing decision-makers and elected officials.

The 25 technical resource groups form a province-wide network to assist local co-ops and neighbourhood groups. *Batir son quartier* works on a day-to-day basis, meeting regularly with 15 community roundtables in different neighbourhoods. These roundtables are involved in each stage or type of activity: needs identification; choosing priority development sites and projects; and mobilizing and political lobbying. The strength of the technical resource network is a distinctive feature of Quebec's housing scene. Panellist Allan Goudreault voiced the need for a similar national network.

Political mobilization is an important aspect of the Quebec housing sector's work, as Bradley pointed out. After federal cancellation of funding for new housing in 1993, the movement pushed hard for continuing provincial activity, especially at the 1996 multi-sector summit convened by the Quebec government. Arguing the value of housing in job creation, they managed to secure funding even in the face of an overriding priority to reduce expenditures and reach a zero deficit.

CHRA President Joyce Potter noted that Canada has much to learn from the Quebec experience. While the structure and culture of Quebec's community housing sector are distinct, the non-profit sector has a similar importance in other provinces.

4.3 Recent Experience with Local Partnerships

The symposium heard from several speakers on local partnerships for housing, including the National Homelessness Initiative, affordable homeownership programs and others.

Partnership lessons from affordable homeownership

The lack of affordable homeownership programs was identified as a weak link in Canada's housing continuum. Such programs can help households at the margins of ability to buy a home, while improving the local community and relieving pressure on the rental sector.

In her presentation, Kristina Johnson described the many clients of Saskatoon's Affordable New Home Development Foundation who have impaired credit, are disabled, are single parents, or are Aboriginal. Typically they are paying more in rent than the costs of a mortgage. The units they occupy are often unsuited to their needs, with negative implications for security, health, asset-building and tenure. They lack control over their immediate living environment. But to purchase a home they must overcome the limited low-cost supply, poor choice of locations, and the hostile policies of lenders and others.

The Foundation helps low-income purchasers overcome these barriers through counselling and mentorship with buyers, and by working with lenders to accommodate these new buyers' types of employment (multiple jobs, contract work, etc.) It has helped 3,000 buyers in its five years of existence.

Johnson's presentation was equally relevant to other realms of housing need and housing policy. She portrayed active partnerships with local business groups and illustrated how diverse approaches suit diverse communities. She noted that while there are many good ideas, only some are put into action: new or underused financing mechanisms include land trusts, second mortgages and forgivable equity loans. She was mindful about monitoring current activities to inform decisions on future strategies. Johnson described some good outcomes such as self-reliance, asset-building, better health and local economic spin-offs, but she pointed to a need to better measure such outcomes. Finally, homeownership programs, like ownership programs generally, are clearly an "investment."

Partnership lessons from the National Homelessness Initiative and SCPI

Two speakers focused on the partnerships and non-shelter aspects of the National Homelessness Initiative, particularly the Supporting Communities Partnership Initiative (SCPI). Lack of housing is a central dimension of homelessness but rarely the only factor. NHI Director-General Bill Cameron presented homelessness within a web of housing and other needs and services. Income, employment and life skills, personal supports and community-based services are important, but if housing is unaffordable, these supports may not succeed. Homelessness, seen through this lens, represents the extreme case of adverse non-shelter outcomes from lack of housing.

A "community prevention model" to break the cycle of homelessness must involve support services, transitional housing and permanent affordable housing. People leaving shelters are getting jobs at or near minimum wage at best, and cannot afford market rents. The National Homelessness Initiative, including the matching resources from other sources, has achieved several hundred units of transitional supportive housing. But residents too often lack permanent affordable housing to move on to, which puts them at high risk of becoming homeless again.

Research consultant Alex Ker presented lessons from SCPI evaluations, focusing on the case of Hamilton. Development of a local plan was effective in bringing local groups into a coordinated process, raising public awareness, creating some specific partnerships and mobilizing local energies. Ker noted that any new initiative must acknowledge existing community processes and inter-agency relationships – more complicated in homeless services, perhaps, but applicable to housing as well.

Cameron noted that housing must be an integral part of any multi-faceted homelessness solution, at the community level as well as the federal level, where NHI leadership sees links to federal correctional, immigration and other policy spheres. These links should be integrated into a national housing strategy.

Partnerships challenge: Local energy requires support, and that requires accountability

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Ker touched on accountability requirements for service provider agencies – important for overall measurement of program success. These must be clear and manageable for everyone concerned. Symposium discussions took up this theme, pointing out that accountability will be vital if strategies rely on local plans and partnerships within a federal-provincial/territorial funding framework. Accountability is not just about finances: it is about outcomes measurement, feeding back information on shelter and non-shelter outcomes to inform further policy-making.

Mendelson pointed out that while the local community has great energy, it can only accomplish limited amounts without comprehensive policy frameworks, funding and appropriate tax policy. The Regent Park redevelopment in Toronto was cited as an example of local action, but it is also a project enabled by a funding framework entailing broad accountability by the housing provider, and involving all levels of government.

On resources and accountability, some participants noted the successes, shortcomings and partnership aspects of the current federal-provincial-territorial Affordable Housing Program. In some provinces, this program has involved private sector developers and private lenders taking new or different approaches. Panellist/developers John Doran and Jonathan Westeinde expressed the importance – and the viability – of integrating affordable housing into market housing.

In sum, new initiatives require a supportive funding framework, and federal-provincial/territorial programs that support local initiatives require good systems of accountability and reporting on outcomes.

4.4 Partnerships with Other Sectors

In the break-out group discussions, participants identified the non-housing sectors implicated (involved or potentially involved), especially in non-shelter outcomes. These sectors are identified as potential allies in a national housing strategy.

Health: The health sector was identified as the one most closely tied to housing and its non-shelter outcomes – from several angles. The health–housing connection is increasingly made in research and in policy discourse. Various participants had also attended the 2003 CHRA symposium on health and housing. The health research world is a model and also a partner in looking at social outcomes of interventions, including non-shelter outcomes of housing. The social housing sector takes a particular interest in supportive housing. Symposium participants working in that area pointed out that for vulnerable populations, from homeless people to the elderly, health services and supports must go hand-in-hand with housing. Hospitals were mentioned as a partner: many are research institutions; many provide costly emergency services to homeless people and know the less costly supportive housing alternatives; and many remain autonomous bodies rooted in the community, capable of making their voices heard on important issues of public policy.

Business community: The second most frequently mentioned sector was business, again from

several perspectives. Some mentioned its organized voice, represented by chambers of commerce and similar organizations. Others mentioned specific business sectors, such as the hotel and hospitality industry, with large numbers of low-wage workers in need of affordable housing. Other participants suggested advertising or communications firms might help with public education on housing and its impact on social and economic outcomes.

Sectors serving children and adolescents: The third grouping of sectors mentioned was the one serving children and adolescents. This includes childcare and early childhood education, both strong allies on housing issues. It also includes the education system and the child welfare system. Particular reference was made to adolescents leaving that system at high risk of poor educational and other social outcomes.

Programs serving high-need populations: Diverse other sectors were mentioned, among them the criminal justice system. This includes courts, prisons and related sectors serving ex-offenders and youth at risk. These institutions and agencies serve people at very high risk of homelessness, who often benefit from supportive and transitional housing. Also mentioned were immigrant and settlement services and agencies that provide direct help, research or advocacy on income support issues.

The voice of populations most affected: Some participants said there is a need for a much stronger tenant voice, being the population most experiencing housing needs.

Social sector allies: A broader grouping of allies was identified, which includes the labour movement, churches and other faith communities and the community-based social services sector. The latter two categories include organizations that have taken a role in housing or homelessness or have built alliances with housing organizations, especially through SCPI projects. Michael Mendelson cited the National Child Benefit, which policy think tanks played a large role in creating. He said well-designed programs tend to attract political support and funding. Participants likewise cited the municipal government sector and its role in a wide range of local social issues and services, its role as voice of local communities, and its successful advocacy role through FCM. Some participants also identified particular federal or provincial government ministries or "para-government" agencies associated with the service sectors identified here.

The diversity of sectors mentioned indicates that participants had a range of purposes in mind. Some sectors work closely with people whose lives are profoundly affected by housing conditions. These sectors can be partners in housing-and services solutions, or in supportive housing. Others can be partners in research and in more clearly identifying non-shelter outcomes of housing investment. Still other sectors can be partners in advocacy.

Participants agreed that the housing sector and housing advocates have a responsibility to articulate the issues and propose the elements of a national strategy. They talked about influencing public opinion, voter education, cross-sectoral alliances and improved access to elected officials,

and about building political will. They also suggested the need for high-profile champions – rapporteur David Peters mentioned a "Bob Geldof of housing" as a goal.

A New Zealand Precedent

The Symposium heard an account of the New Zealand housing strategy's development over the past three years. New Zealand is a small country of about 4 million people. It shares the British side of Canada's cultural and institutional heritage, has a proportionately larger Aboriginal population, and shares our pattern of predominant homeownership (two-thirds of households) and small social housing sector (six percent).

For 15 years starting in 1984, New Zealand experienced – like much of the world, and more sharply than Canada – a radical shift from a protected, mixed economy to a free-market economy. This included dismantling much of the public role in housing and relying on market forces, along with demand-side rental assistance (an accommodation supplement). The national housing corporation was converted to a commercial operation paying dividends to the central treasury, and the institutional capacity for formulating housing policy was downgraded and dispersed.

Housing issues that originate in that period include significant overcrowding, as social housing shifted to market rents; rapidly rising public costs for rental assistance; declining homeownership in the context of worsening economic security for young families plus a real estate boom; and increasingly poor physical housing conditions in the wake of de-regulation.

Since the election of a new government in 1999, the country is moving toward a more balanced approach and rectification of the effects of extreme reliance on the market. The Housing New Zealand Corporation, a revamped central government agency, formulates housing policy and programs. Development of a national strategy has helped rebuild a constituency for housing issues. The Minister of Housing ranks high in the Cabinet hierarchy. An inter-agency government steering committee linked to the Prime Minister's office oversaw the strategy's development. After extensive consultation, the Corporation released a discussion document for public comment, identified its priorities, and expects proposals to go to Cabinet in the latter months of 2004.

Among the activities already underway, along with major changes to public housing and rental assistance, is a funding program to develop a housing third sector and initiatives to enhance research and evaluation capability. Making a persuasive case to treasury officials on housing as a social investment with positive non-shelter outcomes is a current priority.

5. Goals and Elements of a National Housing Strategy

A national housing strategy in inspired by a vision of a healthy and prosperous society. It is not about housing alone, nor only about low- and moderate-income rental housing. Housing is a large contributor to *non-shelter outcomes* – the social and economic well-being of Canadians.

Advocacy for a national housing strategy must shift to address housing in this broader frame. It must acknowledge the social and economic outcomes of housing, including outcomes of a range of policies affecting the housing system.

Weaving together the main threads from the symposium background papers, presentations and discussions, this section suggests goals for a national housing strategy, and it outlines the necessary elements of such a strategy.

5.1 Principles and Goals for a National Housing Strategy

The "housing system" approach has strategic implications. Canada has, in many ways, a highly successful housing system. We have extended the reach of the market – with an efficient mortgage system, for example, and two-thirds of households being homeowners. But there are stresses in Canada's communities, and adverse social outcomes in which housing is implicated. A national housing strategy must address these.

> *"The housing system could and should provide affordable and adequate housing; help promote an equitable distribution of assets; support the development of socially inclusive and supportive communities; help bring about successful immigrant settlement; and help secure stable economic growth and efficient and equitable labour markets"* (Home Truths, *p. 71*).

> *"The goal of housing policy and a comprehensive national strategy should therefore be to facilitate and promote a complete and inclusive housing system. It should be well-connected to the other elements of public policy that depend on it so that, over time, the level of housing need is progressively reduced while the benefits of investments in housing for the broad set of public policy objectives are better realized"* (Leaks in the Roof, *p. 3*).

The symposium background papers identified goals for a national housing strategy. Presentations and discussions augmented these suggestions, particularly in the areas of health, Aboriginal needs, families and children; and in the sphere of "instrumental goals" pertaining to roles, local diversity, collaborative approaches and institutional capacity.

On this basis, a national housing strategy would promote the development of a housing system that

serves the following 10 goals:

1. *Provides affordable and adequate housing to all people in Canada, through a well-functioning market economy and effective public policy;*

2. *Contributes to an equitable distribution of income and assets;*

3. *Helps build socially inclusive communities;*

4. *Promotes the health of Canada's population;*

5. *Supports successful immigrant settlement;*

6. *Addresses Aboriginal housing needs and social development both on and off reserve;*

7. *Promotes the well-being of families and the healthy development of children;*

8. *Contributes to stable economic growth and efficient, equitable labour markets;*

9. *Takes diverse approaches suited to varying housing markets and needs in different provinces, territories, city-regions and local communities;* and

10. *Includes appropriate roles for the private, public, and community-based sectors, and institutional capacity to pursue these objectives.*

5.2 Specific Elements in a National Housing Strategy

What symposium participants really wanted was the substance of a national housing strategy. In her closing remarks, CHRA President Joyce Potter observed that we have yet to reach consensus on exactly what the strategy will comprise. The symposium was intended as a step toward such consensus.

Canada requires a multi-pronged approach to a national housing strategy, as CHRA Executive Director Sharon Chisholm stated, not just another non-profit housing program. But we still need an active public role where the market falls short, such as in affordable rental housing.

The following critical requirements for a national housing strategy emerged from the symposium's background papers, presentations, small-group discussions and closing speakers. These various

threads weave together into the rough fabric of a national housing strategy. Specific prescriptions for such a strategy go beyond the scope of this report.

These points are grouped under four headings:

A) Roles and relationships.
B) Assisted housing priorities.
C) Market and financing policies.
D) System capacity.

Under these four headings, 15 elements of a national housing strategy are enumerated below. The elements do not pair directly to the goals in a simplistic or redundant way. For example, several social policy goals relate especially to one element of the strategy, whereas the goal of affordable and adequate housing ties into several elements.

A) *Roles and relationships*

The "housing system" perspective, which underpinned the symposium, has implications for roles and relationships, including institutional capacities. A national housing strategy must involve:

- Federal leadership.
- Federal-provincial/territorial frameworks.
- Diverse regional and local strategies.
- Community-based delivery.
- Coordination with related policy spheres.

1) Federal leadership: Symposium participants agreed that a national housing strategy requires federal leadership. From a "housing system" viewpoint, housing policy must emerge from a national vision of a healthy social and economic system.

Several spheres of federal jurisdiction cross over into housing policy. These include monetary policy, financial institutions, the tax system, Aboriginal peoples, and the joint federal-provincial spheres of health, income security, and immigration. Participants emphasized the need for policy and research linkages.

Federal leadership is unavoidable, too, because of the significant federal spending on assisted housing – both ongoing funding under previous social housing programs and new initiatives in homelessness and affordable housing. Federal "spending power" remains an important part of our constitutional arrangements, despite devolution of certain spheres in the 1990s. Funding is an essential tool for any effective policy strategy.

Leaks in the Roof spoke of an institutional gap, with no one government taking lead responsibility for the housing system. The interconnectedness of housing and other policy requires institutional capacity to work across jurisdictions and policy "silos". This demands leadership, to create a

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policy-making culture that enables such a "systematic" approach to the housing system. This reinforces the need for a federally led approach.

Quebec considers social policy a provincial responsibility. The tension between this viewpoint and federal leadership on housing may be handled partly through "asymmetrical federalism." A national housing strategy can support and sustain Quebec's strong housing program role and build on its record of pragmatic collaboration in recent federal housing and homelessness initiatives, and on the National Child Benefit.

2) Federal-provincial/territorial frameworks: A general federal-provincial/territorial framework on housing is required, for several reasons. There was strong consensus that housing policy must be a matter of collaboration between governments, reflecting our history. Canada needs a federal-provincial/territorial housing framework, just as it has in health, taxation, immigration, and other policy realms.

Symposium small-group discussions affirmed the lead provincial/territorial government role in administering housing programs, such as social housing and rent supplements. Provincial governments are also responsible for most regulatory frameworks pertaining to housing, such as building codes and land use controls.

Intersections between housing and other policy spheres also emphasize the provincial role. Provinces are increasingly setting income tax policy independent of the federal government. The most vulnerable recipients of income security are those dependent on provincial, not federal, programs. It is at the provincial level that housing can be – but often isn't – coordinated with concrete health and mental health programs, services and projects.

Discussions were not focused on federal versus provincial roles in housing. But small-group discussions provided some suggestions:

- There should be an overall and ongoing framework.

- There should be an agreed-to assignment of responsibilities, including funding roles.

- A federal-provincial/territorial framework should relate housing priorities to those in other policy spheres.

- An "asymmetrical" framework may accommodate the varying levels of commitment and resources of provincial governments, as well as the concerns of Quebec.

Participants said Canada needs a framework robust and enduring enough to survive changes of political priorities. This is the case in other major sectors such as health care or environment, which are not without conflicts of ideology or power yet never fall right off the federal-provincial agenda. "On-again, off-again" programs undermine the productivity of all the private-sector and

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non-profit parties involved in affordable housing. The "robust framework" idea is not limited to federal-provincial/territorial relations but must inform them.

3) Regional and local diversity: Housing markets are diverse and specific priorities are best determined regionally or locally. A national strategy must be flexible enough to let local communities set priorities on new supply, renovation, rental assistance, housing for homeless people or seniors supportive housing. A national strategy should support provincial, city-region and local analysis and priority-setting processes.

4) Community-based delivery: Symposium participants agreed that federal-provincial programs are often best delivered by local bodies and adapted to local needs.

In Ray Hession's words, communities know their problems and have the energy to address them. Community partnerships are the best way to identify specific needs, match responses to them, release local energies and make connections between housing and other needs. In the words of the rapporteur, "the silos are thinner at the front lines." For example, local health agencies "get" the importance of housing long before most policy bureaucracies conceive of supportive housing frameworks. SCPI demonstrated powerfully the energy of local partnerships.

A national strategy should encompass roles for diverse players: community housing agencies, other community-based services, local governments and business. Partnerships can extend beyond the project level and involve priority-setting and planning partnerships, advocacy partnerships and ongoing funding partnerships. Involving diverse stakeholders will help make housing frameworks robust enough to adapt to changes in political priorities.

Private-sector partnerships cited at the symposium included affordable homeownership; private-sector development of affordable housing under the Affordable Housing Program; and shared interest in tax policy, mortgage insurance, and mortgage financing as they affect new rental housing. While public rental housing must be a large part of a national housing strategy, the strategy must be broader and engage a wider group of allies.

The form and vehicle for local delivery may vary. There was some agreement in the symposium discussions that local governments should be involved in designing programs, identifying needs and setting priorities, and delivering programs. But "local" will not always mean municipal; the municipal role will vary from province to province, and municipalities can sometimes be the most challenged by NIMBY. Symposium participants heard about the different local delivery models used in SCPI.

Some discussion groups noted the successes of direct federal-local relationships (SCPI) as well as cases where a province's lack of interest was a barrier for local groups seeking federal funding (Affordable Housing Program). Some suggested the federal government should be able to bypass provinces and relate directly to local bodies, including municipalities, in cases where provinces do

not meet goals, principles or standards of a national strategy.

We need stable frameworks because it takes considerable time and energy to develop, rediscover or adapt to new relationships – a steep learning curve, as rapporteur David Peters noted. The new Affordable Housing Program, for example, involves new or revived relationships among community housing groups, lawyers, lenders, provincial or municipal decision-makers, their delivery agencies and their rent supplement administrators.

5) Coordination of housing with other policy spheres: The "housing system" approach emphasizes the links between housing and other social policy goals.

The symposium's background papers and presentations suggested five main areas of social policy (apart from the obvious one of homelessness) where a national housing strategy must play a vital role in achieving positive outcomes.

- **Integrated communities:** Social mix is a long-established and important dimension of Canada's social housing programs. Today, urban social segregation trends require a broader approach, through regional and local strategies for housing and urban infrastructure. One small group spoke of the need for "inclusive zoning" at all levels. Today's challenges go beyond municipal planning and zoning and subdivision approvals, provincial realms such as infrastructure investment, and support for rental and affordable housing in new suburban areas.

- **Families and Children:** *Home Truths* and the symposium's speakers emphasized the importance of stable, safe, affordable housing for family life and children's development. This includes good neighbourhoods and accessibility to work and services. Relatively more young families are disadvantaged today than a generation ago. Housing must be integrated into policy that promotes healthy families and children, which cuts across various spheres at the federal and provincial/territorial levels.

- **Aboriginal housing:** A top priority for a national housing strategy must be the needs of Aboriginal communities. Closing speaker Ray Hession cited poor housing, education, employment and other negative conditions in many Aboriginal communities. Aboriginal communities have acute housing needs on and off reserve. They are a "growth" population demographically, especially in western Canada, and patterns of social segregation and disadvantage give reason for concern. Aboriginal housing need cannot be addressed merely by federal on-reserve policy and disparate provincial urban programs nor should approaches be determined by agencies other than the Aboriginal communities themselves.

- **Immigrant settlement:** In the rapporteur's words, the future of new immigrants is a large part of the future of Canadian society. Creeping patterns of social segregation, longer

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economic catch-up trajectories for new immigrants, and the warning experience of many American and European cities: all are strong arguments for ensuring that a national housing strategy contributes to successful settlement of new immigrants.

- **Income security:** The cross-over between housing and income security was clearly articulated at the symposium. This relates to the magnitude of affordability problems and not just to the need for new supply: the limited success of recent capital-only funding programs, the "lottery" effect of social housing waiting lists, the affordability problems that are "policy-driven" by low benefit levels, and other issues raised.

  Likewise, income security policy cannot be effective or fair if it ignores housing costs. Income security crosses a range of federal and provincial programs – employment insurance, social assistance, old age pensions, tax measures such as the National Child Tax Benefit, supra-policies such as the Canada Social Transfer and, indeed, the bigger question of minimum wages and adequate jobs. Small-group discussions affirmed the need to adapt income support policies and programs and coordinate them with housing.

B) *Assisted housing program priorities*

Meeting needs ill served by the current market must remain a primary goal for a national housing strategy. The symposium's background papers, presentations and discussions suggested the following principal elements in regard to assisted housing:

- New affordable supply and renovation.
- Preserving the existing low-rent stock.
- Demand-side rental assistance.
- Assisted homeownership.

Symposium discussions affirmed the need for substantial federal-provincial support to enable local initiatives to address the scale of needs. SCPI was lauded for galvanizing local energies but it also

spotlights the role of federal funding in enabling fresh local programs, greater local activity, or a framework of collective priority-setting.

Funding levels must be stable and sustained. Symposium discussions identified municipalities' ability to assist by way of land or relief from development charges, but did not suggest any central municipal role in funding. Federal funding frameworks should provide a strong incentive for provincial, local, charitable and private-sector contributions but should not depend on them.

A national housing strategy must involve interventions all along the housing continuum. Examples

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are movement from rental to ownership, from shelters to assisted rental, or provision of support services where required.

6) *New supply and renovation:* Funding for housing development is a priority reaffirmed in symposium discussions. Some communities urgently need new affordable rental housing, whereas other communities need support to acquire and renovate existing rental housing into affordable units, or convert non-residential buildings.

One important short-term priority identified in the discussions is to make the current Affordable Housing Program more efficient in its delivery and more effective in meeting low-income needs.

7) *Preserving the existing low-rent stock:* The past decade's dramatic losses of low-rent stock (to rising rents, conversion or demolition) far exceeded new affordable supply. In the face of this, preserving existing stock as low-rent stock must be a top priority. Options include transfer to non-profit ownership and more effective provincial and municipal regulatory processes. Existing social housing stock must also be preserved and maintained. This will require investment in capital repairs and redevelopment, and mechanisms to protect the stock upon expiry of existing operating agreements.

8) *Demand-side rental assistance:* The majority of housing need is linked to housing affordability and does not necessarily require new housing. In part, this is due to inadequate levels of social assistance and minimum wages that should be addressed through improved income security policies. As well, a strategy must include a rent supplement program, both to complement non-profit capital funding programs and to allow for rental assistance in the private sector.

9) *Assisted homeownership:* Affordable homeownership for low- and moderate-income households is a desirable element of a national strategy. This is supported by recognition of the opportunities it offers in asset accumulation, private sector partnerships, and neighbourhood revitalization. A national strategy should support pilot programs in this less-explored area, particularly ones based on non-profit involvement and shared equity.

C) *Market and financing-related policies*

Symposium background papers and presentations highlighted the central role of the market economy in housing Canadians. Policy must ensure that markets function effectively. Three main areas were highlighted in the symposium:

- Supporting efficient housing markets generally.
- Encouraging private rental investment.
- Mortgage financing for affordable rental housing.

10) Supporting efficient and equitable housing markets: The private sector retains the lead role in meeting the housing needs of most Canadians. Symposium papers pointed out that markets do not function in a policy vacuum, and that policy has extended the reach of homeownership. Closing speaker Ray Hession described Canada's mortgage finance system as an achievement of federal policy.

An efficient market housing sector will continue to thrive with policy support in the realms of technical research, careful tax policies, industry capacity-building, well-structured financial markets, well-managed urban land markets and adequate urban infrastructure investment.

Housing markets should also be managed with an eye on social equity. This is implied by the warnings in *Home Truths* about the importance of tax and monetary policy as they affect home-buying, household debt and inheritance of property wealth.

11) Encouraging private rental investment: There is broad consensus on the central role of private rental investment in a healthy housing system. The symposium heard a summary of current policy barriers to such investment, a major gap in the effective functioning of market housing. Canada needs taxation and other policies to encourage private rental investment.

12) Financing affordable rental housing: Despite the highly developed state of Canada's mortgage financing system, financing for affordable rental housing remains a challenge. A national strategy must facilitate access to mortgage financing.

D) *System capacity*

Finally, the symposium identified needed dimensions of a national housing strategy, grouped under the rubric of system capacity. These were:

- Systems of accountability and information.
- Strengthened housing capacity in federal agencies.
- Enhanced community housing sector capacity.

13) Systems of accountability and information: A national strategy will require carefully designed accountability and information systems, particularly if it relies on federal or provincial frameworks and funding, with local delivery and flexibility, and with stronger links to other policy areas and outcomes.

The strategy should include objectives and targets – to articulate social and economic goals and as a basis for accountability. The symposium emphasized the social and economic benefits and the investment in communities that housing represents. Participants suggested a national housing strategy should be rooted in an analysis of needs, noting the lack of consensus on non-shelter outcomes.

Performance and accountability measures are important in a program model that involves broad federal frameworks and funding, provincial program responsibility and local administration (with variations). This model is an established one in SCPI, in social housing and elsewhere, and it reflects current models of public management. *Leaks in the Roof* and the small-group discussions stressed the importance of ensuring accountability for use of federal funding.

Ray Hession noted that decision-makers grapple with competing and conflicting priorities. Governments can only handle identifiable, quantifiable and solvable problems. It is important to show that public funding benefits either those most in need or a broad base of taxpayers. Better research, evaluation and measurement of non-shelter outcomes of housing will be an important feedback loop for policy-making.

Better research must be pursued as part of a national strategy. This has started, for example, in new studies commissioned by federal agencies and "think tanks" such as Canadian Policy Research Networks, on homelessness, social policy and urban issues; and in health–housing research networks. CMHC's research role is invaluable and the National Housing Research Committee (NHRC) is an important forum. Yet Canada lacks research networks to provide a greater depth of critical examination of housing outcomes. For example, we have nothing comparable to the Australian AHURI partnership of government and academe.

In housing and outcomes research, the "robust framework" concept should again apply. This means engaging a wider range of people and agencies in housing-related research. Research networks are all the more important when responsibilities are devolved to local governments and the non-profit sector, which usually lack much "in house" research capability. Approaching housing through non-shelter outcomes will build stronger relationships with other sectors and policy realms.

14) Strengthened housing capacity in federal agencies: A national housing strategy must ensure sufficient expertise and capacity in the central policy institutions of the federal government.

This has implications for CMHC, but the links between housing policy and other social and economic realms mean there are implications for other federal agencies too.

The scope of the national housing strategy envisaged goes well beyond CMHC's current mandate but as the primary federal housing agency, CMHC's goals must be congruent with the strategy's goals. (The recent Auditor-General's examination of CMHC's operations and mandate could provide a jumping-off point for such a review.) The symposium also noted the new federal ministerial configuration, with CMHC and the Homelessness Secretariat reporting to the same minister. This may provide opportunities for more strengthening links between housing and homelessness strategies.

Relations between housing and other policy spheres require that the federal government's central

institutions develop greater capacity to apply a "housing lens" to policy development. Important new linking roles can be played by newly established offices: the Cities Secretariat within the Privy Council Office and the Minister of State for Infrastructure and Communities. Ray Hession (former CMHC president) commented in his closing remarks that the Ministry of Finance plays the largest role in shaping federal housing policy: central agencies such as Finance, Treasury Board, and Intergovernmental Relations must apply a "housing lens" when needed.

The appropriate Cabinet committee must also be equipped to apply a "housing lens" to policy in related social and economic realms.

15) Enhanced community housing sector capacity: A national strategy must support the capacity of the community housing sector (non-profit sector) to respond to local needs, deliver housing programs, coordinate with non-housing services and develop regional and national resource organizations.

Leaks in the Roof and the symposium discussions identified institutional weaknesses within the community housing sector. The sector struggled when public subsidies for new affordable housing supply were withdrawn a decade ago; its over-dependency on public programs was clear. Capacity diminished during the 1990s, to a point where many communities had difficulty delivering SCPI and the Affordable Housing Program.

Leaks in the Roof notes the thin higher-level infrastructure of Canada's third sector in comparison with the US and the UK. A more extensive network of technical support organizations, such as Quebec's, is needed. A national foundation was mentioned at the symposium as one part of such infrastructure – a CHRA idea touched on in the Liberal Party's 2004 election platform. Canada lacks a network of local community development corporations that combine housing and other activities.

Canada also lacks US-style regional and national foundations that support local non-profits but are large and sophisticated enough to play an "intermediary" role in bundling and channelling financing from lending institutions and public programs. Such bodies could play a city-region role in combating trends of deepening pockets of poverty and increasing spatial separation of the urban poor. The non-profit sector lacks ongoing multi-faceted links to the financial sector, and it cannot attract mortgage financing outside of special program frameworks or "one-off" projects. A national strategy should promote institutional development in such areas.

6. <u>Moving Ahead</u>

To the over 100 people gathered at the symposium, one speaker offered the famous words of Margaret Mead: "Never doubt that a small group of thoughtful, committed citizens can change the

world; indeed, it's the only thing that ever has."

In a recent column in *Canadian Housing* magazine, Alex Munter, moderator of the symposium debate, reflected on the scant attention given to housing needs in public discourse and recent elections (Vol. 21, no. 1, Summer 2004, p. 37 [p. 38 en francais]). A former elected official, Munter noted that one must speak to people's values and sense of community. He referred to three core Canadian values, identified by Judith Maxwell of CPRN: compassion, self-reliance and investment. What is striking about social housing, he noted, is that it is one of the few concrete expressions of all three of these values. This applies likewise to a national housing strategy.

The premise of this symposium was that an effective housing system can meet housing needs for adequate and affordable housing, and can contribute significantly to people's health and well-being, strong and inclusive communities at all levels, and economic prosperity. Symposium participants agreed that the housing sector needs a better understanding of housing and non-shelter outcomes. On that foundation, it needs to communicate more effectively with voters and political decision-makers, and to build political alliances with other sectors.

Likewise, there was much discussion at the symposium of the importance of "growing the public understanding," to use the rapporteur's phrase. Setting political and program priorities is ultimately a "conversation with the taxpayer." This involves a rapport with the news media, which significantly influences public opinion. Ray Hession noted the importance of having recognizable community leaders speaking for the housing agenda.

The symposium succeeded, as CHRA president Joyce Potter said in closing, in bringing together a range of people to consider housing strategy in a broader context of social and economic goals. This report sews together the themes from the day's background papers, speakers and presentations, and small-group discussions.

The next step is to use these themes to propose a more specific national housing strategy. The housing sector, which is most familiar with the issues, should initiate the process and ensure it happens in discourse with related social policy organizations, the media and other housing advocates. Ultimately, a national housing strategy will come from the federal, provincial/territorial and other governments using these ideas to develop, negotiate and adopt a strategy. The time is auspicious for political leadership on these matters.

Acknowledgments

Appendix A

Speakers at the Symposium

Scott Anderson is the editor of the Ottawa Citizen newspaper. Scott has a wealth of journalism experience including positions as the managing editor of the *Telegraph Journal*, Saint John, New Brunswick, editor of the Whig-Standard, Kingston, Ontario, Associate Editor for the *Ottawa Business News* and reporter for the *Chronicle-Journal*, Thunder Bay, Ontario.

Blair Badcock is the Policy Manager with Housing New Zealand Corporation. The Corporation is the lead agency charged with developing the New Zealand Housing Strategy, a 10 year vision for addressing housing need. Prior to returning to New Zealand, Blair spent nearly 30 years at the University of Adelaide as Reader in Geography with a teaching focus on urban and housing studies.

Michael Bowman is a partner in the Osler, Hoskin and Harcourt law firm's Toronto-based litigation department. His practice in administrative and civil litigation includes municipal law and regulation, land use planning and development, municipal taxation and finance, expropriation, environmental issues, and lease arbitration and litigation. He joined the firm in 1988 and has been a partner since 1992. Michael has extensive advocacy experience before municipal councils, administrative tribunals and the courts.

Bill Cameron joined the National Secretariat on Homelessness (NSH) as Director General in 2000 with the introduction of the National Homelessness Initiative (NHI). He manages the establishment of a strategic policy framework, program design and management framework, the national research agenda, the private sector partnership strategy and other elements of the NSH portfolio.

Katherine Covell is professor of psychology and executive director of the Children's Rights Centre at the University College of Cape Breton. Her teaching and research center on children's rights as articulated in the UN Convention on the Rights of the Child. She has published widely on public policy related children's rights issues including the acclaimed co-authored 2001 book *The Challenge of Children's Rights for Canada,* and the forthcoming book, *Empowering Children: Children's Rights Education as a Pathway to Citizenship.*

Jim Green is the Co-Chair of the Federation of Canadian Municipalities National Housing Priorities Option Team. In addition Jim is a Councillor with the City of Vancouver and a member of several of the cities standing committees , including the City Planning Commission,the Economic Development Commission, and the Planning and Environment Committee. Jim is also the co-founder of UBC Anthropology's Urban Field School.

Ray Hession is Chairman of the Board of Directors of HLB Decision Economics Inc., a decision support consultancy based in Ottawa, Washington and San Francisco. Most recently, Mr. Hession completed an engagement as leader of the project responsible for the transformation of Ontario's social assistance delivery system. A businessman today, Mr. Hession is also the past President of Canada Mortgage and Housing Corporation and a former federal deputy minister.

Andrew Jackson has been Senior Economist with the Canadian Labour Congress since 1989. He is also a Research Professor in the Institute of Political Economy at Carleton University, and a Research Associate with the Canadian Centre for Policy Alternatives. Mr. Jackson's areas of expertise include the labour market and the quality of jobs, income distribution and poverty, macro-economic policy, social policy, and the impacts of globalization.

Kristina Johnson is Director of Sales and Education for the Affordable New Home Development Foundation in

Saskatoon. Kristina's expertise in the area of affordable housing includes working in the financial industry as a lender, analyst, and policy consultant and also working in the Aboriginal community in the area of on-reserve housing. Currently she is exploring alternative new home-ownership options, community designs, and Aboriginal housing community development with the Foundation.

Al Kemp is immediate past President of the Canadian Federation of Apartment Associations (CFAA), the national voice of the residential rental industry, representing the interests of the industry at the federal level. Nearly one million rental units are owned or managed by the collective members of the CFAA. Al is currently the CEO of the Rental Owners and Managers Association of BC (ROMA BC) and serves on the Steering Committee for Victoria's Housing Affordability Partnership.

Alex Ker is an independent policy consultant who works extensively on issues related to local government and aboriginal communities. She recently co-authored a report for HRDC's National Homelessness Secretariat on implementation of the *Supporting Communities Partnership Initiative* through a community-based model.

Micheal Mendelson is Senior Scholar at the Caledon Institute of Social Policy and president of Mendelson Associates Inc. Prior to his appointment to the Caledon Institute, he was the Deputy Secretary (Deputy Minister) of Cabinet Office in Ontario. He has served as an Assistant Deputy Minister in Ontario's Ministries of Finance, Community Services and Health. Over the previous year he was Visiting Fellow, Social Policy with Human Resources Development Canada. Mr. Mendelson has been a Visiting Professor at the University of Toronto School of Social Work and Visiting Fellow at Queen's University School of Policy Studies.

Alex Munter spent 12 years serving the citizens of Ottawa as a city councilor. He is now a Visiting Professor of Urban Studies and Communications in the Faculty of Social Sciences of the University of Ottawa, an advisor to the Canadian Housing and Renewal Association, and a regularly featured media commentator and columnist.

David Peters is a Special Advisor with the Ontario Non-Profit Housing Authority and a member of the CHRA Housing Policy and Research Committee. David has a solid understanding of housing policy issues from the perspective of both the government and non-profit sectors as a result of experienced gained as the Director, Market Housing Branch, Ontario Ministry of Municipal Affairs and Housing, Commissioner of Housing and General Manager of the City of Toronto's Housing company, and former CEO of the Ontario Housing Corporation.

Steve Pomeroy of Ottawa-based Focus Consulting Inc., specializes in affordable housing policy and research. Steve spent 10 years with Canada Mortgage and Housing Corporation where he held a number of positions in social housing, market analysis and housing policy. Mr. Pomeroy has authored over seventy policy and research reports, has developed housing strategies for a number of provinces and municipalities, and regularly advises a number of national and provincial associations on housing policy issues.

Judy Rebick is a long-time activist and journalist in Canada. She is currently the CAW Sam Gindin Chair in Social Justice and Democracy at Ryerson University, Toronto. She is also the volunteer publisher of rabble.ca, an interactive online magazine associated with OneWorld. Judy is the author of Imagine Democracy (Stoddart) and various essays and commentaries in Canadian newspapers and magazines. During most of the 1990s she was the host of two national television shows on the Canadian Broadcasting Corporation. She is also a former president of the National Action Committee on the Status of Women, Canada's largest women's group.

Linda E. Ross is president of *Linda E. Ross Property Management Inc.* and *Sul 'iits slqel ts Consulting Inc.. Sul*

'iits slqel ts provides consulting services for Aboriginal housing groups on and off reserve. For eleven years Linda was the Executive Director of the M'akola Group of Societies where she managed almost 600 units of Urban and Rural housing, administrated Social Service programs, and acted as part of a development consultant team for the construction of over 300 townhouses. Ms. Ross has been a member of the Minister of Housing's advisory committee (BC) for 7 years.

Enid Slack is a Toronto-based consultant and educator specializing in municipal and intergovernmental finance. A long-time policy advisor to the provincial and City of Toronto governments, membership on the Mayor's Task force on Homelessness in 1998 and on the Working Group of the Toronto City Summit Alliance in 2003 are among her many public contributions. Ms. Slack teaches a graduate course in urban public finance at the University of Toronto.

Michael Walker, Executive Director of the Fraser Institute, is a well known and respected economist, journalist, broadcaster and Consultant. His articles have appeared in professional journals in Canada and the United States and Europe, including the Canadian Journal of Economics, the American Economic Review and Health Management Quarterly. As a Broadcaster, Mike has written and delivered over 2,000 radio broadcasts on economic topics and appeared on radio and TV programs in Canada, the United States and Latin America. As a Consultant, Mike has provided advice to private groups and governments in Canada , the US and Internationally.

Appendix B – Participants

CHRA | ACHRU National Symposium

Name	Organization	Title

A

Anderson, Scott	The Ottawa Citizen	Editor
Asfour, Linda	Human Resources Skills Development Canada	Senior Researcher
Austen, Andrea	City of Toronto	Policy Development Officer

B

Babcock, Anne	Woodgreen Community Homes	Director, Planning and Development
Bacque, Susan	Ministry of Municipal Affairs and Housing	Manager, Affordable Housing Program
Badcock, Blair	Government of New Zealand	Policy Manager
Balding, Anne	Hastings County Affordable Housing Research	Project Coordinator
Ballantyne, Derek	Toronto Community Housing Corporation	CEO
Bascombe, Dianne	Canadian Child Care Federation	Executive Director
Bender, Sandra	National Anti-Poverty Association	Research and Campaign Coordinator
Berringer, Evan	Canada Mortgage and Housing Corporation	Manager, Innovation Secretariat
Bérubé, Gilles	Corporation Waskahegen	Président-directeur
Bird, Shellie	CUPE Local 2204 Child Care	Union Education Officer
Black, John D.	Canada Mortgage and Housing Corporation	Special Advisor Strategic Planning
Boucher, Catherine	Centretown Citizens Ottawa Corporation	Executive Co-ordinator

B ctd.

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Bowman, Michael .... Toronto Board of Trade .... Chair, Affordable
Housing Task Force

Bradley, John .... G.R.T. Bâtir Son Quartier .... Development Agent

Burrett, John .... Federation of Canadian Municipalities .... Manager Economic and
Social Policy

C

Callaghan, Maureen .... Centre for Equality in Rights in Accommodation

Cameron, Bill .... Human Resources Skills Development Canada,
National Secretariat on Homelessness .... Senior Director General

Campbell, Bruce .... Canadian Centre for Policy Alternatives .... Director

Carr, Dennis .... Centretown Citizens Ottawa Corporation .... Project Coordinator

Carter, June .... Dickie & Lyman, Lawyers, LLP

Chalifoux, Fernand .... Corporation Waskahegen .... Directeur

Charlton, Karen .... City of Medicine Hat .... Manager, Social
Development

Chisholm, Sharon .... Canadian Housing and Renewal
Association .... Executive Director

Cournoyer, Fabien .... Office municipal d'habitation de Montréal .... Directeur general

Covell, Katherine .... University College of Cape Breton .... Director, Professor
Psychology, Children's
Rights Centre

D

D'Arcy, Chris .... Nunavut Housing Corporation .... Director, Policy &
Planning

Dalton, Tony .... Austrailian Housing and
Urban Research Institute .... Associate Professor
Urban and Social Policy

Davidson, Brian .... Canada Mortgage and Housing
Corporation .... Senior Analyst

De Ruyter, Barb .... Canadian Housing and Renewal
Association .... Research and Policy
Coordinator

Dickie, John .... Dickie & Lyman, Lawyers, LLP .... Lawyer

D ctd.

Doddridge, Eric .... Société d'habitation du Québec .... Professionnel
Dével. des programmes

50

Doran, John .... Domicile Developments Inc. .... President

Dube, Carl .... Congres des peuples autochtones .... officer de développement économique

Durin, Patricia .... Banque National .... Director Commercial Developments

E

Edel, Betty .... Community Education Development Assoc. .... Executive Director

F

Finnie, Carol .... Victoria Cool Aid Society .... Executive Director

Forrest, Judy .... Canadian Housing and Renewal Association .... Research & Policy Committee

G

Gage, Colin .... Victoria Park Community Homes .... General Manager

Gagnon, Robert .... Société d'habitation du Québec .... Agent de recherche et de la planification socio-économique

Gaudreault, Allan .... Consultant Analyst, Housing and Community Development

Gazzard, Nicholas .... Co-operative Housing Federation of Canada .... Director, Sector Development

Gillard, Geoffrey .... Canadian Housing and Renewal Association .... Capacity Building Coordinator

Glenn, Peter .... Correctional Service of Canada .... A Director, Policy, Knowledge Management and Policy Development

Goetz-Gadon, Sean .... Special Housing Advisor to the Mayor of Toronto

H

Hanley, Cynthia .... Capital Regional Housing Corp. .... Director, Property Management

Handrigan, Helen ....City of St. John's ....Senior Housing Officer

Hession, Ray ....Ottawa Hospital. ....Chair, Board of Governors

Holmes, Kelly ....Operation Go Home Winnipeg Chapter Inc. ....Program Director

Hopkins, Jane............................Human Resources Skills Development Canada,
National Secretariat on Homelessness.................Facilitatior

Houle, Fernand..........................Office municipal d'habitation de Saguenay ....Directeur général

J

Jackson, Andrew ....Canadian Labour Congress..................................Senior Economist

Jewers, Keith.............................Wings Housing Soceity ....Member of Board of Dir.

Johnson, Kristina........................Affordable New Home
Development Foundation......................................Dir. of Sales and Education

Jolicoeur, Jean...........................Corporation Waskahegen......................................Secretaire-Tresorier

Jones, Raymond ....Aboriginal Housing
Management Association......................................President

Juneau, Jacquelin ....Corporation Waskahegen......................................Directeur-général adjoint

Juteau, Danielle..........................Corporation d'Habitations Jeanne-Mance............Directrice Générale Adjointe

K

Kelly, George.............................Edmonton Inner City Housing Society................Executive Coordinator

Kelly, Norm ....Toronto Community Housing..............................Councillor, Director/Board

Kemp, Al...................................Rental Owners and Mgrs Assoc. of BC ....CEO

Ker, Alex...................................Supporting Communities Partnership
Initiative (SCPI)...Consultant

Kerrigan, Penny ....Aboriginal Mother Centre....................................Executive Director

King, Cynthia.............................Newfoundland and Labrador
Housing Corporation ....Coordinator, Provincial Home Repair Program

K ctd.

Kreda, Janet...............................City of Ottawa...Housing Developer

L

Lebel, Marcel .... SHDM .... Directeur, Gestion des
programmes

Lesiuk, Ellen .... City of Ottawa .... Project Coordinator
Housing Branch

Lougheed, Ellen .... Coop Housing Association of Eastern Ont. .... President

M

MacDonald, Ken .... Wings Housing Society .... Executive Director

Mayer, Donna .... City of Ottawa .... Housing Developer

McGregor, James .... Ville de Montréal .... directeur

McMaster, Susan .... Woodgreen Community Homes .... Manager of Facilities
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Mendelson, Michael .... Caledon Institute of Social Policy .... Senior Scholar

Metson, John .... Toronto Community Housing .... Director

Morehouse, Karen .... House of Hope -
La Maison de l'Espérance .... Executive Director

Munter, Alex .... University of Ottawa .... Visiting Professor
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Musgrave, Martin .... Progressive Solutions Consulting .... President

N

Norton, Sharon .... Hôpital Douglas .... Resource Worker

O

O'Dea, Jim .... Terra Housing Consultants Ltd. .... Consultant

P

Patterson, Sylvia .... Regional Municipality of York .... Dir.Housing & Res.
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Peters, David .... Ontario Non-Profit Housing Association .... Special Policy Advisor

P ctd.

Petkau, Terry .... Habitat for Humanity .... VP Building & Housing
Program

Poirier, Benoit ....ROHSCO ....Agent de projet

Pomeroy, Steve ....Focus Consulting ....President

Potter, Joyce ....Canadian Housing and Renewal
Association ....President

Prevost-Derbecker, Sonia ....Ndinawemaaganag
Endaawaad ....Executive Director

Priebe, David ....Ministry of Municipal Affairs and Housing ....Special Advisor

R

Ralston, Pam ....Woodgreen Community Homes ....Director, Planning and
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Ramsay, Shayne ....BC Housing ....Chief Executive Officer

Rebick, Judy ....Ryerson University ....CAW Sam Gindin Chair
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Reiter-Romanowski, Irena ....Tatry Non-Profit Housing Corp. ....Office Manager

Rexe, Kate ....Canadian Council On
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Rheault, Rose ....Hôpital Douglas ....Resource Worker

Romanowski, Ken ....Tatry Non-Profit Housing Corp. ....Property Manager

Ross, Linda ....Aboriginal Housing Management Assoc. ....CEO

Roy, Claude ....Société d'habitation du Québec ....Urbaniste

Rypstra, Michelle ....Durham Region Non Profit Housing Corp ....General Manager

S

Scrivens, Jim ....First National Financial Corporation ....Vice President

Seymour, David ....National Aboriginal Housing Association ....Director

Slack, Enid ....Enid Slack Consulting Inc. ....President

Stewart, Doug ....Canada Mortgage and Housing
Corporation ....Vice President
Policy & Programs

S ctd.

Suttor, Greg ....City of Toronto ....Policy Development
Officer

T

Tagalik, Abraham .... Nunavut Housing Corporation .... Vice-President

Tasci, Olga .... Coop Housing Assoc.
of Eastern Ontario .... Manager

Taylor, Deborah .... Canada Mortgage and Housing
Corporation .... Director, Assisted
Housing Division

Tsang, Eric .... Canada Mortgage and Housing
Corporation .... Manager
Policy and Planning

Turcot, Claude .... Office mun. D'habitation de Thetford Mines .... Directeur général

V

Van Herk, Denise .... Canada Mortgage and Housing
Corporation .... Senior Officer
Partnership Centre

Vermette, Francois .... Réseau québécois des OSBL d'habitation .... Directeur général

Volk, Nick .... Toronto Community Housing .... Chair (Acting) Board of
Directors

W

Walker, Michael .... Fraser Institute .... Executive Director

Wasilenko, Jim .... Saskatoon Housing Authority .... General Manager

Westeinde, Jonathan .... Windmill Development Group .... Managing Partner

Wexler, Martin .... Ville de Montréal .... Chef de division

Appendix C

List of key reports

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