



# Housing for all?

## What is the Objective of Canada's Housing System?

J David Hulchanski, Professor, Housing and Community Development  
Factor-Inwentash Faculty of Social Work, University of Toronto. November 2021

# Canada's Housing System

a socially created institution,  
defining 'the rules of the game'

Housing system: a “convenient shorthand expression to encompass the full range of inter-relationships between all of the actors (individual and corporate), housing units and institutions involved in the production, consumption and regulation of housing.”

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“It is thus a much broader term than housing market or housing sector.” — Larry S. Bourne, 1981

Bourne, L.S. (1981) *The Geography of Housing*, London: Arnold.

# The Housing System: A Socially Created Institution

- What is it designed to achieve?
- Who is it designed to support: all, the many, the few?
- Whose interests does government action serve, i.e., who effectively exercises power over public policy decisions?
- Do housing policy decisions mitigate or reinforce the link between incomes & housing outcomes (money buys choice)?
- Does it perpetuate and exacerbate existing inequalities, including racism, and produce generational transfers of wealth for some?

# The Housing System of many OECD nations

“OECD countries have come to organize their housing systems as mechanisms for encouraging rentier returns and increasing wealth and income inequalities.” – MacLennan and Miao, 2016

Australia’s housing system: “a successful operation to enable developers, homeowners and private landlords to accumulate wealth” – Jacobs, 2017

## A mechanism for increasing wealth & inequality



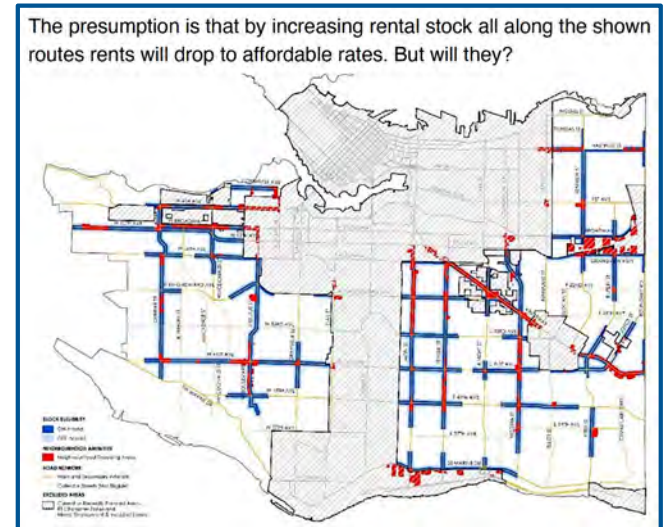
# Vancouver's Upzoning Push Lacks One Guarantee. Affordability

The bylaw is sold as a way to create new rentals. Council should insist what's built reflects real incomes.



Patrick Condon, 2 Nov 2021 | TheTyee.ca

Patrick Condon is the James Taylor chair in Landscape and Livable Environments at the University of British Columbia's School of Architecture and Landscape Architecture and the founding chair of the UBC urban design program.



Here again the benefit of the zone change for purpose-built rental went not to future moderate-income city wage earners, but to land speculators, who built no building but rather secured a zone change on the promise of affordability that simple economics can't support.

Just the land price component for each of the project's 12 units will be nearly \$420,000. Assuming average construction prices add a minimum of \$350,000 more for that and a single unit is pushing \$800,000 in costs. Add in return on investment and interest charges and the minimum rent would have to be over \$3,700 per month for a two-bedroom apartment.

As you can see, land cost is the real problem here, with land cost per

# What should be the Objective of Canada's Housing System?

Should it be a mechanism for

- increasing wealth (for some) while also increasing income inequality and polarization

or for

- ensuring fair access to adequate, appropriate, affordable housing for all households

## Message from the Minister

It is my great honour and pleasure to present Canada's first ever National Housing Strategy (NHS), an ambitious \$40-billion plan to help ensure that Canadians have access to housing that meets their needs and that they can afford. ...

But for too many Canadian families, a decent home is simply not affordable. Across Canada, 1.7 million people are in housing need, living in homes that are inadequate or unaffordable. Another 25,000 Canadians are chronically homeless. This needs to change.

Our primary focus will be on meeting the needs of vulnerable populations...

The release of the NHS marks the beginning of a ... nation-wide effort to ensure that all Canadians have the safe and affordable housing they need and deserve.





# Key Question: What is the Problem?

“If I had an hour to solve a problem I'd spend 55 minutes thinking about the problem and 5 minutes thinking about solutions.”

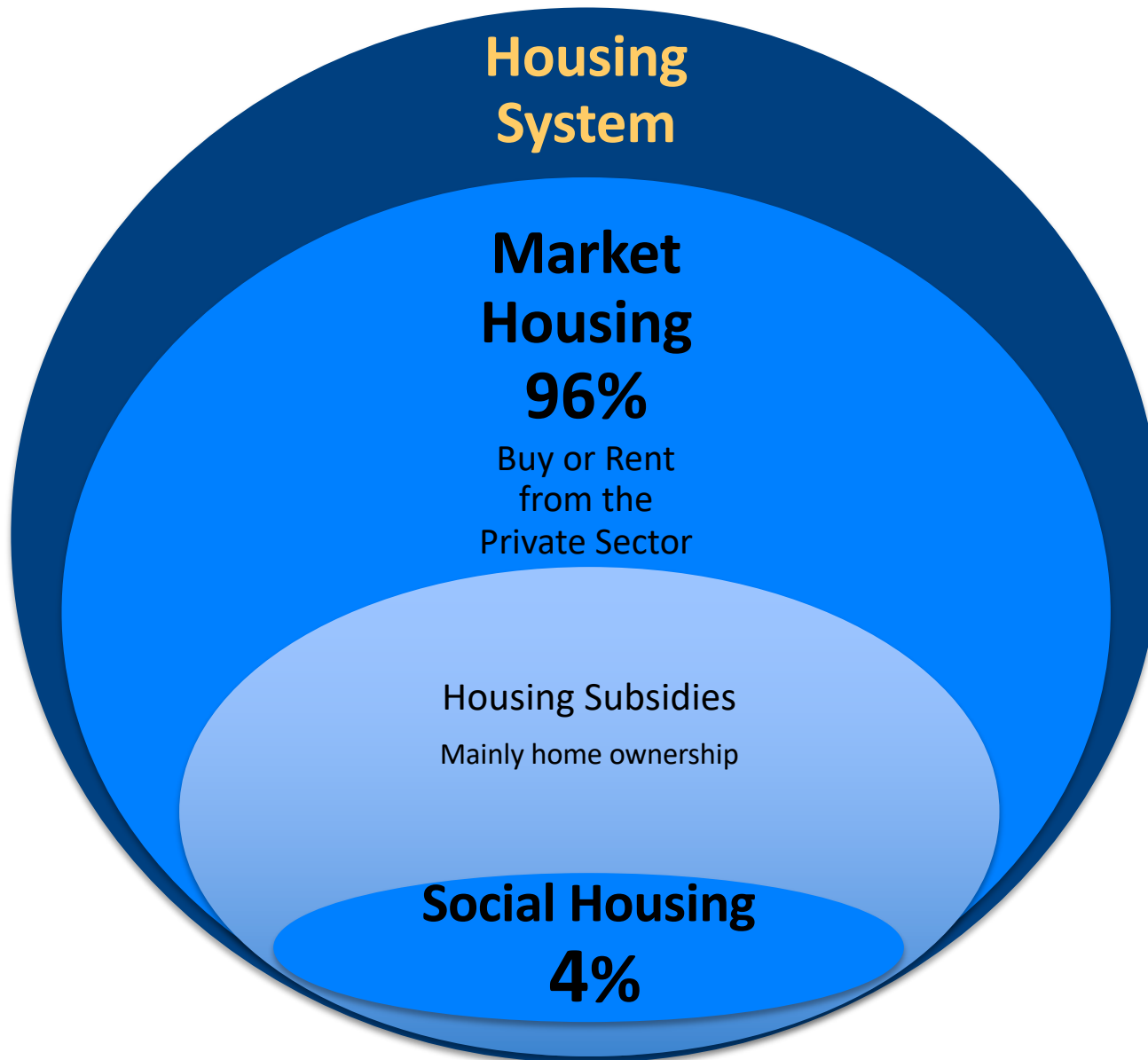
– *Albert Einstein*

“The greatest challenge to any thinker is stating the problem in a way that will allow a solution.”

– *Bertrand Russell*



# Canada's Housing System: 96 & 4



## Non-market Housing

Netherlands 34%

Austria 26%

Scotland 24%

Denmark 22%

France 19%

Sweden 18%

England 18%

Canada 4%

Australia 4%

Germany 3%

USA 3%

# Canada's Housing System: Public policy sets “The Rules of the Game”

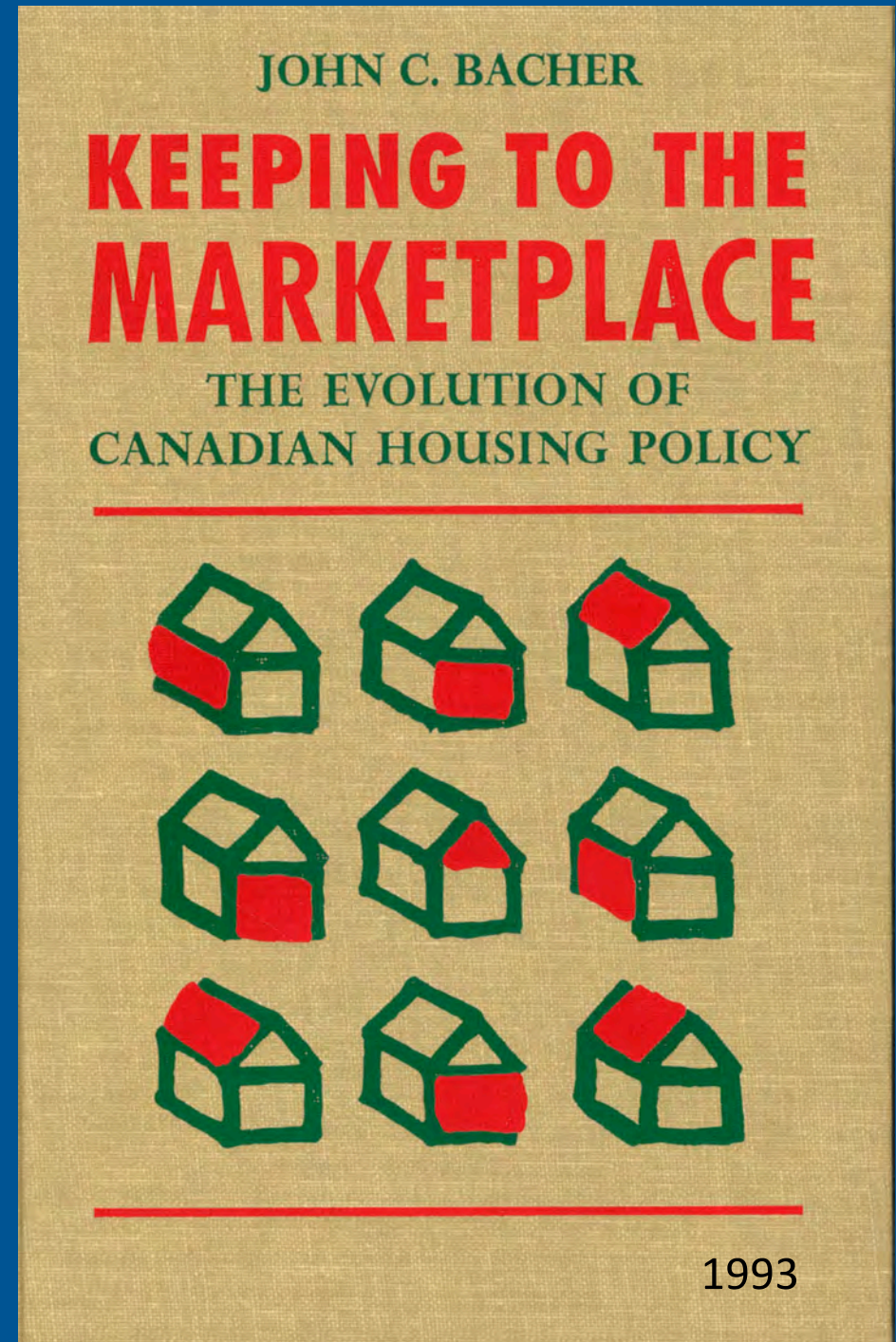
## *Canada's Housing System*

- 96% market-based housing system
- **History**: A ‘keeping to the marketplace’ public policy
- **1965 to 1995**: minor brief exception; non-market sector = 4%
- **1995 to 2015**: no significant government role in *effectively* addressing serious housing need & homelessness
- **2017 National Housing Strategy**: a ‘symbolic policy’ that continues the existing rules of the game, adding to greater housing insecurity

# Summary of Canadian housing policy:

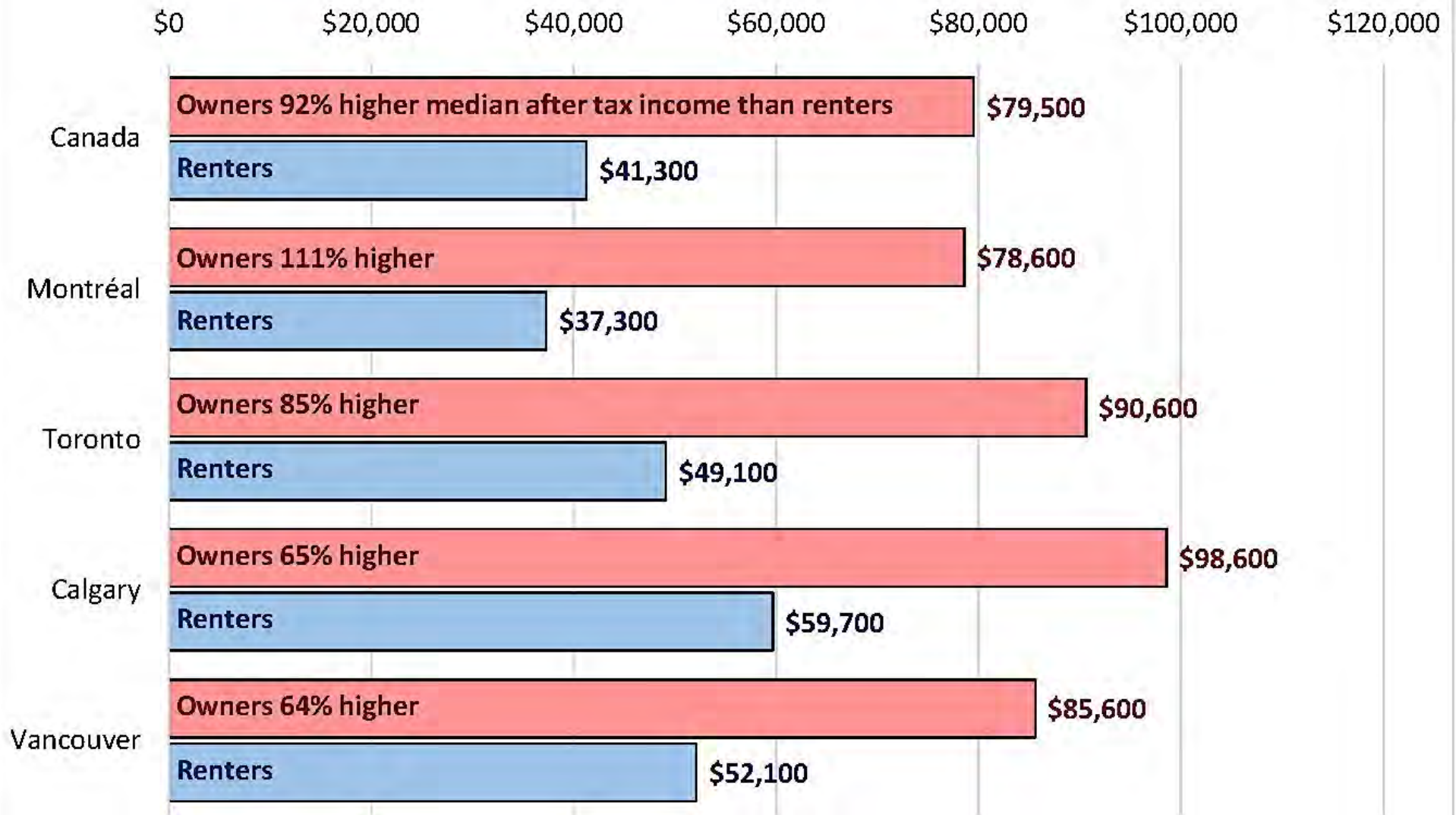
## *Keeping to the Marketplace*

[https://archive.org/details/@jdh\\_toronto](https://archive.org/details/@jdh_toronto)



# Owner/Renter Household Income Gap, 2017

## Canada, Montréal, Toronto, Calgary, and Vancouver CMAs



Source: CMHC, Real Median After Tax Income of Owners and Renter Households, 2006-2017 Data Tables  
<https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/household-characteristics>



# 1948

First Canadian book on housing

Final chapter, "The Ultimate Housing Problem"

## HOUSES FOR CANADIANS

*A Study of Housing Problems  
in the Toronto Area*

By HUMPHREY CARVER, A.R.I.B.A.

Lecturer and Research Associate  
School of Social Work  
University of Toronto



Toronto: UNIVERSITY OF TORONTO PRESS: 1948

### Chapter Six: THE ULTIMATE HOUSING PROBLEM

WHEN World War II came to an end, the pinch of Canada's housing shortage was felt keenly by people in all kinds of economic circumstances. This experience was not confined to households at any one economic level. Generals, corporals, executives, clerks, professional people, industrial workers—all found themselves caught in the same kind of situation. In the general re-shuffle that has taken place during the subsequent months and years, those in better economic circumstances have been the first to benefit. Many who could afford to do so have bought old houses at inflated prices. And as the supply of new houses has come in, it has been a relatively privileged section of the community that has in this way been released from the squeeze; for the purchase of a \$7,000 house is beyond the capacity of the average Canadian wage-earner.

As the housing market closes in on the margin of its economic potentialities it is to be expected that the remaining impact of the shortage will be confined more and more to those in the least favourable economic circumstances. As upper-income families move into new houses there will be a releasing of the pressure from the top downwards. Those at the lower end of the scale will inevitably be the last to benefit and, if the shortage cannot in fact be overcome, it will be the low-income families who will be the ultimate victims. They will have no alternative but to remain overcrowded in the worst housing or, when no permanent accommodation is available, they must become the tenants of temporary housing. Already there are thousands of Canadian families in emergency housing without any apparent prospect of moving



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### *The Ultimate Housing Problem*

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of this evidently essential element in a national housing programme. The problem is, of course, of a political nature since it involves the relative responsibilities and functions of government—federal, provincial, and municipal. The choice of methods and the exact allocation of responsibilities will, quite properly, arouse differences of political opinion, for such is the process by which decisions are made in a democracy. Differences of opinion are to be appreciated rather than repressed. But differences of approach toward the subject of low-rental housing should not be allowed to obscure the central and non-political fact that the provision of this type of accommodation is the ultimate housing problem. This is no longer a matter of controversy. Nor is there much value in debating the fact that, to date, there is no known method of providing low-rental housing except through public agencies supported by some kind of contribution from public revenue.

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HOUSES FOR CANADIANS

mounting numbers of families housed in emergency accommodation together represent a backlog of residential construction which cannot now be cleared by the supply which will come in from the private housing market. If this is true, then it becomes clear also that ultimately the solution to this central problem of housing involves the forming of a philosophy concerning the rights and equities within our society. For if it is not considered important that every adult and every child in a Canadian community should be able to enjoy a certain way of life, then there is no housing problem.

# Objectives of an Inclusive Housing System

1. stimulate adequate housing **production**
2. help produce a mix of housing **choice**  
(tenure, location, and quality)
3. help **assist** those who cannot afford  
adequate, appropriate housing

# WHAT IS THE PROBLEM?

## Housing Affordability? Housing Insecurity?

### Housing Insecurity

Availability of and access to  
stable, safe, adequate, and affordable  
housing *and* neighborhoods  
regardless of  
gender, 'race', ethnicity, or sexual orientation

Cox, R., Henwood, B., Rodnyansky, S., Rice, E., & Wenzel, S. (2019).  
"Road Map to a Unified Measure of Housing Insecurity." *Cityscape*, 21(2), 93-128.



# Public Policy since the early 1990s

**INCOME & WEALTH INEQUALITY:** redistribution of income and wealth to highest income individuals

**FISCAL AUSTERITY:** cutback in social supports; tax cuts for wealthy; low property taxes

**DEREGULATION:** housing finance; rent regulations... Not ending but rewriting regulations making real estate a more liquid commodity

**FINANCIALIZATION:** full exercise of the political and economic power of those who profit from financial services and real estate finance

**GLOBALIZATION of LOCAL HOUSING STOCK:** residential real estate dominated by financial networks that are global in scope

Duncan MacLennan

## Housing policy outcomes: A dysfunctional mess

Housing systems seem to be

- reinforcing wealth and income inequalities,
- contributing to greater instabilities, and
- reinforcing environmental damage.

Since the 1990s...

“Far from fashioning and supporting a well-functioning housing market and housing system, current policies have fashioned a **dysfunctional mess.**”

– MacLennan, D. (2019) Conclusions, *Shaping Futures: Towards Real Housing Policies*, Chapter 12 of *Shaping Futures: Changing the Housing Story*.

## Fastest Growing In The G7, And The Most Inflated

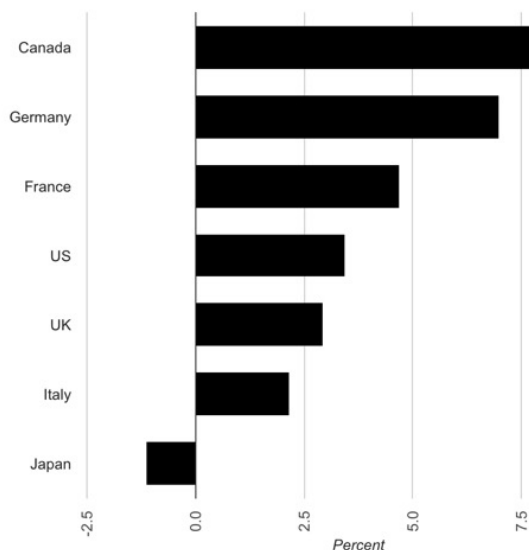


JANUARY 25, 2021

Canadian real estate prices aren't just fast growing by local standards. They're growing fast by any standard. US Federal Reserve data shows real home prices advanced in most of the G7 in Q3 2020. Canada topped the list of advanced countries for an prices [...]

### G7 Real Estate Prices Change

The inflation adjusted change in G7 real estate prices in Q3 2020, compared to a year before.



Source: US Federal Reserve, Better Dwelling.

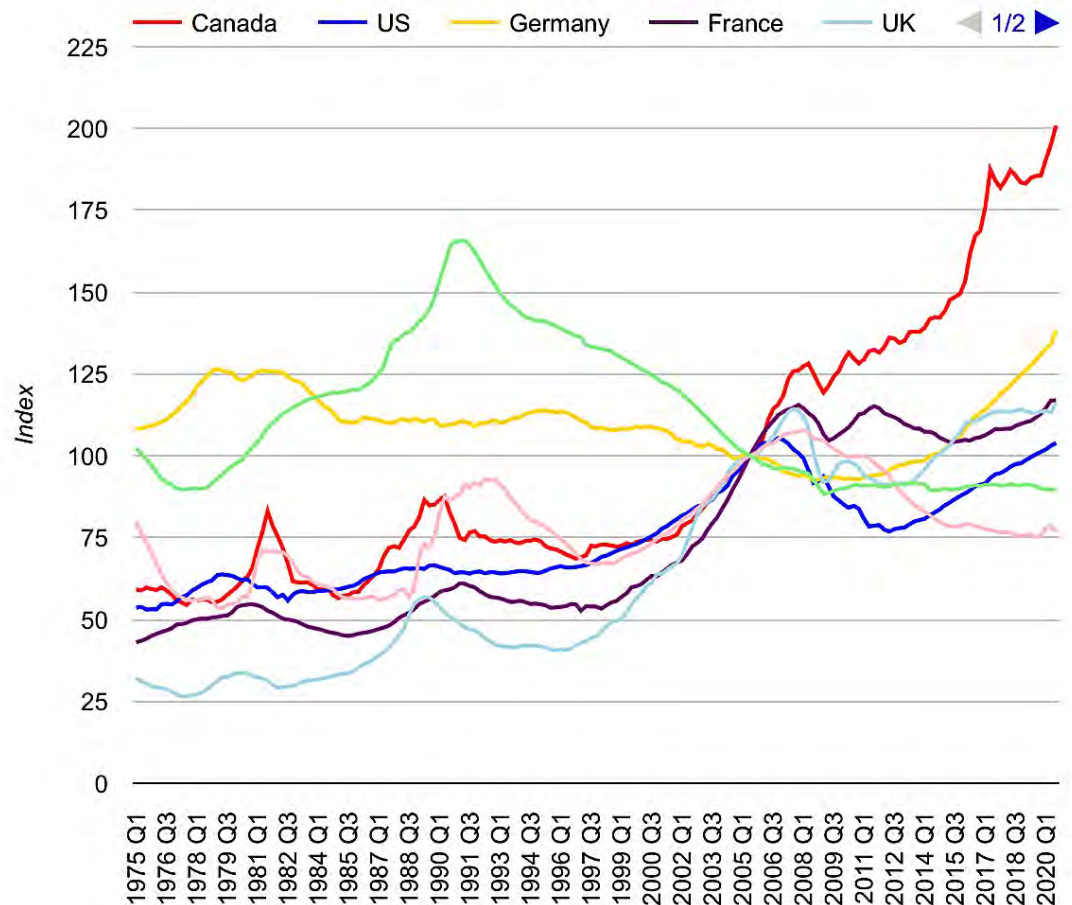
## Canadian Prices Are The Fastest Growing In The G7

Canadian real estate prices are still growing at a breakneck speed. Real prices increased 2.93% in Q3 2020, bringing them 8.27% higher than the same quarter a year before. The annual growth is now the biggest of the G7 countries. Since the beginning of the Great Recession, Canadian real estate prices have outperformed every G7 market... by a wide margin.

25 January 2021

## G7 Real Estate Price Index

An inflation adjusted index of G7 real estate prices.



Source: US Federal Reserve, Better Dwelling.

<https://betterdwelling.com/canadas-real-estate-market-is-the-fastest-growing-in-the-g7-and-the-most-inflated/>





## 2021 Election, Liberal Housing Platform

### Five year cost estimate of housing related promises

Year 5 annual cost of home ownership subsidies promised: \$2.2 billion

New Investments (\$M)		2021-22	2022-23	2023-24	2024-25	2025-26
Safer indoor air		604	506	0	0	0
Expanding the Eligible Educator School Supply Tax Credit		2	7	7	7	7
Establishing a national school nutritious meals program		0	200	200	200	200
Extending and expanding the Home Expense Deduction	ownership	265	133	0	0	0
Establishing a Rent-to-Own program	ownership	0	125	125	150	150
Tax-free First Home Savings Account	ownership	0	656	820	984	1,148
More flexible First-Time Home Buyers' Incentive	ownership	0	30	30	30	0
Doubling the First-Time Home Buyers' Tax Credit	ownership	0	110	110	116	121
Reducing monthly mortgage costs	ownership	0	525	525	536	546
Help cities accelerate housing construction		0	750	1,625	1,625	0
Investing in affordable housing and office conversion		0	650	1,550	400	400
Multi-Generational Home Renovation Tax Credit	ownership	0	101	135	138	140
Supporting Urban, Rural and Northern Indigenous housing		0	300	5	5	5



# What kind of Improved housing policies = functional and fair (tenure neutral) housing system

Housing system change is not about

- small scale program initiatives, or
- simplistic calls to 'end neoliberalism'

We need to recognize that into the future we can address the **housing insecurity** of Canadian households with

1. a much *better regulated market sector*, and
2. a much *larger non-market sector*

The *market demand* for housing  
is not the same as  
the *social need* for housing

# Why is there a perpetual 'crisis' in Canada's Housing System?

## Five macro, systemic features

### **Income and Wealth Inequality & Polarization** always existed, but

- now extreme income and wealth inequality & polarization since the late-1980s
- loss of the postwar 'middle income' majority of households, neighbourhoods, and housing consumers

### **Racism, discrimination, segregation, human rights violations**

- exercise of power over real estate & planning by a mainly White elite happy with the status quo; all are systemic features, outcomes of the housing system; all are necessary to allow the few to financially exploit the many for personal/corporate gains

### **Financialization** (hyper-commodification) of housing

- Multiple property ownership (MPO) & foreign property ownership (housing as wealth storage units)
- Tax system incentives for speculation (e.g., REITS; HELOCs); Housing left vacant to simplify speculation
- Beneficial ownership of property kept secret (for tax and political reasons)

### **Neoliberal fiscal policy**

- rely on market supply & allocation; resist non-market options; fail to maintain livability of social housing
- ignore serious needs (Indigenous housing, homelessness, racialized in inadequate housing, rental housing, i.e., help increase wealth for some)

### **Homeownership entitlement** to unearned, untaxed capital gains (lack of tenure neutrality)

- Non-taxation of capital gains on sale of primary residence
- Easy access to insured mortgages; first time house buyer subsidies: direct cash & indirect tax subsidies
- Mortgage lending and CMHC MIF exploit owner and renter households
- Real estate industry tricks inflating resale markets
- Asset based welfare via homeownership and inheritance; = less social mobility

# Future of the Private Rental Sector: SUMMARY

Rising *inequality*, the *financialization* of housing, and Canada's *dualist rental sector* will produce continuing

- residualization
- discrimination
- lack of tenure neutrality
- physical rental stock decline
- few effective policy / program prospects
- extensive but false political promises and claims

**Increasing severe housing insecurity**

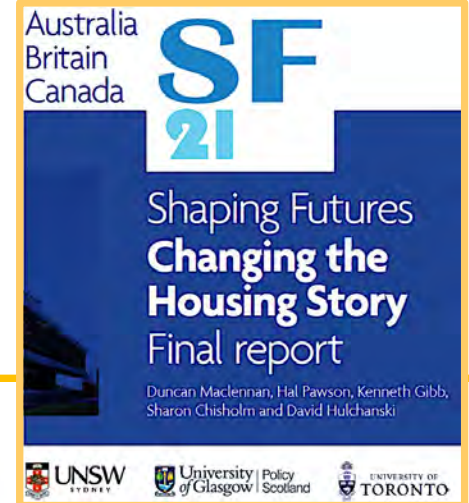
# Public Policy: The Range of Options

1. exhortation
2. regulation
3. taxation
4. subsidy
5. provision
6. inaction
7. symbolic action
  - Inaction sometimes for political/partisan reasons requires active misrepresentation, the pretense of caring by taking symbolic action
  - An elaborate symbolic policy is initiated with a significant media relations campaign to maintain status quo power relations by avoiding addressing root causes



# Conclusions: Shaping Futures: Towards Real Housing Policies

Duncan Maclennan



## Principle Ten: Building, not Spinning

The Shaping Futures group were encouraged that the Governments of Australia, Canada and the UK had all recognised the need to address fundamental housing issues that been too long ignored or de-emphasized. Governments, like housing providers, should be judged not by what they promise but by what they deliver. Where governments fail to reduce housing needs and excessive rent burdens over prolonged periods then housing rights arguments may be required to bring systematically neglectful governments to account.

<https://shapingfutures.gla.ac.uk>

# 1996 Liberal Government Budget

The federal government “will phase out its remaining role in social housing”

CMHC will phase out its remaining role in social housing, except for housing on Indian reserves. The first step has already been taken – there has been no funding for new social housing units since 1993. To further clarify jurisdiction in the social housing field, the federal government is now prepared to offer provincial and territorial governments the opportunity to take over the management of existing social housing resources, provided that the federal subsidies on existing housing continue to be used for housing

BUDGET PLAN 1996

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1964

The Rt. Hon. Lester B. Pearson  
Prime Minister of Canada

"PUBLIC HOUSING —  
BUILDING TOWARD  
A GREAT NEW CANADA"



1964 NHA  
amendments  
= 200,000 public  
housing units by  
late 1970s

“Voluntary and private action, however, will be quite inadequate without governmental support and assistance.

“The co-operation of the federal and provincial and municipal levels of government on housing is only one example ... of the necessity of working together, and of what can be done by it.”

1973

## HOUSING AS A SOCIAL RIGHT OF EVERY CITIZEN

Ron Basford, Minister of State for Urban Affairs, 1973



March 15, 1973

*When we talk, as we undoubtedly will, in this debate in a general way about the subject of housing, we are talking about an elemental human need – the need for shelter, for physical and emotional comfort in that shelter. When we talk about people's basic needs – the requirements for survival – society and the government obviously have an obligation to assure that these basic needs of shelter are met.*

*I have already acknowledged this obligation in stating that good housing at reasonable cost is a social right of every citizen of this country. As legislators, as administrators, as a federal government working with the provinces and with the private sector, that must be our objective, our obligation and our goal. The legislation I am proposing to the House today is an expression of the government's policy, part of a broad plan, to try to make this right and this objective a reality.*

*The measures presented in this bill are designed, first of all, to give Canadians the kind of help that they have a right to expect in providing themselves and their families with adequate shelter. More particularly, they are directed first at those people whose need is most urgent – the old, the poor, and those people who for one reason or another do not have access to the resources this country can provide.*

## 1973 NHA amendments

= 300,000 non-profit  
& co-op housing  
units by mid-1970s





# Federal Government Housing Policy 1965 to 1995

## New Social Housing in Toronto

Toronto metropolitan area, mainly in the City

- 3,900 new units annual average
- 12% of total housing supply
- 7% of Toronto area housing stock by 1996

– Greg Suttor, 2018

on local authorities. These include power to make town planning schemes for built-upon areas and powers as regards regional planning. A statutory Regional Planning Authority for the Greater London

Region is sketched out in some detail in the Report. The Report can be procured from Messrs. Knapp, Drewett and Company, 30 Victoria Street, Westminster, S.W.1. price 5/-.

April 1930

## Why Toronto Housing Was Held Up

This is not a commercial journal, but there is no harm in saying that subscriptions are coming in all the time and often from unexpected quarters. Curiously, they do not often come from one expected quarter that is from women students of our muddled "civilization", who must know by this time that the modern planning movement goes to the roots

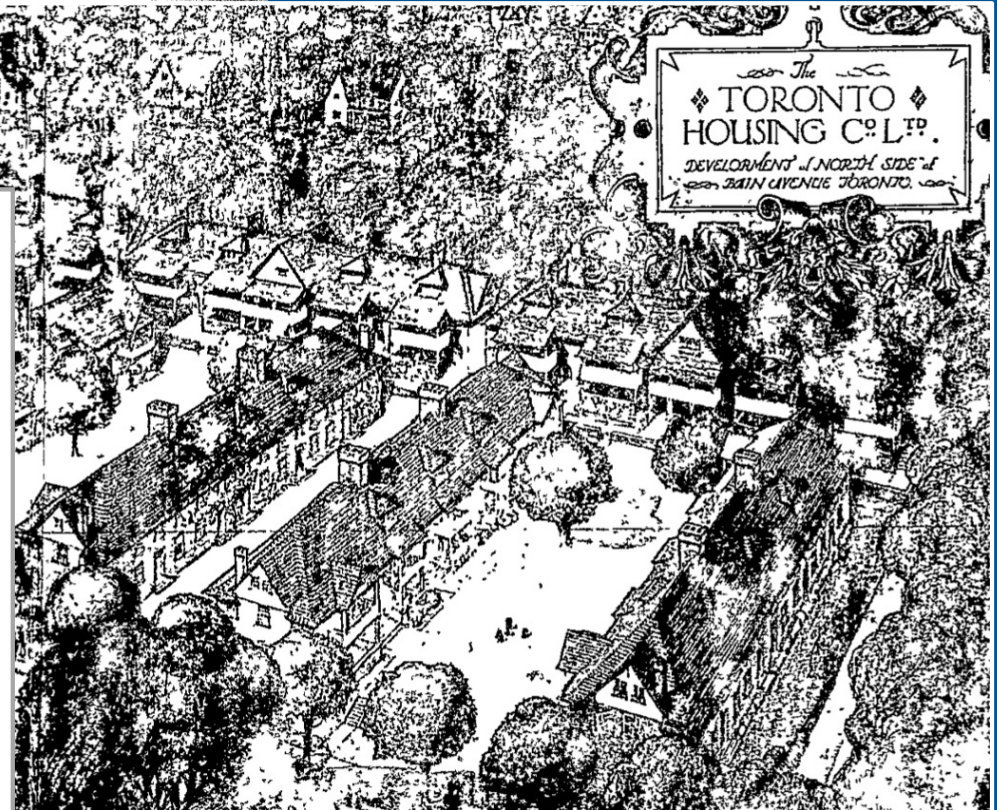
mies, that it "subsid and aut cottage course, s ensure

By this time the Toronto Housing Company, who built the charming residences in Bain Avenue here illustrated, might have built 50,000 houses such as our correspondent is inquiring about. They were not in the work for personal profit but for social service, and therefore they were watching the points at which ghoulish profiteering has wrecked so much fine effort at humanistic service. By building a few houses, with better planning and better taste and judgment than are usually manifested in the commercial product they had learned how to do the job. But commercial jealousy, with supporters apparently on the democratic City Council, comes along and says, "These people must be cut off. They are taking our jobs." Ten years have gone by since their work was arrested. Has private enterprise continued their work? Not so far as we know and apparently not so far as our correspondent knows, who is a social worker on the spot.

What does all this mean? Let us be frank. Some infantile fear on the part of business fossils of what they would call socialism—not knowing the differ-

1910

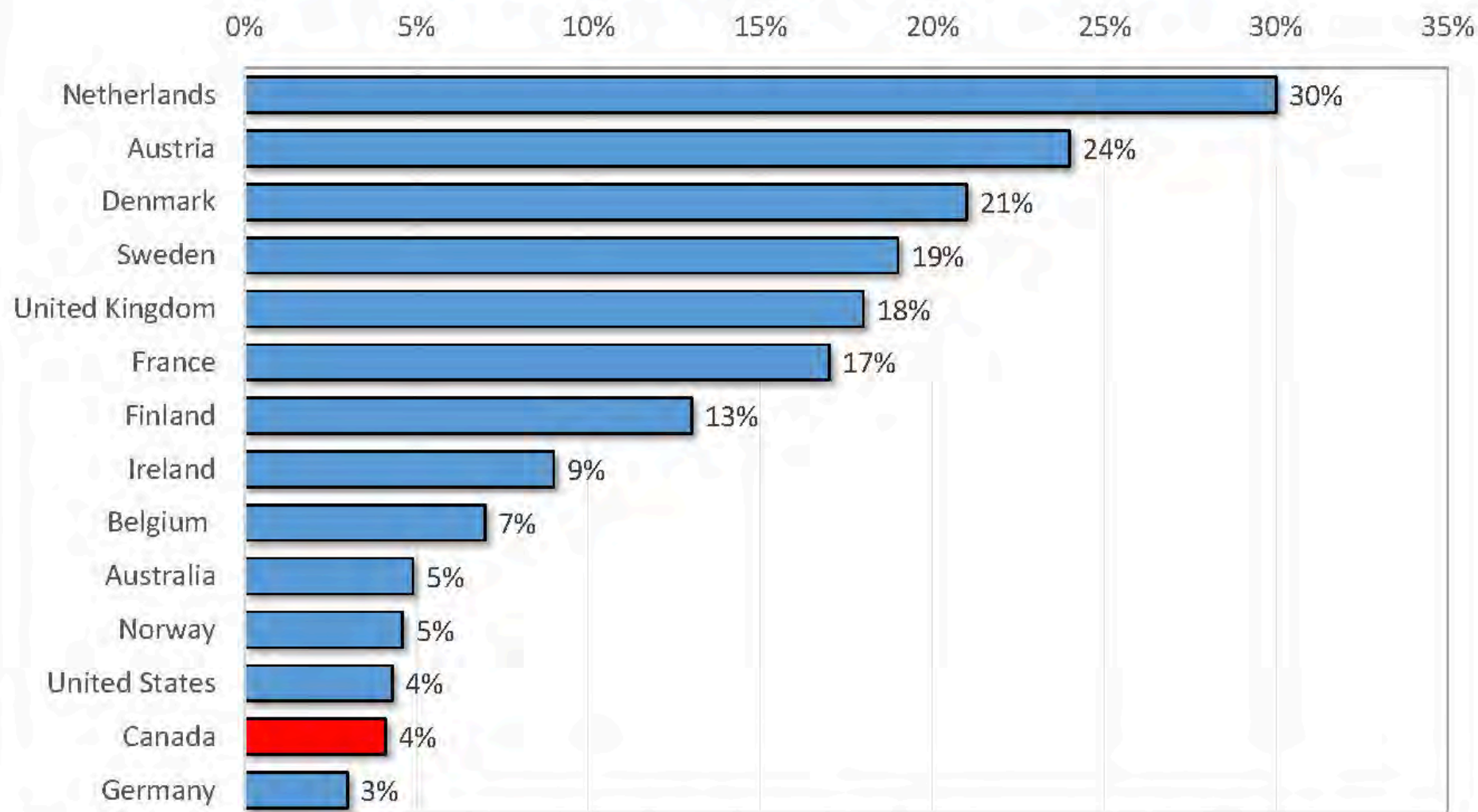
If Limited Dividend rental housing continued to be built:  
= 50,000 units by 1930



If 20,000 units of non-profit and co-op housing continued to be built annually after 1995  
= 500,000 units by 2020



## Social Rental Housing Share, 2019 or latest year Fourteen OECD Countries



Share of all household tenure types. Social rental housing defined as "the stock of residential rental accommodation provided at sub-market prices and allocated according to specific rules rather than according to market mechanisms". Source: OECD Affordable Housing Database, PH 4.2.1; Housing Europe (2019) The State of Housing in the EU, Brussels: European Federation of Public, Cooperative and Social Housing, p.23.

ADVISORY COMMITTEE  
ON  
**RECONSTRUCTION**

IV. HOUSING AND COMMUNITY PLANNING

Final Report of the Subcommittee

March 24, 1944



OTTAWA  
EDMOND CLOUTIER  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1944

OFFICE CONSOLIDATION

**THE NATIONAL HOUSING ACT, 1944**

As Amended by War Measures Act  
Order in Council P.C. 392

Dated the 18th day of January, 1945

THE ACT, EXCEPT PART IV, WAS PROCLAIMED IN  
FORCE THROUGHOUT CANADA AS OF THE  
18th DAY OF JANUARY, 1945



OTTAWA  
EDMOND CLOUTIER  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1945



# 1944 National Housing Act

1944



## NEWS COMMENT

### SPECIAL SUPPLEMENT

OTTAWA, ONTARIO

OCTOBER 1, 1944

## THE NEW HOUSING LEGISLATION

Perhaps no single field of postwar reconstruction has captured public attention as much as Housing and Community Planning, and rightly so. For one thing, the acute housing shortages, exorbitant rentals and poor accommodations throughout Canada approach the proportions of a national scandal.

recent issues of *News Comment*. It is summarized again below as a basis for judging the merits of the new Housing Act.

#### (1) *Housing Needs*

Canada's housing needs are critical. They may be outlined as follows:


consequently, have had to live largely in overcrowded slum conditions and cut down their pur-

It seems clear, then, that only the CCF in power can be relied upon to carry through a national housing program to serve the needs of the many rather than the profits of the few.

illustrates the tragic inability or unwillingness of the present Liberal Government to undertake the bold and comprehensive type of national economic and social planning that is required to meet the needs of the nation. The new Housing Act is obviously designed to provide safe investments for private capital and profitable contracts to pri-

## TREND

# Use of Housing not as a Residence

Critical Housing Analysis  Volume 6 | Issue 1 | 2019 | 22-31  
Available online at [www.housing-critical.com](http://www.housing-critical.com)

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**'Not for Housing' Housing:  
Widening the Scope of Housing Studies**

John Doling, School of Social Policy, University of Birmingham, Birmingham  
Richard Ronald, Centre for Urban Studies, University of Amsterdam, Amsterdam

**Abstract:** *Historically, the main focus of the study of housing in advanced economies has been on houses that meet the accommodation needs of households: houses as the main residence of families. In recent decades there has been the growth in the numbers of houses used for purposes other than as a main residence, for example in the forms of the recent global spread of Airbnb and of foreign engagement in housing as an investment tool; alongside a set of 'for housing' houses (FHH) another, overlapping, set of 'not for housing' houses (NFHH) is emerging. The present paper begins by identifying four types of NFHH, and considers the significance of their growth. It argues that while the NFHH sector is relatively small it has large impacts, and these are such that they challenge housing researchers and policy makers to develop additional ways of looking at housing systems.*

### *Types of NFHH:*

- second homes
- 'bank vaults'
- hotels (Airb&b)
- offices

## 1990s

- Fiscal austerity: End funding 20,000 new social housing units annually
- Commodification: Leave all housing provision to market forces
- Financialization: allow globalized speculation = NFHH



## Is 'zoning' to blame?

It can be tempting to frame the housing affordability problem as all about inadequate new supply. According to this argument, the "demand side" drivers – such as low interest rates and tax incentives for property investment – have combined with popular new housing

"Zoning to show

## The fallacies of 'filtering'

One of the great hopes underpinning the supply cliché is that new housing stock improves affordability even if these homes are not affordable for lower-income groups. This faith is based on a theory called "filtering" whereby older housing moves down to the affordable end of the market over time.

The empirical literature has had some comment on housing market practice.

## Planning reform is not an affordable housing strategy

We've written before about the political appeal of calling for planning reform instead of real solutions to housing affordability pressures. In fact, Australian states have embarked on more than a decade of planning reforms.

They have aimed to: standardise and simplify planning rules; promote mixed use developments; and overcome fragmentation through the use of

Housing targets for local governments have been a feature of approval rates since

## A bigger affordable housing sector is needed

Australia needs a more realistic assessment of the housing problem. We can clearly generate significant dwelling approvals and dwellings in the right economic circumstances. Yet there is little evidence this new supply improves affordability for lower-income households. Three years after the peak of the WA housing boom, these households are no better off in terms of affordability.

In part, this may reflect the fact that significant numbers of new homes appear not to house anyone at all. A recent CBA report estimated that 17% of dwellings built in the four years to 2016 remained unoccupied.



**Nicole Gurran**  
Professor of Urban and Regional Planning, University of Sydney



**Bill Randolph**  
Director, City Futures Research Centre, Faculty of the Built Environment, UNSW



**Peter Phibbs**  
Director, Henry Halloran Trust, University of Sydney



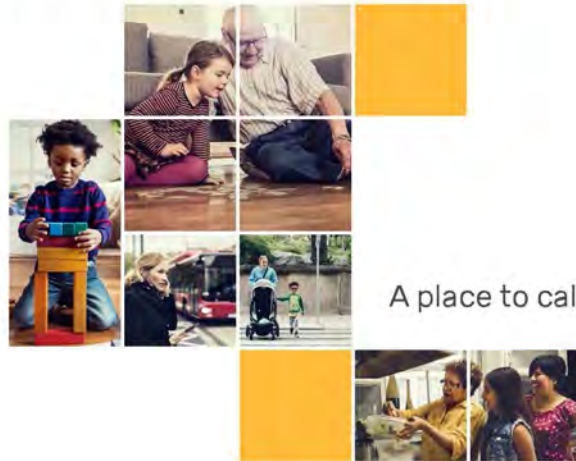
**Rachel Ong Viforj**  
Professor of Economics, School of Economics and Finance, Curtin University



**Steven Rowley**  
Director, Australian Housing and Urban Research Institute, Curtin Research Centre, Curtin University



## Canada's National Housing Strategy



A place to call home

[placetocallhome.ca](http://placetocallhome.ca)

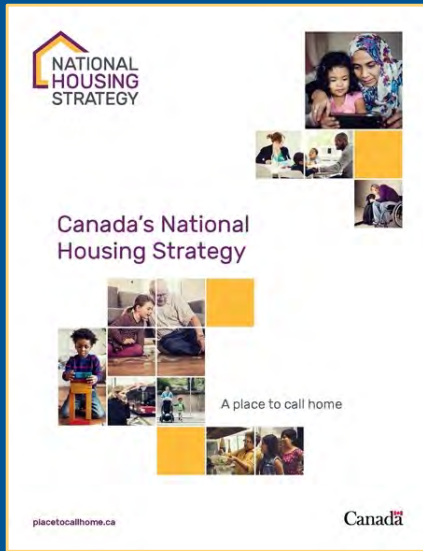
Canada

# National Housing Strategy?

## Symbolic politics

- A symbolic gesture of concern and reassurance
- A policy for show rather than a substantive policy designed to address the substantive problem of housing insecurity
- An attempt designed to alter public opinion and the perceptions of voters





# National Housing Strategy?

A national housing strategy would not simply subsidize some of the more obvious failings of our housing system, while keeping everything else the same. But this is all the "strategy" does.

*“Across Canada, 1.7 million people are in housing need, living in homes that are inadequate or unaffordable. Another 25,000 Canadians are chronically homeless. This needs to change.”*

– Message from the Minister



OPINION

## No, Ottawa has not put forth a national housing strategy

DAVID HULCHANSKI

CONTRIBUTED TO THE GLOBE AND MAIL  
PUBLISHED DECEMBER 4, 2017

*David Hulchanski is a professor of housing and community development in the Factor-Inwentash Faculty of Social Work, University of Toronto.*

Canada now has a National Housing Strategy. Or at least a document with that name. It was even released by the Prime Minister himself, which is very rare for a housing report. A national housing strategy was promised in the federal election campaign and, well, here it is. Or is it?

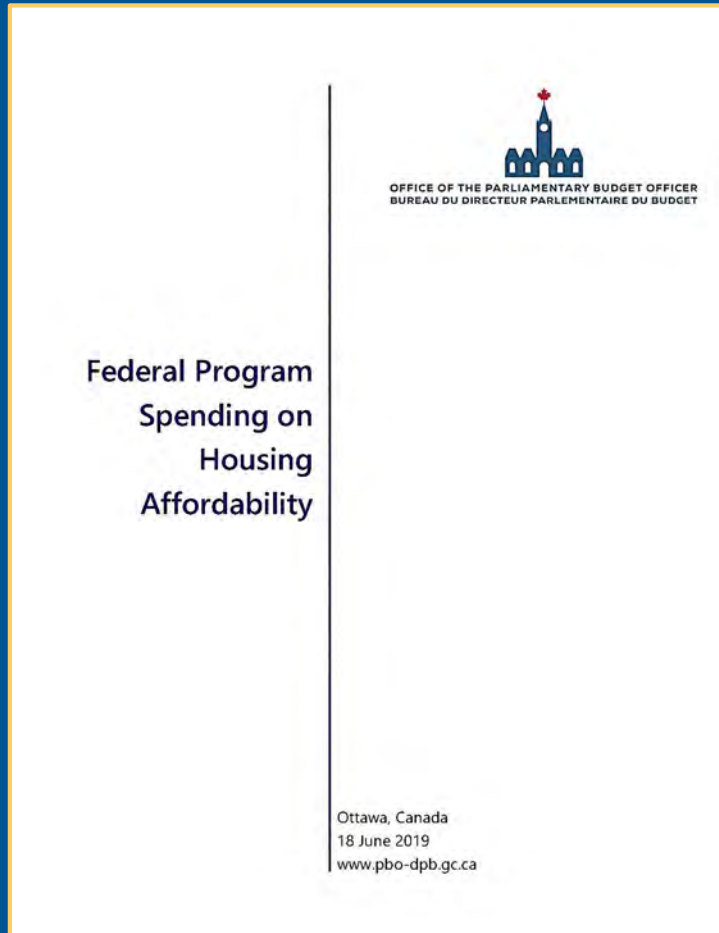
"Our primary focus," the Housing Minister notes, "will be on meeting the needs of vulnerable populations." A housing strategy must focus on those most in need. But to give a plan the grand title of a housing strategy for the country implies that it deals with the housing system as a whole. Instead, the document is just another policy paper outlining potential subsidies to help a few, very few, of those in housing need.

The document provides no assessment of Canada's housing system, what works well, what does not.

Many Canadians feel a growing sense of housing insecurity.

**A national housing strategy would explain why this is the case and identify appropriate remedial actions.**

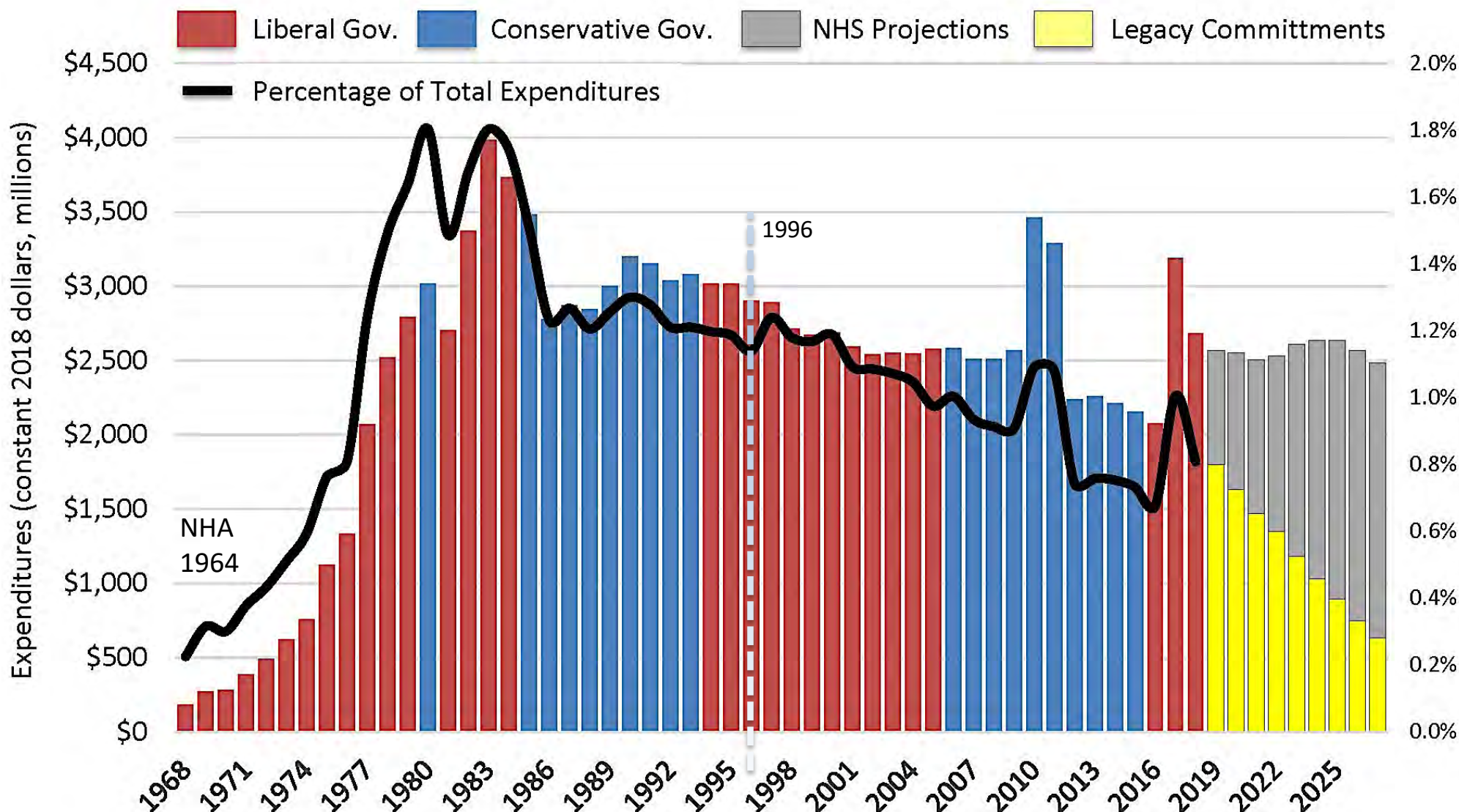
# PBO Report: Conclusions



- 14% reduction for housing programs intended to help low-income households
- 12% reduction for housing transfers to the provinces/territories
- 30%) reduction for federal social housing
- \$664 mil/yr increase for housing programs not necessarily targeted to low-income households

# Housing Program Expenditures, Canada

Actual 1968–2018, and National Housing Strategy Projections, 2019–2027



Source: CMHC, Canadian Housing Statistics, various years; for 2016–2018, Public Accounts of Canada; Canada, Fiscal Reference Tables. National Housing Strategy budget forecast from CMHC special tabulations, February 2019.

## SUMMARY

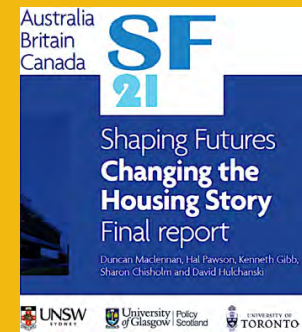
# National Housing Strategy

- 1) No systemic change in the nature and outcomes of Canada's housing system
- 2) New or rebranded programs are funded at an historically low % of the federal budget
- 3) New programs enhance corporate real estate profit taking from land and housing
- 4) The 1990s LPC policy of a small federal government role in assisted, non-market housing is continued



# Canada's Housing Story

Sharon Chisholm and David Hulchanski



We are ready to admit that our housing policies are no longer fit for purpose and that we need a new dialogue that includes younger households, environmental imperatives, and tools to fight inequalities. Housing is well placed to support social inclusion. New housing can be developed in ways that help expand opportunities for work, daycare, education, and recreation. Most importantly location close to work or transit determines the work day for parents and the time that they can spend with young children. We can no longer afford and can no longer sustain a housing system designed as a mechanism for “encouraging rentier returns and increasing wealth and income inequalities” (MacLennan & Miao, 2017:143).

<https://shapingfutures.gla.ac.uk>

Politics of Housing, in addition to 'first past the post'

## Implications of High Property Ownership

- Owners are the majority of voters
- Governments take extensive measures to prevent land and house prices from falling
- Owners expect & defend unearned housing wealth gains & inequalities that flow from them
- Owners resist the taxation of 'scarcity rents', speculation, unearned capital gains, etc.
- Housing and land values are allowed to rise faster than household income

— MacLennan and Miao, 2016



# ADVOCATE → MOBILIZE → ORGANIZE

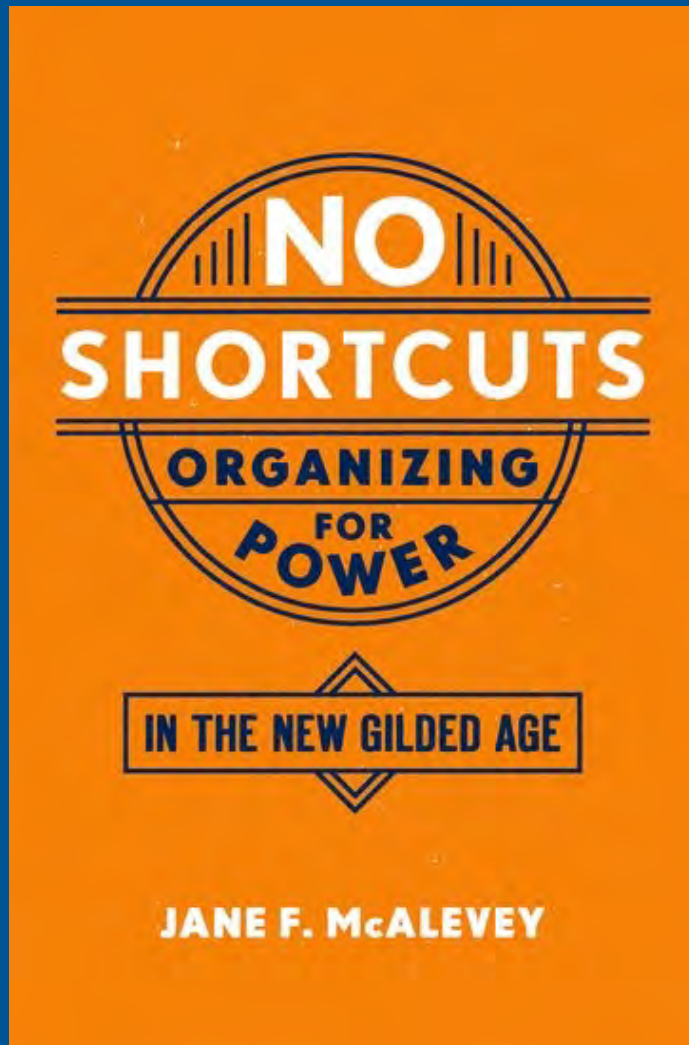
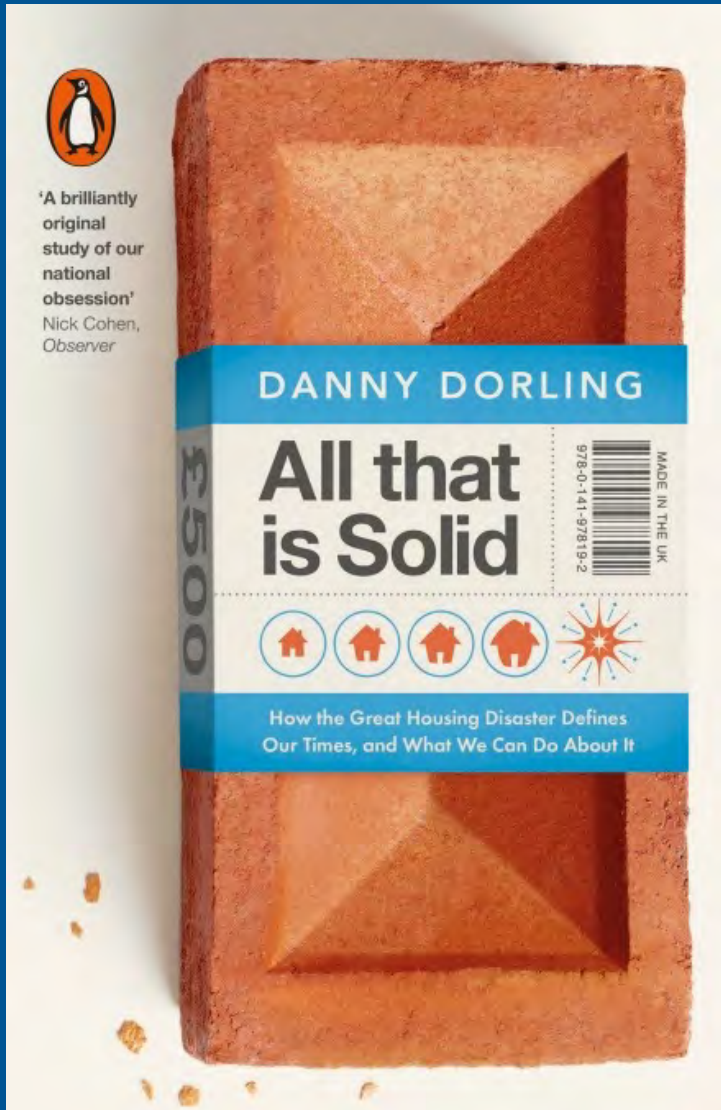


TABLE 1.1 Options for Change

	Advocacy	Mobilizing	Organizing
Theory of Power	Elite. Advocacy groups tend to seek one-time wins or narrow policy changes, often through courts or back-room negotiations that do not permanently alter the relations of power.	Primarily elite. Staff or activists set goals with low to medium concession costs or, more typically, set an ambitious goal and declare a win, even when the "win" has no, or only weak, enforcement provisions. Back-room, secret deal making by paid professionals is common.	Mass, inclusive, and collective. Organizing groups transform the power structure to favor constituents and diminish the power of their opposition. Specific campaigns fit into a larger power-building strategy. They prioritize power analysis, involve ordinary people in it, and decipher the often hidden relationship between economic, social, and political power. Settlement typically comes from mass negotiations with large numbers involved.
Strategy	Litigation; heavy spending on polling, advertising, and other paid media.	Campaigns, run by professional staff, or volunteer activists with no base of actual, measureable supporters, that prioritize frames and messaging over base power. Staff-selected "authentic	Recruitment and involvement of specific, large numbers of people whose power is derived from their ability to withdraw labor or other cooperation from those who rely on them. Majority strikes, sustained and strategic nonviolent direct action, electoral majorities. Frames matter,





At the heart of the housing crisis

"are those theories that housing  
is best allocated by a  
market open to speculation"

"Homelessness is the stick;  
wealth is the carrot"

*All that is Solid: How the Great Housing Disaster  
Defines Our Times, and What We Can Do About It*  
by Danny Dorling, 2014 (Penguin paperback, 2015)

# Objectives of an Inclusive Housing System

1. stimulate adequate housing *production*
2. help produce a mix of housing *choice* (tenure, location, and quality)
3. help assist those who cannot *afford* adequate, appropriate housing

To achieve this, we need

- a much *better regulated market sector*, and
- a much *larger non-market sector*

Policy options: *exhortation; regulation; taxation; subsidy; provision*

Rather than: inaction, or symbolic action



