ACTIONS FOR HOUSING NOW
CREATING AFFORDABLE, SUITABLE, AND SECURE HOUSING IN CANADIAN CITIES
DISCUSSION GUIDE

NOV 3, 2015
DISCUSSION GUIDE

WELCOME

Dear Participant,

Thank you for joining us for Actions For Housing Now, a solutions-oriented workshop hosted by SFU Public Square and Tyee Solutions Society.

Today, we’re bringing together the brightest minds in our housing sectors to develop achievable policy solutions for creating secure, suitable, and affordable housing in Canadian cities.

You’ll be working today with expert colleagues: elected officials, planning and development professionals, public policy experts and decision-makers, housing advocates and academics.

There are also reporters among you; others may join us during the day. They have all agreed to be here under Chatham House Rule: they may use whatever information or ideas emerge in today’s discussion in their stories, but have agreed that they will neither attribute those to any individual participant, nor quote any direct statements. We do however encourage you to make yourself available to them for interviews during breaks in the workshop or through later correspondence.

You are all busy professionals who know the problems inside-out, but today you’ve put time aside to help build solutions.

And you’ll follow through on the best ideas generated in this workshop, by developing implementation strategies to advance real policy change, and engage the newly-elected federal government.

Our workshop is based on four principles:

Let’s build on what is there: The housing problem is not new. Dozens of processes and research reports have identified potential solutions (ie. by the FCM, Big City Mayors’ Caucus, Vancouver Task Force on Housing Affordability, and academic studies).
Our workshop today will not duplicate this work. Instead, we will use such studies as a basis for our work, and draw out the most promising policy ideas – focusing only on those that can be successfully advanced during the current mandate of the new federal government.

**Some local housing challenges need a national response:** The workshops will work from the municipal level to the federal level. Participants will work from analyses of existing experience at the municipal level, which best capture the variation in housing challenges across different urban centers and regions.

We will then identify commonalities in the challenges and solutions found at the municipal level, seeking catalyst points where a national policy response is warranted. From there, we will vet the most viable ideas and develop implementation strategies, asking: How can this policy change be advanced? Who can champion it, to whom, and how?

**Working cities need working housing:** Housing that truly meets people’s needs must be suitable, secure and affordable. For many today these cannot be achieved through either fee-simple ownership of a single detached house or conventional market rental. But successful alternative models exist, among them: market-controlled rental and ownership, leaseholds and land trusts, and co-operatives and co-housing.

This workshop addresses working urban households at or below the median income for their city. This group used to be described as ‘lower middle class’ or ‘starter families.’ It now includes established mid-career individuals and families who cannot afford homes in the communities in which they work.

Our Ottawa workshop (Jan 2016) will follow a similar blueprint, but target another demographic: the persistently homeless and precariously housed.

**Housing is city-building is nation-building:** Working households infuse cities with life as the people in them build careers, families and social networks, consume services and entertainment, and participate in a local economy.

These people should not be displaced from their cities because they cannot afford to live in them. Housing creates the fabric of a thriving community and a stronger nation.

“Actions for Housing Now” is part of a year-long solutions journalism project, The Housing Fix, by Tyee Solutions Society.

The project aims to educate Canadians about affordable housing issues and promote public dialogue about promising solutions. It consists of in-depth open source journalism, expert workshops like this one in partnership with SFU Public Square, and a public storytelling event.

To find all the reporting within this project, please visit http://thehousingfix.ca, and to learn more about Tyee Solutions Society visit http://tyeesolutions.org.
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1. ACKNOWLEDGEMENTS

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- Canadian Housing and Renewal Association

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- Anjum Mutakabbir
- Omer Rashman
- Alex Thumm
- Miranda Corcoran
2. FRAMING THE HOUSING AFFORDABILITY DISCUSSION

Actions for Housing Now is a unique opportunity for diverse experts to coalesce around achievable federal policy gains for housing at a moment of political change in Ottawa.

Though housing may not have been the issue that drove the election, it held a high profile and was addressed to varying degrees by each party. The winning Liberals made significant commitments on the file (see box), and Canadians will expect productive innovation from the new government.

‘Solving’ the national housing problem entirely—let alone in one day—is clearly unrealistic. **For that reason we ask you to focus today on a particular slice of the housing need spectrum: working households at or below the median income in Canada’s larger cities and suburbs.**

Some of the questions we will tackle today:

- What are the most effective and achievable specific policy changes or innovations that could be implemented in this next four year mandate?
- Which specific actions at the federal level have the greatest potential to assist those working on housing at a local level?
- Which local experiments and successes could be scaled across the country with federal support, financial or otherwise?
- What individuals, organizations, processes or strategies are best suited to push forward your recommended actions?

Goal of the Workshop

With the guidance of our facilitator, Shauna Sylvester, we will identify potential solutions to the housing challenges, which also have the greatest potential for federal uptake and implementation in the life of this Parliament.

To that end, we’ll be breaking during the day into working groups that will each pitch their top ideas to a three-person task force chosen for their experience. They will give key strategic feedback on how to push those ideas forward through the necessary channels of power.

The Liberal platform included promises to renovate existing and build new social housing, maintain subsidies for co-op housing, and provide tax breaks for new private rental units. The party has also committed to making $20 billion in infrastructure investments, with some of that directed through a new Canada Infrastructure Bank and the CMHC to build low-to-moderate income rentals.

Housing will compete for the new government’s attention with other pressing issues, from inequality to the environment to the economy. But expect affordable housing to take a front seat, said Adam Vaughan, a re-elected Liberal MP who served as housing critic in the last Parliament.

“It forms a centrepiece at the heart of our campaign platform,” he said. “It’s a full-spectrum approach to get back into the game of managing the housing market in Canada.”
That taskforce includes: Doug McArthur, Director of SFU’s Public Policy Program and former Deputy Minister to the Premier and Cabinet Secretary in BC; Dr. Janet Smith, a retired Federal Deputy Minister; and Brock Carlton, CEO of the Federation of Canadian municipalities.

What will happen with the recommendations we develop during the workshop?

That depends partly on the ideas and energy generate here today. But at a minimum, here is what to expect:

- Our event partner, the Canadian Housing and Renewal Association (CHRA), will ensure the Actions for Housing Now summary is made available to their national membership, and will seek to reflect the outcomes in CHRA’s future policy directions and in its ongoing advocacy work with Members of Parliament, provincial housing ministries, non-profit housing associations, supportive service providers, homelessness organizations, policy experts and academics that CHRA engages with on national housing issues.

- The Chief Executive Officer of the Federation of Canadian Municipalities is also participating in today’s workshop. We hope he will find the day’s outcome worthy of that organization’s attention and perhaps advocacy as well.

- Tyee Solutions Society (TSS) reporters Katie Hyslop and David Ball will be incorporating the potential of key ideas into articles for publication on The Tyee and elsewhere. TSS works with an open-source model: articles are freely available to any media wishing to republish them.

- A summary report will be generated and circulated to all participants, and shared with interested local and national media.

- Today’s outcomes will also be shared through the Actions for Housing Now Ottawa workshop to take place January 2016, a joint initiative by Tyee Solutions Society, and the Canadian Housing Renewal Association in partnership with Carleton School of Public Policy and Carleton School of Journalism.

Further to our workshop, Carleton’s School of Public Policy & Administration School of Journalism, along with other partners, will train their expertise on more precariously housed and homeless populations. Between the two events, a wide spectrum of solutions to Canada’s housing challenges will be brought forward.
Housing crises in Canada: a multi-dimensional challenge

Lack of affordable, adequate and secure housing is a major and growing issue for many Canadians. Not just in larger cities like Vancouver and Toronto, but many mid-sized towns, suburbs, resource towns, and reserve communities as well.

- According to the Canada Mortgage and Housing Corporation, more than a quarter of all Canadians who rent their homes are in “core housing need”— spending more than one third of their income on their market’s median rent for suitable shelter.

- By the same CMHC standard, the ‘average’ two-story detached home is now unaffordable for the average Canadian, requiring 48% of the median income nationally, rising to 68% in Toronto and as high as 91% in Vancouver.

- The Bank of Canada in June 2015 identified household debt levels tied to home ownership as a major threat to Canada’s financial stability.

Such macro-level statistics don’t capture myriad inadequacies in the shelter available to many: neglected older rental buildings, under-maintained social housing and co-ops, lack of appropriate seniors housing, ‘affordable’ but too-small accommodations for struggling families, far from jobs or services and with uncertain tenures.

All these problems are more acute in some cities than others. In Toronto and Vancouver, it’s not just the unlucky few who find themselves on the housing margins. The gap between housing costs and household budgets is reaching for and passing through the un-affordability threshold for virtually any who earn a median or below-median income.

But as everyone participating today also knows, the supply of ‘housing’ is a complex ecology with multiple critical linkages. Macro-economic interest rates, local land availability, municipal land-use rules, federal and provincial fiscal rules, the existence and terms of incentive programs, comparative returns among real estate investment classes, building codes, and always, bottom lines and what the market will bear—the number of variables affecting housing affordability make recommendations with any certainty very challenging.

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1 See RBC summary document in this discussion guide.

What you’ll find in this discussion guide

All of you bring your own rich knowledge base to the day, but we thought it would also be useful to put some context around our conversation from a few thoughtful perspectives—and one foundational document. In the following pages you’ll find, in précis, key insights from the Federation of Canadian Municipalities, Canadian Co-op Housing Federation, Canadian Housing and Renewal Association, the Conference Board of Canada and the Royal Bank, among others.

Several common themes emerge from these perspectives, with some clearly contradictory ones:

• There is near-unanimity on the desirability of restoring a sustaining federal financial role in social housing. The question a new Parliament might ask: Yes, but how?

• Better integration of non-housing social services with housing support. The existing federal Housing First approach already makes an effort to address this goal, but how can we ‘do better’?

• Several papers urge that the federal Crown actively moderate a national conversation on housing Canadians, from aboriginal, territorial and provincial governments, across the spectrum of private and non-profit sectors, to research and academic expertise, urging dramatic changes of culture and institutional paradigm. Those may be desirable, but our aspiration today is more pointed: what can be achieved in the life of this Parliament without waiting for that more searching conversation to be convened?

The work that’s already been done gives us some valuable directions:

• Conventional fee simple home ownership in Canada is already at historically high levels. Additional policy energy expended here may achieve minimal social benefit. The sector that is experiencing the most stress and crisis is the rental sector; to this might be added the co-operative housing sector.

• The federal Crown has in the past activated a wide array of fiscal and other tools to stimulate rental construction. Other jurisdictions also model ingenious potential responses such as auctionable tax credits for rental development that includes a low-income component—awarded pre-construction. There are suggestions to address the demand side of the affordability gap through federal rent ‘top-up’ payments.

• It is worth reflecting on the latent powers of the National Housing Act. The Act is packed with powers that a willing government can activate without requiring new legislation. These include capacities running from finance and land assembly to construction and operation of housing.

• Expertise is divided on how far the federal Crown should exercise those capacities or extend its role
To these we hope you will add the best of your own wide knowledge and experience.

Our facilitator, Shauna Sylvester, will give us the detailed agenda for the day. Here, let’s just say that we hope to find much common ground and crystalize a few do-able changes that Canada’s most powerful level of government could make to ensure that more of its citizens have access to housing at a price they can afford.