

Adequate Housing: A Human Right

Round-table Conversation with Miloon Kothari

Wednesday, July 11, 2012

Vancouver City Hall

Hosted by the
Vancouver City Planning Commission

Discussion Notes

Miloon Kothari is the former Special Rapporteur on Adequate Housing
United Nations Office of the High Commissioner for Human Rights

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About the Discussion Notes

Notes about the speaker and participants are taken from their introductions at the round table.

The discussion notes are organized by theme to make the core content more accessible to both participants and non-participants.

Comments by Miloon Kothari on points made by participants are included under the specific theme, or with the specific question.

The audio recording was used as the source. Comments are reported as spoken to the extent that is practical. There is no attribution except in the case of Miloon Kothari.

It is a given that no transcript or summary could capture the richness and subtleties of the 90-minute conversation among some of the housing sectors most knowledgeable, caring and passionate protagonists.

About the Vancouver City Planning Commission

The Vancouver City Planning Commission is a citizen advisory body appointed by the Council of the City of Vancouver, Canada.

The round-table on adequate housing was an initiative of the Commission, and not of the City of Vancouver.

Information about the Commission: www.vancouverplanning.ca

Participant List

Janice Abbott	Atira Women's Resource Society
Elsie Dean	411 Seniors Society
Dave Doig	Vancouver Foundation
Nathan Edelson	42 nd Street Consulting
Penny Gurstein	UBC School of Community and Regional Planning
Mark Guslits	Mayor's Affordable Housing Task Force
Claire Hacksel	Portland Hotel Society
Kate Hodgson	Network of Inner City Community Services Society
Doug King	Pivot Legal Society
Janet Kreda	Metro Vancouver Regional Housing Planner
Marc Lee	Canadian Centre for Policy Alternatives
Vera LeFranc	Vancity Community Foundation
Mike Lewis	Canadian Centre for Community Renewal
Laura Stannard	Jewish Family Services Agency
Jean Swanson	Carnegie Community Action Project (DTES)
Canisius Chan	VCPC Commissioner
Peter Greenwell	VCPC Commissioner/Chair
Am Johal	VCPC Commissioner & SFU/Vancity Office of Community Engagement
Elizabeth Ballantyne	Commission Manager
Allison Jones	Volunteer (Vancity Community Foundation)
Vivane Fairbanks	Intern (SFU/Vancity Office of Community Engagement)

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Speaker and Special Guest: Miloon Kothari

Miloon Kothari has been working with the Housing and Land Rights Network of civil society organizations in India on human rights issues. His work on housing has brought him to Vancouver a number of times. In 2007, while here on his mission as the UN Special Rapporteur on Adequate Housing, he assisted with the work on the Olympics social sustainability initiative. He returned in 2009 in connection with the publication of his report on housing in Canada.

Over the week of his current visit, sponsored by the SFU Vancity Office of Community Engagement, he is giving two lectures, one on housing and human rights, and one on the realization of human rights in India. He has toured the Downtown Eastside and will have met with groups and elected officials including First United Church, Vancouver Renters' Union, Housing Justice, Vancouver Foundation, Vancity Community Foundation, City of Vancouver staff, and Federal MP and Opposition Leader Thomas Mulcair.

Participants' Introductions

Atira Women's Resource Society, Janice Abbott,

Our primary mandate is housing for women and children affected by violence, working in White Rock, Surrey, Burnaby and Vancouver's Downtown Eastside. We work with women who are extremely marginalized, such as abused women involved in survival sex work. Our main focus is trying to figure out how to build affordable housing to fill a public need.

Canadian Centre for Policy Alternatives, Marc Lee*

CCPA is a national research institute. Most of my work is focused on climate change, so we're interested in housing from the perspective of how we build complete communities and integrate affordable housing into the design of denser, more mixed-use communities. As a VCPC Commissioner [2006], helped organize the Affordability by Design Conference. Many years later, with the problem much worse, the City is engaging some serious discussion about how to implement some of those strategies.

Carnegie Community Action Project, Jean Swanson*

We work in the Downtown Eastside on getting more and better housing in the neighbourhood. We worked with Miloon Kothari's help before the Olympics to use the Olympics to draw attention to homelessness and the need for more housing, but there have been virtually no new commitments for housing since the ones that were made in 2007. Social housing is virtually dead here unless we can revive it.

Canadian Centre for Community Renewal, Mike Lewis

CCCR is a non-profit enterprise about 35 years old. Housing not a specialty in the past, but becoming an important area of focus, particularly in relation to land tenure (Community Land Trusts and Land Banks) and long-term financing. Also, on Mayor's Task Force on Housing Affordability.

411 Seniors' Centre Society, Elsie Dean,

We do a lot of advocacy for seniors, much of it trying to find an affordable, adequate place to live, which is very difficult.

42nd Street Consulting, Nathan Edelson,

As a planner with the City of Vancouver for 25 years, my work included the Olympics social sustainability initiative. Current work as a consultant includes community planning in different parts of British Columbia. Issues of concern include the importance of securing community amenities and jobs from development, as well as building community. Also, on Mayor's Task Force on Housing Affordability.

Jewish Family Service Agency, Laura Stannard*

As housing coordinator, I'm dealing with families who have no place to live, and no way of having a place to live. In the 1980s and 90s, I worked in the Downtown Eastside for DERA, and trying to protect the residential hotels. We are not building any housing for families, any social housing, and not enough housing for single people.

Mayor's Task Force on Housing Affordability, Mark Guslits

An architect and developer from Toronto, with lifetime focus on developing and designing affordable housing, both individual buildings and communities, and committed to the efforts to determine how affordability can be brought back to a city losing it rapidly.

Metro Vancouver, Janet Kreda

Metro Vancouver has both a housing corporation with about 3,500 units of social housing, and two plans. One of these plans is a regional growth strategy with housing targets and a requirement that municipalities respond on meeting housing needs in affordability and diversity. The second plan is an affordable housing strategy with the goals of increasing the diversity of housing, limiting homelessness, and meeting the needs of low-income renters. As housing planner, I also provide support to the work of municipal housing planners with research and other services.

Network of Inner City Community Services, Kate Hodgson

As a coalition of organizations in the Downtown Eastside, Strathcona, Grandview Woodland, a lot of our work involves supporting place-based strategies and preventive issues around housing, including supporting affordable rental housing stock. We are now launching the Vancouver Rent Bank. Partners include Vancity and the Vancouver Foundation.

Pivot Legal Society, Doug King

Pivot is a non-profit organization that operates mainly in the Downtown Eastside. As a lawyer, I work specifically work on housing and policing, mainly focused on single-room-occupancy hotels.

Portland Hotel Society, Claire Hacksel

PHS operates housing, primarily in the Downtown Eastside, for those who are homeless and struggling with addictions or mental illness, and provides supportive programs, services and social enterprises related to that core mission of providing housing.

UBC School of Community and Regional Planning, Penny Gurstein

I'm also the co-director with Margot Young from the Faculty of Law on a project called Housing Justice which addresses housing issues through engaging people in the housing discussion, policy development, and legal rights advocacy. Two of our partners are the National Rental Housing Coalition and Pivot Legal Society.

Vancity Community Foundation, Vera LeFranc,

We are partners in the Homeless Partners Strategy, providing administration for the services and the capital calls, currently including a six million dollar capital call, and also the City of Surrey's 10 million dollars worth of funding for homelessness and housing. I'm really interested in how municipalities fit into the picture as the federal government steps out of funding, and also in how to make it easier for organizations to put together capital projects, which very difficult/

Vancouver Foundation, Dave Doig,

As director of grants and community initiatives at the Vancouver Foundation, a community granting foundation, we support a variety of projects in areas including homelessness, housing, poverty reduction, and support to seniors. Current initiatives include youth homelessness, rent banks, and helping marginalized communities participate in the civic planning process.

Vancouver City Planning Commission

Am Johal, VCPC Commissioner. Through my SFU work, at the Vancity Office of Community Engagement, we invited Miloon Kothari to give two talks in Vancouver, one on housing and human rights, and one on the realization of human rights in India. I first met Miloon in 2007 in Vancouver, when his help was needed in coordinating meetings of organizations relating to the Olympics social sustainability initiative.

Canisius Chan: VCPC Commissioner, and engineer, with interests in international al development through Engineers Without Borders.

Peter Greenwell: VCPC Commissioner and chair, and also coordinating the homeless programs at Collingwood Neighbourhood House.

Elizabeth Ballantyne: VCPC manager, and also one of the founding directors of a new municipal housing corporation in one of Metro Vancouver's smallest municipalities, a big step in a long journey that started through grassroots activism. Working through new policies and partnerships, we now have some price-restricted housing unites on the Whistler model and community lands designated for affordable housing.

Volunteers and Guests

Allison Jones, Vancity Community Foundation

Viviane Fairbanks, SFU/Vancity Office of Community Engagement (intern)

**Former VCPC Commissioners*

Introductory Remarks by Miloon Kothari: Highlights

Good morning.

I work on housing and land issues with an organization called Housing and Land Rights Network based New Delhi, India. I've been working in South Asia and continue to work on housing and land issues globally, and also in different capacities with the UN.

From 2000 to 2008, I was the UN Special Rapporteur on Adequate Housing. I came here at the invitation of the Canadian Government to carry out a mission in 2007. The report was released in 2009. My successor, Raquel Rolik, is following up on some of my past work and we are in touch.

It is wonderful to be able to meet with all of you. This visit is providing an opportunity to follow up and to continue to stress the technical importance of the right to housing approach, as a better way.

The general conclusion from my earlier visit as UN Special Rapporteur was that Canada faces a national emergency around housing, and particularly around issues related to homelessness, affordability, and aboriginal housing on reserves. This was picked up by a UN committee even earlier, and I found nothing to contradict it.

Canada used to be held up as an international example of action on housing, with a robust housing program in the 70s and 80s, but that was rapidly dismantled.

So, my over-arching recommendation in the report was that there is a need for a comprehensive and coordinated national housing strategy. That is a huge gap. Canada is probably the only developed country in the world that does not have a housing strategy.

What I also found was that there was this constant game of levels of government blaming the other ones for the problem, and not taking responsibility themselves. And that essentially continues. The national strategy should be based on requiring collaboration among the various actors: federal, provincial, territorial, municipal.

Another recommendation, and this is another big gap in Canada, is that housing is a right. Canada has ratified all the international instruments recognizing that right. But there's no legal recognition to the right in Canada. And so the recommendation was that there should be a legal recognition. And, of course, that the national housing strategy be based on recognition of the right to adequate housing.

There has been some progress. There is a private member's bill in Parliament right now, C400, that calls for a national housing strategy. And there is also a court challenge in the Ontario Superior Court on the right to housing. We did an affidavit in that case.

The other overall recommendation was that Canada needs to embark on large-scale building of social housing. I looked at possible solutions to the housing crisis but I couldn't come up with other possibilities. I don't see how you will get over the housing crisis without that, as well as providing subsidies so that low-income households can meet their housing needs.

I also called for a framework for addressing tenant needs. Tenants across Canada have some very serious problems, as we heard yesterday from the Renters' Union.

There were a number of other strategies recommended, including a national strategy on homelessness. There has been a national homelessness initiative, which was extended for five years, but it is due to expire in 2014.

Another finding from my mission was there was insufficient disaggregated data in the country on what types of people are suffering from what kinds of housing problems. At that time, there wasn't even an accepted definition of homelessness. It is very critical from a rights perspective that we have this kind of disaggregated data and I called for it in the report. Otherwise, making policy that is properly directed is very difficult. There has been a lot of work done on housing rights indicators which can be used for this.

A further development was that Canada appeared in 2009 before the UN Human Rights Council under the Universal Periodic Review. The UN Human Rights Council, the highest policy-making body of the UN on human rights, have started a new mechanism called the Universal Periodic Review, where every member

state of the UN monitors human rights records of other states.

Canada appeared before the Council and was asked questions by other countries on Canada's action on the housing issues. In the official response of the government, Canada actually accepted two recommendations on housing.

The reality, of course, is that not much has actually happened. In fact, there have been significant cutbacks in the budget since 2009.

But there is an opportunity now, because Canada has to go back to the Human Rights Council next year in a second cycle of the Universal Periodic Review. Canada has to go back and say okay, we accepted these recommendations and what have we done about them?

So this obligation for Canada actually gives groups such as yours an opportunity to say that things have actually regressed, and that you hope that next time there will be even more stringent recommendations from the Human Rights Council. There is a national coalition of civil society organizations that are already beginning work on this, and will be something very useful to follow up on.

About Vancouver, in particular, I'd like to be very frank, if I may...

In the times that I have been here, I don't see much change. In fact, the situation seems to have worsened. Homelessness continues to be very high. So that's a major problem. And affordability is completely shocking – Vancouver is the second most expensive city in the world, average house prices about \$602,000.

So, the question that comes to my mind is: Why has the situation been allowed to get to where it is? It is very good to hear that there's a task force of the Mayor, with a number of members here. But the question is: Why in 2012? Shouldn't this have been done? The housing crisis in Vancouver has been around for a long time, so shouldn't something have been done before?

This goes back to one of the first thoughts that struck me when I came here on the mission: Why is there a housing crisis, a general equality crisis, in a country that is so wealthy? It is really very difficult to understand, particularly for someone like me, coming from the south. And when you break that down to Vancouver, the question becomes even more serious. The wealth here is just astonishing, everywhere you look.

So, why? And this comes to a question that perhaps you may want to discuss. At the municipal level there are a number of constraints, and there is some responsibility on the provincial level. But if there is so much wealth, surely some of that could be used to solve the housing crisis in the city. Why is that not possible?

Looking at the Mayor's task force preliminary report, it seems that the approach and the solutions being proposed are market-oriented. I would like to discuss with you what the stumbling block is to taking the rights approach? Why is the rights approach not being adopted, which would mean finding out about the vulnerable people in the city – where they live and under what conditions. Then, any policy that adopted by the City is built around improving those conditions, or preventing homelessness, for example.

Then we met with City staff who told us about a lot of initiatives. You keep setting targets, but I don't think that setting targets by itself does anything.

As an observer, I always look at the situation on the ground. There are lots of policies, task forces, but what is the situation? And if you use that as an indicator, then you have a very, very serious problem. Housing prices here certainly are not sustainable. Other cities have tried solutions. But there seems to be something else driving the housing, not only the housing market, but the entire sector of housing in the city. I don't know quite what that is.

There is this obsession with home ownership. But housing is also being seen much more as a commodity: buy, sell. But if you take a rights approach, it will be seen as a social need - something that everyone needs, every day. And the approach would be very different.

Those are some opening remarks. Thanks very much.

1. Emergent Opportunities for Action

Mayor's Task Force on Housing Affordability Report

- The language in the City relating to affordability, including in the task force report, needs to start changing to a more rights-based approach and that could start with re-defining affordability in terms of need, not income.
- The Mayor pledged to try to end homelessness, which was a pretty bold move, and we need to maintain the pressure to succeed. The thrust of the affordable housing task force was the next income group, to complement the other work. People should take a really good look at the interim report and comment on what the report doesn't speak to, in terms of the needs for ending homelessness, for example. But also where we can strengthen some of public aspects of how the City can play its role and continue to try to put pressure on the senior governments.
- Vancouver City has done a lot more housing than most other cities. But our zoning laws, and especially what is happening now with how this City creates affordable housing, is really not from a rights base at all. It is completely from a commodity approach. We say to the developer that you might get this zoning if you provide 20 units of affordable housing. But it should not be negotiable. If we were speaking from a rights base, we would say that you must do this if you want your zoning and you would actually build it.

MK: In the next version of the task force report, a rights language should be used, with the acknowledgment that the rights language is actually tied to Canada's international obligations. It is an opportunity to say that, regardless of what is done at the federal level, at a city level, we would like to go along with these obligations because Canada has actually committed to them. Nobody can argue with that. And it can appear as reinforcement.

UN Human Rights Universal Periodic Review - Canada

MK: What happens is that there are some background papers prepared by the Office of the High Commission on Human Rights that become the basis questioning done by other countries. One of those is called a stakeholders' report. There is an opportunity for any group in Canada, whether it's a civil society group, independent institution, human rights commission, or whatever, to actually make a direct submission to the UN. So you could prepare a report, either individually from your groups, or collectively as a coalition, and directly send it to the UN. And it will go into the compilation that becomes the stakeholders' report.

Also, there is an opportunity to influence, through advocacy work with other countries, other governments, the questions that will be asked of Canada during the Review. We just did this in India. So, if you could get some really sharp questions asked on housing, on the affordability crisis, on the fact that there's actually been a regression since the last round - that would be very, very important. What is also very important is to get it to the media.

Provincial Election - BC

- Harper is not going to give us a national housing strategy but it's not too soon to start arguing for that. We have to have one, and now is the time to start working for it. We have a provincial election in May. We need to be raising a huge ruckus about that. It's not too soon for the City to send a delegation to the feds.
- Ideally, we need a national housing strategy but it's not going to happen... Provincially is our main opportunity. In terms of activism, that's the place we need to focus and put a call out to all political parties to have some sort of renewed commitment to action.
- I don't think we can expect a national policy right now. We can very much expect a provincial policy.

New Vancouver Housing Organization

- The City's housing institutions were established when there were national and provincial programs, and they were reasonably good at delivering. But it's taken maybe too long to switch over to something that can deliver in the current context which needs a different way of doing things. That is one of the central conclusions of that task force. In negotiations with developers, the City is still reacting as if we had these federal, provincial housing programs that they could access for social housing.
- The City has always been the closest form of government for homeless people and for any people in a city to act out on.

Right to the City

- The "right to the city" could be a focus for a national coalition.

MK: Brazil has national legislation on the "right to the city." Essentially, this means that everyone who lives in a city has a right to what the city has to offer, which could be housing, various services... That national legislation actually makes it mandatory on municipalities to identify areas where lower-income and marginalized people are living, and to designate those areas as "zones of social interest." And then, it is the obligation of the municipality to ensure that people living in that area have security of tenure, access to civic services. In effect, the housing policy in the city will then be re-oriented to improving conditions in those areas first. There are many problems, of course, but one of the approaches is for taxation in the higher-income areas to be higher. And part of that money is taken to support whatever work needs to be done in the lower-income areas. So, taxation policy has been changed, as an example of financial legislation. And this notion of the right to the city could, perhaps, be a rallying point for whatever coalition emerges.

2. Directions for Action Currently Underway

Right-based Approach

- The ultimate goal must be to shift the mindset so that the right to housing is seen as above politics, and maybe becomes part of our national identity; a social right as well as a legal right, like access to medicine. If we don't change that mentality on the political level, it's doubtful that you'll get the opportunity to have a legal challenge, or a legal or a human right, when it comes to housing

National Housing Strategy - Advocacy

- The only solution is a national housing strategy. People have given up on the idea of government-funded social housing, but we have to get it back. We need subsidized housing that is public, not for profit.
- Even if the original bill C-304 had passed, the federal government would probably be ignoring it. However, it is important to keep up the work on the national front and keep a focus on the longer term, even 20 years out. Quebec groups are the most adamant on this. The mindset of all the federal parties has to change. Otherwise, one party could derail another's accomplishments.

National Coalition of Housing Groups

- I've been trying to set up a coalition to work for social housing, and people are saying they don't have staff, can't come to another meeting, can't join another coalition. We desperately need some force that's going to actually work for social housing, and move beyond the piecemeal approach which may get a tenth of what is needed.
- We've tried to put together a bit of a national coalition across provinces of different groups to try to lobby the federal government. At first, the main focus of that was to try to get the bill passed, the original version, C-304.

MK: There are tremendous resources, starting with everyone here. There is lots happening at the national level and in other provinces. A coalition for social housing is very much possible; perhaps it could be a city-wide thing to begin with, and then provincial in BC. And then link up with the national efforts. Also, you have strong support in the academic community. The Housing Justice project is very promising, and there are similar efforts elsewhere in the country. The elements are there. It's just a question of... I'm not from here so I can't say what works, what doesn't work. Certainly, come together on a platform and say that we are really going to push for housing and we are going to call for a national strategy. And, say what that national strategy would be. So, I think it's just a question of coming together with a different agenda than what you're all involved in on a day-to-day basis. (See "right to the city")

Legal Challenges

- In order to get anything on the housing agenda, we are going to have to take legal action. It will be about legal rights.
- Support the ACTO litigation by doing whatever you can.
- Support the right to actually make a challenge, which needed to have the national housing strategy.

MK: the court challenge in Ontario needs to be supported much more. Many more people need to join that, because there is a fear that it might not even be a legal precedent challenge by the government.

Activism

- This is the most fertile environment for community organizing precisely because the situation is so terrible... Some of the good things around the pre-Olympic creative organizing, like with Pivot doing the Red Tent campaign, and the coalition that emerged from there, is really important in terms of its broad impact... There is an opportunity to invoke a political imagination around it... and have the important conversations about the need to tax speculation in the city at a much higher level, to massively increase supply, to bring prices down.
- We need a new generation of advocacy organizations, like the Vancouver Renters' Union, doing important, hard-nosed advocacy, and unpaid. We need leadership to fund these new organizations. Advocacy has been gutted in BC in the last 10-12 years, and many established organizations are not able to be political because of financial relationships with the government.
- We need to rekindle a sense of outrage in our activism, such as in the strong activism of the 60s, when the federal housing activity that started after the Second World War began to taper off. Thousands of young people were outraged, not polite, and drove the federal government nuts. Housing programs like the co-op programs resulted. When the federal government cancelled everything, the non-profit housing sector fell apart. The new young generation now needs to drive the government people nuts.
- It wasn't that long ago when a lot of people rallied around Libby's proposed legislation. It's important for this to continue, but it needs to be publicized.

MK: You need coalitions of people at different levels to really campaign around a complete rethinking of housing policy and land policy. And, maybe also to go around on the street. I always find Canadians are very polite, and I think that you need to really get out there. There has to be more of a sense of outrage. It is outrageous, when you talk to people who are suffering on the ground.

3. Specific Questions/Comments with Responses from Miloon Kothari

Q: Many reasons are advanced for why Canada is the only developed country without a national housing strategy, including its history as a new country, its ethos of valuing hard work over entitlement, and its federalist structure. Could there be something unique in Canada's nature as a country?

MK: There is something to the nature of Canada as a unique country and its federal nature. These may be some of the reasons for the problem. But I don't accept that entirely. One can look at Australia, a similar country which also had an affordability crisis, but they developed a very robust national homelessness strategy. They have a strategy on a number of issues including rental, and municipal courts for housing matters. Also, there are many examples in Canada of things that have been done, including the Ontario Human Rights Commission that pushed for strong rental protections, and municipalities that are taking the rights approach. So, you don't necessarily have to look outside Canada to see in which direction the solutions are.

Q: Do you think that part of our problem is this fragmentation of jurisdiction (federal, provincial, municipal), given that the feds and the provinces are the senior levels of government with all the taxation power but are not doing much? What can we do with the limited resources we have as a city? Obviously, we can be more ambitious in what we do. But, fundamentally, that is a huge constraint.

MK: Of course, the jurisdiction issue is predominant and a big problem. But, if you look at examples from different countries, a lot of creative solutions are possible at the municipal level. There have been these ideas of community land bank, and all sorts of other ideas. But the challenge really, from what all of you are saying, is to get the policy-makers to shift their mindset and acknowledge that we need to do it another way.

Q: Do you think Vancouver is in a housing bubble right now?

MK: I haven't studied the Vancouver situation enough to say whether it's one or not. But one thing you can certainly say is that the situation not sustainable. At some point there will be a correction. But, definitely, there is something that will have to be done, because more and more people coming into the country will not be able to afford the current prices. And this contradiction between the median income and the house prices is the worst in the world. But that, again, goes back to the question: if nothing has been done all these years to stop the increasing unaffordability, you cannot do business as usual. You need radical change.

4. Policies and Programs: Absent, or with unintended consequences

Aboriginal Housing

In the aboriginal community, land is held in common, so individuals cannot get mortgages to build a house and must depend entirely on public funds.

Assisted Living for Seniors

Seniors who require some support at home, and move into "assisted living" units. Many of these units are private for-profit establishments, and the treatment is sometimes very bad. The provincial government designed some tenant protection legislation, but it was never enacted and so there is no protection for seniors who require this kind of housing.

Combative Structure for Social Housing Funding to NGOs

The RFP process to get funds to buy buildings or to build housing is very competitive among the NGO's. It is designed that way, so that it pits them against each other, whereas they are on the same team. They should be able to work together and collaborate to receive this funding. But instead, it's designed to be combative.

Election Spending

With no city election spending limits, developers have a powerful influence, but the general public is probably supportive of some fundamental changes, although electoral system changes may be necessary first.

Homeless Shelters

We need to have homeless shelters; they are essential. But, to some extent, the fact that we've been able to place the homeless people in shelters has taken off the pressure for ending homelessness.

Prioritization of Economic Value

The City here has a major problem in how it values its land. The policy is to maximize economic value, i.e., financial return, on the lands that we hold in the city. So, there's a problem. The City's land is one of the assets that they can bring to the table for delivering affordable housing. They will allow land to be used on the low-cost basis, but that becomes a political decision. But, the people out in the co-op community and the non-profit community have to discuss the leases coming up in a context where the City real estate staff are required to maximize their value.

Rental Assistance Program

The way the government handles the subsidy to low-income seniors is by providing a subsidy on their rent to reduce it to about 30% of their income, to a maximum of \$700. What this does is drive up the price of rental accommodation, because landlords know that they can charge at least \$700, and also continue to increase rents 10% per year, while the tenant's income is not increasing.

5. Factors in the Decline of Canada's Housing Programs

Reliance on Market

We are so preoccupied with market-based solutions. Housing affordability was actually much better than it is now, six or seven years ago. And since then, we've built lots of supply, lots of new housing types, all of the types of recommendation. And yet, there are still big problems, related to the artificial framework we've created. A lot of the new supply caters to the wealthy with marketing based on luxury and exclusivity, and probably aimed at bringing in foreign capital as opposed to meeting needs on the ground. A big chunk of it is propped up by a huge leverage in the middle class, with people taking on massive mortgages so that they can just get into the market in the first place.

In the absence of some concerted strategy to build social housing, a large portion of private market development must be dedicated and built, and put into a pool controlled either by the City or by an arm's-length not-for-profit corporation. Social housing will happen only by design and by intent, and not by hoping that it comes as a consequence of a market-based solution.

'Let the market solve this problem.' This adamant statement was ultimately supported by the electorate. Then years went by, and the market didn't step forward and solve the problem, not because it was mean-spirited, but because it was driven by economics and the economics made no sense. And ultimately, whether we like it or not, the solutions may have to come in part from there.

It's not enough to sit here and say that, we can lever this, that we need this partnership. The City Manager levered some housing over the new library in Strathcona: 20 units of family housing for children and single mothers, to be called 'Cause we Care House. Imagine what it will be like for those kids living in this charitable spot. Not only will the leveraging and the partnerships not develop enough housing, not even a tenth of what we need; but also, it will be given in a charitable, grovelling, disgraceful, soul-wrecking manner, like food banks give food. This has to stop; we've got to get back on track.

Social Housing Stigma

There is an incredible stigma attached to people who are homeless. Until very recently, the Downtown Eastside was some sort of black hole in the city. And now, the only people there are developers, and cops, walking around speculating on empty lots or buildings that have people living in them. And that sort of discrimination and stigma are built in to the very fabric in Vancouver. Part of the reason is that so few people live in social housing. In England, up to 30% of families live in social housing and it's not stigmatized as it is in Vancouver. To live in a BC Housing project implies that there is something wrong with you. This is a fundamental shift that as a public we need to make. Obviously, being poor is not ideal, but a poor community is a legitimate community, with value, and does not need to be 'cleaned up.' We need to get rid of this language. What they need is adequate housing, not infested buildings. And people shouldn't have to move so that a wealthy person can move in.

Immigrant Ethos of Hard Work

When Canada is the only country, in the developed world without a national housing policy, there has to be a reason for it. It seems that, in the other countries, it was a somewhat top-down approach starting with the belief that housing was a right, and then making it a right. Whereas, in Canada, with its hard-working immigrant population, and a pride in democratic freedom, there has been a sense that we can do it for ourselves without the government stepping in. This seems to be the attitude now in response to issues of human rights and the right to housing – that the housing has to be won, not handed on a platter.

Housing Crisis is Localized

One of the impediments to a national housing strategy has been the fact that we are so diverse as a country. Many Canadians think that everything is okay, and the distance, between the have and have-nots, has grown. Some parts of Canada do not have a housing crisis. When the federal government is looking at constituencies of voters, which are in the suburban communities and the rural areas, they hear that these people think that things are fine. So why should they bother with the issue?

Speculation

One of the biggest reasons for our housing affordability problem is that we have a culture of speculation. We've had these boom and bust times constantly. We don't really have a culture of 'this is our home and this is asocial need.' It's something that we use, and a lot of people actually use it in order to get to the market, receiving money from family so they can start small and then flip.

Devastated Non-profit Housing Sector

After decades of federal housing initiatives, the non-profit housing sector came to count on continued federal participation. After the withdrawal of federal support, the sector was completely sure that the withdrawal was temporary and that the government would come back. It didn't know what to do. It had developed in an environment that was very different from the United States, with its history of community-based institutions and community development corporations, because there was not the need. The sector has never recovered, expecting the government to return to the field. So, there's been a failure to leverage the leverage the wealth, in part because most Canadians seem to be doing fine. There have been advocacy movements, but not a really strong national voice that brings together the business sector – people saying this is vital to the economy, that homelessness is hurting the economy. It has been only the non-profit sector crying for what it needs, and not a very strong voice across the country from different sectors.

Property System

It is not only a question of government programming, although that's an important piece. Land tenure, our private property system, is a key issue. If you want to preserve affordability in high-amenity markets like Vancouver, you have to deal with land reform. Holding land in common and other non-market approaches have to be part of the discussion, which is difficult in a privatized world.

Levelling of Low and Middle Incomes

Between 1945 and the mid-60s, there was an increase for the bottom 20% of the population of about 116% in income. And then, with deregulation, the wealth transferred up again. So there has been this levelling of income over the last 30-40 years for the bottom 60% of the population, which exacerbates the affordability problem. In Vancouver, the affordability problem can exist even for households with gross incomes of \$85,000.

Taxation

We have to start arguing against the idea that government can continually cut back on taxing the rich, and then say that we don't have any money for housing.

We have a tax structure where, on your principal residence, you are not taxed for the capital gain. This entices people to get into the market and fuels speculation.

Financing

From 1938 to 1973, we invested as a country in the relationship between the federal government and the Bank of Canada which is wholly owned by Canada and we are the shareholder. We had no-cost financing - to build the Trans Canada Highway, the Saint Lawrence Seaway, so on. After the deregulation lobby succeeded, we now pay the banks to borrow money, but we don't have to do that. We have the constitutional right in this country, unlike in the United States and Britain, to move away from the financing scheme that we have now toward a more low-cost, long-term financing approach like fee-based financing. And we need the national government to do that. This is also very important in other areas, for instance, such as reinvestment, retrofitting, greening, and infrastructure. We have to have that kind of financing. We are never going to be able to afford these investments on a debt basis.

A related theme is the embedded costs of compound interest in the economy. According to German research, 35% of the embedded costs in the economy are as the result of the play of compound interest across supply chains. This has a major impact on affordable housing. The average mortgage rate, for a homeowner or apartment-owner, has been over 8% over the last 30 years. We could do things differently. In Sweden, the JAK Cooperative Bank has operated at the equivalent of about 3%. That makes a difference on a 25-year mortgage for the average house in Canada today of \$307,000 dollars for the interest cost.