



# Affordable Housing Can't Wait

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The National Union of Public and General Employees (NUPGE) is a family of 13 Component unions. Taken together, we are one of the largest unions in Canada. Most of our 425,000 members work to deliver public services of every kind to the citizens of their home provinces. We also have a large and growing number of members who work for private businesses.

The office of the National Union of Public and General Employees is on the traditional and unceded territory of the Algonquin peoples and is now home to many diverse First Nations, Inuit, and Métis peoples.

We recognize the crimes that have been committed and the harm that has been done and dedicate ourselves as a union to moving forward in partnership with Indigenous communities in a spirit of reconciliation and striving for justice.

Bert Blundon, President

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## Introduction

Whether you're renting a home or trying to buy one, it's becoming increasingly difficult to find a place to live in many places in Canada. Rising housing prices mean fewer people can afford to buy homes. At the same time, it is becoming increasingly difficult to find affordable homes to rent.

People trying to find a place are resorting to desperate measures. They are bidding over the asking price on rental units just to stand a chance at being accepted as a tenant.<sup>1</sup> Many of the people trying to buy homes in the past 2 years have had to do so by submitting offers without any conditions (such as a home inspection prior to closing), and increasingly without ever seeing the property in person.<sup>2</sup>

Over 10% of households are in core housing need, meaning that the place they live in is too expensive, too small, or in poor condition—and there are no alternatives that they can afford.<sup>3</sup>

What we're seeing is the consequence of the *financialization of housing*. This is defined by the United Nations Special Rapporteur on the right to adequate housing as “when housing is treated as a commodity—a vehicle for wealth and investment—rather than a social good.”<sup>4</sup> Housing is being built, but the focus on profit means that it is often too expensive for most people or doesn't meet their needs.

Making things worse were the cuts in the 1980s and 1990s to federal and provincial government funding for the construction of new social housing. Federal and provincial funding for social housing used to add several thousand units to the housing supply every year. The cumulative effect of losing several thousand new units of social housing a year means a housing deficit of well over 100,000 affordable units. That is contributing to the problems many people are having finding decent affordable places to rent.

To date, measures implemented by governments have only scratched the surface of the problem. Restricting foreign investment in housing is politically easy, but the overwhelming majority of those investing in residential properties live in Canada. Encouraging the construction of more housing units won't do much good if the units are too expensive, or if they aren't the sizes people need. And the number of affordable housing units governments are funding is not enough to make up for the years of neglect.

## The Housing Affordability Crisis

Earlier this year, the Canadian Real Estate Association reported that housing prices had increased by 20% between February 2021 and February 2022.<sup>5</sup> The average price of a house in Canada in February 2022 was \$816,720.

While what was happening in Vancouver and Toronto had a significant effect on the market that pulled up the average price; other places were also seeing significant increases. In both New Brunswick and Nova Scotia, housing prices increased by more than the national average.

With these increases, it is becoming increasingly difficult for Canadians to afford to buy a house. The Organization for Economic Co-operation and Development (OECD) is reporting that between 2015 and 2022, housing prices in Canada grew 46.6% faster than incomes.<sup>6</sup>

### **Rental Housing Costs Have Also Risen Dramatically**

It is also becoming much harder to find apartments that are affordable. Between 2015 and 2019 (the most recent information available), rents in Canada rose by an average of 20%, while incomes remained largely unchanged.<sup>7</sup> Between 2011 and 2016, it is estimated that the number of units affordable for households with incomes of \$30,000 dropped by 322,600.<sup>8</sup>

Research from both the Canada Mortgage and Housing Corporation (CMHC) and the Canadian Centre for Policy Alternatives (CCPA) shows the impact rising rents and the loss of affordable housing are having.

Earlier this year, CMHC reported that, in 10 cities across Canada, rents had risen to the point where a person working full-time for the average wage in that city could no longer afford the average rent for a two-bedroom apartment.<sup>9</sup> A comparison with CMHC data from a year earlier shows that, in all but one major Canadian city, it is getting harder to afford a place to live.<sup>10</sup>

There was a time when a person earning an average income in Canada could afford to own a home. Now people earning average incomes are struggling to find a place they can afford to rent.

For people earning minimum wage, or a wage close to it, the situation is even grimmer. In 2019, CCPA reported that, in 31 of the largest cities in Canada, there were no neighbourhoods where a person earning minimum wage could afford a two-bedroom apartment.<sup>11</sup> In 23 of the largest cities, even in the most affordable neighbourhoods, the average rent for a one-bedroom apartment was beyond the reach of people earning minimum wage.<sup>12</sup>

Out of 795 neighbourhoods in major Canadian cities, there were only 24 where a two-bedroom apartment would be affordable for a person earning minimum wage, and only 70 where a one-bedroom apartment would be affordable.<sup>13</sup>

### **More Than 1.6 Million Households In Canada Don't Have Decent, Affordable Housing**

Across Canada, more than 1.6 million households are in what's called core housing need.<sup>14</sup> That means that their homes are either too expensive, in poor repair, or too small—and they are “not able to afford alternative housing in their community.”<sup>15</sup>

The 1.6 million households without housing that is affordable, in good repair, or large enough represent 3.2 million people, or 9% of Canadians. Of households in core housing need, 38.5% own their homes, while 61.5% rent.

Inadequate and unaffordable housing are particularly severe in major cities and the territories. 18.7% of households in Toronto and surrounding communities are in core housing need. For Vancouver and surrounding communities, the figure is 17.8%. However, it is even more serious in the territories, with 45% of Nunavut households in core housing need.<sup>16</sup>

### **235,000 People Homeless In A Single Year**

It should go without saying that housing is a fundamental human need. However, data from Statistics Canada suggests that 235,000 people in Canada experience homelessness in a single year, and between 25,000 to 35,000 people may be experiencing homelessness on any given night.<sup>17</sup>

And these figures are likely on the low side. Homelessness includes living on the streets or staying in emergency shelters, but it also includes people living in places not meant for habitation, “couch surfing” (staying temporarily with friends or family), or living in other precarious housing situations. Because some homelessness is hidden from public view, it is very difficult to get an accurate count of exactly how many people are homeless.

For this reason, the Canadian Observatory on Homelessness suggests that the actual number of people experiencing homelessness in Canada is much higher. An Ipsos Reid poll found that as many as 1.3 million Canadians experienced homelessness or extremely insecure housing at some point between 2008 and 2013.<sup>18</sup>

### **Federal Governments Failed To Meet Their Responsibilities**

The reason for the housing crisis and rise in homelessness does not come down to a single issue. However, a major factor is cuts to federal funding for social housing and other public services. The Canadian Observatory on Homelessness points to the 1980s as a turning point in the history of homelessness in Canada. A massive disinvestment in affordable housing, structural shifts in the economy (like a decline in full-time, permanent jobs with benefits and the rise of part-time and gig-economy jobs), and reduced spending on social supports led to mass homelessness in Canada.<sup>19</sup>

In the 1980s, the federal government was funding an average of 18,688 units of nonprofit and cooperative housing every year. As well, some provincial governments were funding additional new nonprofit and cooperative housing units.

That ended with the wave of budget cuts in the 1990s. At the same time that the Mulroney and Chrétien governments were reducing federal transfer payments for health care and education, they were also cutting federal funding for housing.

Since the mid-1990s, while there have been high-profile announcements, the number of nonprofit and cooperative units being built in most years has been less than 10% of what was built in the 1980s. If the cuts had not been made, Canada would have over 250,000 more units of social housing, and the housing crisis would be considerably less severe.

## **National Housing Strategy Falls Short Of What's Needed**

Even recent commitments by the federal government fall short. In 2017, the number of units that the National Housing Strategy announced it was supposed to deliver each year was barely half of what the federal government was funding in the 1980s. There are also concerns that the affordability criteria are so loose that rent for so-called affordable units will be higher than the average rent for existing housing.<sup>20</sup>

An added concern is that many of the units built under the Rental Construction Financing Initiative (RCFI) program in the National Housing Strategy will be built by private for-profit developers. This means that they will only be affordable for a limited period of time. As soon as the agreements between the developers and the government expire, there will be no restrictions on how much the for-profit companies that own the units can charge. In contrast, the overwhelming majority of the nonprofit and cooperative housing units built before the mid-1990s are still providing affordable housing over 20 years later.

## **Provincial Governments Failed To Meet Their Responsibilities**

In addition to cuts from the federal government, many provincial governments also failed to provide affordable housing, or the means to make housing affordable. In 1995, the newly elected Progressive Conservative government in Ontario eliminated funding for building new social housing. While subsequent governments have provided some funding, it is nowhere close to replacing what was cut.

Other provinces didn't even attempt to fill the gap left by the federal cuts to funding for new social housing construction. A paper by the Canadian Centre for Policy Alternatives (Nova Scotia), entitled Keys to a Housing Secure Future for all Nova Scotians, states that, when the federal government terminated new funding and handed responsibility for housing to the provinces in 1993, the government of Nova Scotia made no attempt to fund the construction of new social housing units. Instead, it scrapped rent control in 1993 and failed to implement other measures that might have helped, like inclusionary zoning.<sup>21</sup>

## **Long Waiting Times For Social Housing A Consequence Of Failure To Build**

The failure of federal and provincial governments to ensure that the supply of social housing keeps pace with need is having serious consequences. In 2018, Statistics Canada reported that, "over one quarter of a million households, representing 1.9% or 283,800 Canadian households, had at least one member on a waiting list for social and affordable housing."<sup>22</sup> Over 60% of people on waiting lists had been waiting for 2 years or longer.

In Toronto, waiting times for social housing are for between 7 and 8 years.<sup>23</sup> And that was before recent developments made the shortage of affordable housing even worse.

## Financialization And Rising Income Inequality Contributing To Crisis

A major reason for the housing crisis is the financialization of housing. Instead of being viewed as a need, housing is increasingly treated as a source of profit for investors. This has pushed up the price of home ownership. It has also led to skyrocketing rents and increases in evictions, as investment firms owning rental properties focus on maximizing profits with no thought for the human costs.

### Property Speculation Pushing Up Prices

Real estate speculation is one way financialization is taking place. Data company Mashvisor defines real estate speculation as “buying property with the hopes of reselling it at a higher price in the near future. This essentially means making a prediction about future prices in a particular market, or for a particular property, and purchasing real estate before the predicted spike.”<sup>24</sup>

As property prices rise, so to do the amount buyers need to borrow from financial institutions. Across Canada, people are being forced to buy homes at prices that would previously be thought of as reserved for luxury properties. *CBC News* found that, even if house prices fell by 30% in May 2022, it would only bring purchasers back to the prices they would have paid in late 2020.<sup>25</sup>

In their paper *Building an Affordable BC: Taxing speculation and investing in our neighbourhoods to solve the housing affordability crisis*, Affordable BC states that

it is the perceived market value of the home as a financial asset that concerns lenders—and, most importantly, the interest that is earned on the loan. For financial institutions, the higher the mortgage loan, the higher the rate of compound interest that can be collected over time. As loans become larger with rising real estate speculation, the productive value of real estate is subsumed in the payment of compound interest. In this way, private financial institutions effectively “tax” the productive value of property for their profit, meanwhile, it is left untaxed and unregulated publicly by government.<sup>26</sup>

In the case of landlords, higher mortgage payments are usually passed on to the tenants.

### Role Of Financialization In The Housing Crisis

In an article for the *Globe and Mail*, Professor John Belec describes the financialization of housing as, “the expanding role that housing plays as a market commodity as distinct from its provision of shelter. As a commodity with a solid track record as an economic asset, housing is attractive to investors of all stripes. The outcome is a vicious circle of demand escalation, and ultimately greater mortgage indebtedness by people who just need a place to live.”<sup>27</sup>



Financialization in housing is not a new phenomenon, but the rate at which people are buying homes purely as a commodity has increased rapidly in recent years. A 2022 survey done by RATESDOTCA and BNN Bloomberg found that 58% of respondents who bought a home during the pandemic owned 1 or more homes already.<sup>28</sup> In an editorial for the Community Housing Transformation Centre, Andr anne Chevalier wrote, “when a building is ‘financialized,’ the only way to boost profit is to reduce expenses related to the building or increase the revenue it generates. In either case, this is to the detriment of the people who live in these homes and find themselves having to leave or live in worsening conditions.”<sup>29</sup>

The term *financialized landlords* encompasses many real and different entities: real estate investment trusts (REITs), private equity funds, asset management companies, and pension funds. A troubling trend, discussed by Martine August in her article “The financialization of Canadian multifamily rental housing: From trailer to tower,” is financialized landlords that target multifamily housing. August writes that these financialized landlords “have acquired nearly one fifth of Canada’s private multifamily rental stock, with REITs alone growing from owning zero to almost 165,000 suites between 1996 and 2017.”<sup>30</sup>

Other sources estimate that REITs own 20% to 30% of Canada’s rental apartment market, putting their total ownership at nearly 200,000 units across Canada.<sup>31</sup> August goes on to explain that financialized landlords make their biggest gains from replacing their tenants paying low rates with tenants who pay higher rates. This is done by using a combination of strategies, such as increasing existing rental rates, or applying new charges (for instance, charges for storage, amenities, parking, etc.), or renovating the unit when the previous tenant leaves, and listing the renovated unit for a higher price.

### **Financialization Of Housing A Made-In-Canada Problem**

While much of the blame for rising house and rental prices falls on foreign buyers, the reality is very different. There is some foreign investment in the Canadian property market, but most of those buying homes as an investment are wealthy Canadians.

A survey conducted by the Canadian Mortgage and Housing Corp (CMHC) found that roughly 2.4% of Toronto condos and 2.3% of Vancouver condos were owned by overseas investors. The highest concentration of foreign-owned condos was 6.9% in Montreal.<sup>32</sup>

A Statistics Canada study of home ownership in British Columbia, Ontario, and Nova Scotia in 2019 came to a similar conclusion. It found that multiple-property owners owned 41% of residential properties in Nova Scotia, 31% in Ontario, and 29% in British Columbia.<sup>33</sup> However, with nonresidential ownership ranging from 2.2% in Ontario to 3.6% in Nova Scotia, it’s clear that only a fraction of those properties are owned by people living outside Canada.<sup>34</sup>

Instead, the bulk of the property investments pushing up housing costs are coming from people living in Canada.

In spite of that, many politicians seem intent on ignoring the role of wealthy Canadian investors in rising housing prices. As one columnist pointed out recently, politicians are likely reluctant to talk about what is really driving up housing costs because it would be unpopular with supporters who are among those profiting from the financialization of housing.<sup>35</sup>

So, instead, much of the discussion has focused on foreign buyers. Blaming foreigners for homegrown problems is politically easy and a timeless staple of racism, but it will not solve the problem of the financialization of housing.

### **Renovictions Driving Up Prices**

One consequence of housing being viewed as an investment rather than a need is the growing problem of renovictions.

The term *renovictions* was created to describe the growing use of renovations as a means to evict tenants. Renovictions are legal ways to evade maximum rent increases that some provinces have legislated. Landlords force the tenant out to do renovations to the unit (no matter how minor) and are then free to increase the rent far above the legal percentage increase. The original tenant almost never comes back, as they have either signed another lease during the renovation period, or can't afford their old home's new price.<sup>36</sup>

In Ontario, all landlords must submit an application to the Landlord Tenant Board to evict a tenant. They can submit an L1 application (to evict on the basis on the nonpayment of rent). Or they can submit an L2 application. An L2 covers a range of reasons, including no-fault evictions, such as the landlord requiring "own use" of the unit for themselves or their family members, or needing the unit to undergo renovations.

L2 applications are what landlords in Ontario use to carry out renovictions. In 2019, the Advocacy Centre for Tenants Ontario released a report called *We Can't Wait: Preserving Our Affordable Rental Housing in Ontario*. Between 2015 and 2019, the number of L2 applications filed for "own use" increased by 84%, and the number of L2 applications used to conduct renovations increased by 294%.<sup>37</sup> The report also states that more than half of all tenants between 2015 and 2019 who received an eviction notice did not attend their eviction hearing (due to various reasons, such as unable to take time off work, unable to arrange childcare, etc.). Of the tenants who did attend their eviction hearing, only 2.6% appeared with legal representation, compared to the 79.5% of landlords who did.<sup>38</sup>

The majority of financialization of housing in Canada has been done so through existing stock. Displacement, or existing tenants being pushed out, is a key part of the financialization strategy. This is alarming when Canada's stock of affordable housing is so low.<sup>39</sup>

Displacement also plays a role in perpetuating racism, as it replaces BIPOC with so-called desirable white tenants. Some REITs, like Northview (which operates primarily in Iqaluit and Yellowknife), are known for denying rentals to recipients of income assistance, forcing many former tenants to rely on homeless shelters. By focusing on “creditworthy” tenants, Northview excludes many Inuit and Indigenous tenants.<sup>40</sup> August states:

While investment in government administration and resource extraction boosts northern economies, it rarely benefits Indigenous peoples (in terms of jobs, housing, or wealth), and is often experienced as another step in a long history of colonial dispossession. Industrial mining, for example, has enriched non-Indigenous outsiders, while leaving a legacy of social and cultural disruption, health issues, and environmental destruction for locals. In these ways, financialization premised on catering to privileged populations and chasing extractive industries deepens existing patterns of exploitation and intensifies uneven landscapes of northern housing opportunity.<sup>41</sup>

Leilani Farha, former UN Special Rapporteur on the right of adequate housing, who is currently Global Director of The Shift, articulates that “property and property laws have traditionally and historically been used to create hierarchies and to create power imbalances, and it’s been between men and women, it’s been between white people and Indigenous communities, and it’s been between dominant cultures and minority groups.”<sup>42</sup> Indeed, data from the 2016 Census found that, among Indigenous people living in an urban area, approximately 50% lived in rental properties, compared to 29% of non-Indigenous people. About 1 in 5 Indigenous people living in an urban area lived in subsidized housing.<sup>43</sup>

### Ghost Hotels

Ghost hotels are another threat to the housing supply. *Ghost hotel* is a term used to describe unregulated short-term rentals, such as Airbnb, run by a businessperson who doesn’t live there.

A 2019 study from McGill University found that Airbnb has likely removed 31,100 units from Canada’s long-term rental markets. The study also found that nearly half of all active Airbnb listings in Canada are located in Toronto, Montreal, and Vancouver, but that listings and revenue are growing twice as fast in small cities and rural areas as they are in big cities.

<sup>44</sup>The Toronto community group, Friends of Kensington Market, says ghost hotels

- create fewer long-term housing options,
- breakdown community,
- increase rental prices,
- prioritize profit over community interests, and
- incentivize landlords to implement renovictions.<sup>45</sup>

In an effort to push back against ghost hotels, the City of Toronto passed legislation that required ghost hotel owners to register their properties as short-term vacation rentals. Toronto residents are only allowed to operate short-term rentals from their primary address. In theory, this would cut down on the number of ghost hotels, preventing owners from renting multiple properties across the city. However, the deadline for registration was January 1, 2021, and more than 90% of owners hadn't registered within weeks of the deadline. Despite promises from the city to strictly enforce the new legislation, only a handful of owners were charged.<sup>46</sup>

Ottawa is another city suffering from an influx of ghost hotels. In 2019, more than 1,000 Ottawa homes and apartments being used for short-term rentals were listed on Airbnb. In an article by *CBC News*, city councillors voiced their concerns about owners choosing the lucrative Airbnb market over long-term rentals that would serve the community.<sup>47</sup> A different *CBC News* article found that, in 2019, there were 210 owners in Ottawa listing more than 1 property for rent. In total, those 210 owners managed 789 properties, which make up 48% of the city's total Airbnb listings. One owner going by the name of "Genevieve" listed 75 properties.<sup>48</sup>

This reflects the gap between Airbnb's marketing: it promotes staying in people's homes and making connections with hosts, but the reality is that one person may be managing many of Airbnb's properties. The top 5 Airbnb hosts in Canada in 2019, who managed between 75 and 475 listings each, are actually fronts for multimillion-dollar housing corporations. Urban planning professor David Wachsmuth (the lead researcher on the study from McGill University referenced above) states that, regarding the hosts who manage multiple listings, "a sizeable chunk of those [listings] are effectively hotels that are operating out of what used to be, or what otherwise could be, people's homes."<sup>49</sup>

### **Wages Are Not Keeping Pace With Cost Of Living**

While housing costs are rising rapidly, wages are not.

In their paper *Pressure Cooker: Declining real wages and rising inflation in Canada during the pandemic, 2020-22*, the Canadian Centre for Policy Alternatives examines workers' wages across the private and public sectors and finds workers' wages haven't been the driving force behind higher-than-usual inflation in Canada. They found that

adjusting for tenure, industry and occupation, average wages have increased by 2.7% a year compared to the 3.4% yearly inflation rate over the past two years. In other words, adjusted wage increases have not kept pace with inflation in Canada. In fact, 64% of workers had wage increases that were less than the 3.4% average inflation over the past two years. That means two-thirds of Canadian workers have seen real wage declines since the start of the pandemic.<sup>50</sup>

Cutting back on expenses can only carry people so far. The old rule of spending no more than 30% of your income on rent is out of reach for many Canadians if they want to stay housed. In 2019, the Canadian Rental Housing Index found that 40% of Canadians were spending above 30% on rent, with people under 30 representing 44% of that number. The report made specific mention that the people feeling most pressured by housing costs are single mothers, Indigenous people, young people, immigrants, and seniors.<sup>51</sup>

### **Serious Consequences Of Failing To Act**

It may surprise some to find out just how close to experiencing homelessness many Canadians are. Data released by Statistics Canada in May 2022 shows that the cost of basic necessities are not only rising, but rising more rapidly than they have in the past.

In April 2022, Canadians paid 9.7% more for food than they did in April 2021. The increase, which was more than 5% for the fifth month in a row, was the largest increase since September 1981. Similarly, shelter costs (which include energy sources needed to regulate temperature) rose to 7.4% year over year, the fastest pace since June 1983.<sup>52</sup>

Data from the 2016 Census shows that 4.4 million households (nearly 30% of Canadians) rent their home.<sup>53</sup> Nearly half of them have less than a month's worth of savings and one-third have 2 weeks or less.<sup>54</sup> The annual BDO Canada Affordability Index found that, in 2019, over half (53%) of Canadians are living paycheque to paycheque, and 27% don't have enough for their daily needs.<sup>55</sup>

Many of these people work with no paid sick leave or time off. If they don't show up for work, they go without pay and risk being fired.

The most recent BDO Canada Affordability Index published in 2021 found that challenges related to housing costs have risen over the past year. 74% of Canadians ages 35–54 who don't own a home, and 48% of Canadians of all ages who don't own a home, said they're unlikely to buy in the next 3 years, because they're unable to save enough for a down payment. The 2021 report also found that 4 out of 10 Canadians are saving less, or not at all, since the beginning of the pandemic.<sup>56</sup> In Nova Scotia, there are 30,475 renter households who spend more than 30% of their before-tax income on rent and utilities.<sup>57</sup>

### **Dangerous Myths About People Experiencing Homelessness Add To The Problem**

There are many pervasive and harmful myths about people who are experiencing homelessness, despite ample research that shows the opposite. The belief that people who experience homelessness are all lazy, have mental illnesses, and deal with drug or alcohol addiction is false. A percentage of people experiencing homelessness do indeed deal with addictions and other mental health issues, just like a percentage of housed people deal with addictions and other mental health issues.

Once a person begins experiencing homelessness, it becomes difficult to find employment without a fixed address and access to a computer or a phone with regular internet access. And if a person experiencing homelessness finds a job, lacking regular access to showers and transportation to and from work can become barriers to keeping the job.<sup>58</sup>

It's also worth noting that women, BIPOC, people with disabilities, immigrants, refugees, and 2SLGBTQIA+ people are at higher risk of experiencing homelessness. They also face additional barriers to securing employment that are based on prejudice. Throw the lack of affordable housing into the mix, and it's easy to see why homelessness cannot simply be solved by getting a job and working hard.

### **Evictions Have Long-lasting Negative Impact**

Evictions have typically been thought of as events caused by tenants. But research from the CMHC shows that there has been an increase in landlord-driven evictions and structural-driven evictions, particularly in mass evictions, where whole buildings of tenants are evicted. As discussed above, renovictions are becoming an increasingly popular way for landlords to evade provincial restrictions on raising rents.

In the case of renovictions, the landlord profits whether they get the same tenants back and paying a higher rent, or whether they get new tenants. But there is a human cost to renovictions. Though not all people who are evicted experience homelessness, studies have shown that there is a connection. The mental health trauma (such as feelings of fear, anxiety, depression, and loss) last long past the eviction itself and negatively impact their ability to find new housing.<sup>59</sup> There is also research linking evictions to loss of possessions, job loss, poor academic performance, and the ability to obtain future rental housing.<sup>60</sup>

The housing instability experienced during eviction can affect future generations as well. When children experience upheaval due to changing schools, or struggle in school due to the mental health impacts of eviction, it can lead to poor outcomes in the future. Long-term impacts, such as family fragmentation and depression can lead to further vulnerabilities, including substance abuse, domestic abuse, and experiencing homelessness.<sup>61</sup>

These types of long-term effects have an impact on society as well. Individuals and families who lose their jobs due to eviction may need to rely on foodbanks for their basic needs and on emergency shelters. They may also need to rely on emergency departments for primary care if they lose access to a drug plan through their job. These are just a few of dozens of scenarios a person or family can experience when they are evicted. And as we stated previously in this paper, the economic cost of homelessness is paid by everyone in Canadian society.

### **Homelessness And Housing Insecurity Affect More Than Just The People Experiencing Them**

With so many Canadians being precariously close to experiencing homelessness, the issues of affordability and ending homelessness are issues of public importance. Additionally, homelessness affects far more people than those directly experiencing it and the workers who work with the homeless. Beyond the moral reason, there is also a financial benefit to ending homelessness.

The Canadian Observatory on Homelessness reported that, in 2013 alone, homelessness cost the Canadian economy \$7.05 billion. The number accounts for the cost of emergency shelters, community supports, emergency services, health care, and the criminal justice system.<sup>62</sup>

In their 2019 report, called *The Economics of Homelessness White Paper*, the Hot Potato Initiative Foundation wrote that people experiencing homelessness are 70% more likely than the housed population to visit doctors' offices and have a higher chance of being diagnosed with, and requiring treatment for, a variety of health issues. They also point to a study conducted in Toronto that found between 19.3% and 22.9% of people jailed for at least 5 nights were experiencing homelessness at the time of incarceration. And they note a different study from the University of New Mexico found that the reduced demand for public services as a result of reducing homelessness through affordable housing led to a 78% return on investment: for every \$1 spent on the program, a cost savings for public services of \$1.78 was realized.<sup>63</sup>

The economic cost of homelessness needs to be addressed. In their report *The State of Homelessness in Canada 2016*, the Canadian Observatory on Homelessness and the Canadian Alliance to End Homelessness map out recommendations for the National Housing Strategy:

Over a ten year period (2017-26) the total amount of federal investment would be \$22.592 billion (note that there is an annual decline in federal spending because of expiring social housing agreements). Our proposal, combined with existing federal expenditures (including expiring social housing agreements) is \$4,474 million, or \$43.788 billion over a ten-year period (the ten year projection is indexed to inflation). This represents a minimum annual increase of \$1,818 million. To put this in perspective, our proposal means increasing the annual investment from \$73 per Canadian to \$123 per Canadian, only an additional \$50 per year. For each Canadian this amounts to \$1 a week – a reasonable investment to expand the affordable housing supply in Canada. More importantly it will mean we have the resources to prevent and end homelessness in Canada.<sup>64</sup>

There are other important spin-offs. It should be noted that our investments will lead to an increase in employment opportunities in communities across the country. As Noah Zon, Melissa Molson, and Matthias Oschinski articulate in their paper *Building Blocks: The Case for Federal Investment in Social and Affordable Housing in Ontario*, "each \$1 increase in residential building construction investment generates an increase in overall GDP of \$1.52 as the investment continues to cycle through the economy. Each \$1 million in investment also generates about 8.5 new jobs."<sup>65</sup>

Of course, ending homelessness permanently means investing in mental health services and in a variety of strategies to fit the needs of different populations experiencing homelessness. For instance, young people have different needs than veterans, and veterans may have different needs than Indigenous people.

Conversely, there's an argument to be made that experiencing homelessness exacerbates physical and mental health conditions. If we could prevent people from experiencing homelessness period, they might never reach a point where they need to access health services for conditions that could result from, or be worsened by, homelessness.

### **Just Building More Houses Is Not Enough**

A logical suggestion would be to create more inventory by building more homes. There is certainly evidence that suggests increasing market-rate supply is likely to improve affordability in middle and low-income areas.<sup>66</sup> However, increasing inventory is only one part of the affordable housing solution.

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income.<sup>67</sup> However, in the current rental and buying markets, 15%–20% below market rate is still not affordable for many people.

There is pushback from private developers who claim they cannot feasibly build houses that are affordable. There’s also some evidence to suggest that developers are purposely holding back on some developments. An article from the *Toronto Star* found that council approved an average of 28,170 residential units per year and built an average of 15,303. Projects are typically constructed over an average of 2.5 years to 3.5 years, meaning there are some projects that are approved but are not advancing. The same article quotes Steve Nightingale, vice-president of development for Oxford Properties, as saying, “particularly with rental buildings, they had to consider how many units to put onto the market at once, so they would still be snapped up quickly enough at the rates they wanted.”<sup>68</sup>

Without regulations, there’s nothing stopping REITs and wealthy individuals from snapping up new affordable housing. A recent article from *CBC News* reported that between 2015 and 2020, the 4 largest REITs in Canada distributed more than \$2 billion in profits to their investors.<sup>69</sup> In an article from *Rabble* on the 2022 Federal Budget, Monia Mazigh writes, “instead of strong measures to regulate the housing market and protect it from speculators and financial actors, the federal budget mainly introduced initiatives to increase the supply or reduce the demands. This approach still treats the housing market as a commodity and not as a human right that must be protected.”<sup>70</sup>

### **Social Housing For Social Good**

Historically, the most vulnerable members of our society have been the ones who rely on social housing, including government-subsidized not-for-profit housing and cooperative housing. BIPOC and 2SLGBTQIA+ people, women (particularly single mothers), people with disabilities, immigrants, refugees, and seniors are the ones that typically use social



housing. But as rent and property prices rise, other groups of people will need to access social housing. The social housing market across Canada is already under strain. It's crucial that governments add more inventory while also protecting access for the most vulnerable.

Refugees are among the groups of people who benefit from having access to social housing. Agnieszka Sheehan, an employee of Immigrant and Refugee Community Organization of Manitoba (IRCOM), said, "Moving to a new country with nothing more than a suitcase is difficult and most people need time and help to get used to living in Winnipeg. Having access to social housing allows them a chance to live in a place that does not strain their limited resources."<sup>71</sup> But even with the assistance of refugee organizations, there are many barriers that can prevent refugees from obtaining social housing.

Low inventory is the biggest problem, particularly for large families that exceed National Occupancy Standards. It is also difficult to obtain social housing that is wheelchair accessible or suitable for the needs of refugees with other disabilities. As a result, many are forced to pay higher prices for a private rental, or experience homelessness.

Language is another potential barrier. The burden of finding and paying for translation and interpretation services is put on the refugee. In their paper *Making Social Housing Friendly for Resettling Refugees*, the Canadian Centre for Policy Alternatives (Manitoba) cited instances of clients who, due to language barriers, have inadvertently put their tenancy at risk by not preparing for pest control procedures, which sometimes leads to eviction. Language barriers can also prevent refugees from finding support organizations and from researching social housing options available.<sup>72</sup>

Canada's population and labour force grow through immigration and by accepting refugees. Canadians are living longer and having fewer children, limiting the number of Canadian-born workers and increasing the need to support an aging population. Without immigrants, employers would have a hard time finding enough qualified workers to fill jobs, and younger Canadians would end up paying more income tax per person to support retirees.<sup>73</sup> Additionally, over time, refugees contribute more to Canada in income taxes (not counting all of the other taxes they pay) than they receive in public benefits and services. And 89% of refugees obtain Canadian citizenship.<sup>74</sup> We need immigrants and refugees to support Canada's labour force and aging population. That means we need to support immigrants and refugees in obtaining affordable housing.

However, when affordable housing projects are proposed, there is often opposition from people who live in the neighbourhoods where the affordable housing will be built. The Ontario Human Rights Commission states that the "Not-in-My-Backyard" syndrome or *NIMBYism* is a human rights issue. The Commission writes that "opposition to housing projects based on stereotypes or prejudice towards the people who will live in them can be a violation of people's rights to be free from discrimination in housing—which means it can be against the law. The bottom line is that people do not have the right to choose their neighbours."<sup>75</sup>

A common prejudice against social housing is that property values will go down. This topic has been studied extensively in North America. A paper from the Home Coming Community Choice Coalition, called *Yes, in my back yard: A guide for Ontario's supportive housing providers*, looked at 26 papers from Canada and the USA on the topic and found that 25 out of 26 papers showed social housing—including housing for people with mental illnesses—had no impact on property values. In fact, property values near social housing typically rose faster than property values in other areas.<sup>76</sup>

Other studies have shown that neighbourhood crime rates are either not impacted by social housing, or actually decrease, and that tenants contribute a modest amount to local businesses.<sup>77</sup> In their fact sheets, *'NIMBY' to Neighbours*, the Greater Victoria Coalition to End Homelessness provides evidence that residents of supportive or affordable housing “are a community asset that will contribute to a vibrant, dynamic, liveable, and inclusive neighbourhood that offers opportunities for all people regardless of skin colour, religion, ethnicity, mental/physical abilities, or income.”<sup>78</sup>

### **Governments Have Central Role In Solving Housing Crisis**

Even the Ontario Housing Affordability Task Force was set up by a Progressive Conservative government, in its report it conceded that, “while many of the changes that will help deliver market housing will also help make it easier to deliver affordable housing, affordable housing is a societal responsibility. We cannot rely exclusively on for-profit developers nor on increases in the supply of market housing to fully solve the problem.”<sup>79</sup>

The report was largely shelved by the same Conservative government, but if we want to end the housing crisis, we need to remember that we cannot rely on “the market.”<sup>80</sup> Instead, ending the crisis will require action by governments.

### **Governments Need To Fix The Affordable-housing Deficit**

Governments need to be fixing the affordable-housing deficit that was created by federal and provincial funding cuts in the 1990s. This goes beyond providing more money for construction. There needs to be the funding to ensure the units are affordable to people. To ensure the units continue to be affordable, funds for new rental housing should be going to public, nonprofit, or co-op housing organizations.

As members of the National Union who have seen the problems caused by contracting out, we are all too aware that much of the benefit of having public, nonprofit or co-op housing organizations own social housing will be lost if the management or maintenance of housing is contracted out to for-profit companies. For that reason, the capacities of public, nonprofit, or co-op housing organizations involved in housing will need to be expanded.

This is a responsibility of governments, but there is also a role for the labour movement. The labour movement in Canada has a long history of working to get more affordable housing built. The Canadian Labour Congress helped found the Co-operative Housing

Federation of Canada in 1968. Unions have been involved in the construction of housing co-ops such as the Tolpuddle Housing Co-op in London, Ontario.<sup>81</sup> Most recently, the BCGEU/NUPGE has been continuing that work with its plans to build affordable housing in Burnaby.<sup>82</sup>

### **Housing Should Be Treated As A Need, Not An Investment**

There is also a need to deal with the financialization of housing. Targeting people from outside of Canada who are buying homes here is politically easy, but it is not going to end the housing crisis.

Instead, governments need to take action to address the problem of housing being treated as an investment rather than a need, regardless of where the investors profiting from it live. Governments have the ability to do this. For example, the NDP has proposed putting a moratorium on the acquisition of affordable homes by REITs and ending the favourable tax treatment REITs receive.<sup>83</sup>

### **Put The Needs Of All Canadians Ahead Of The Interests Of The 1%**

Where there is a barrier to addressing the financialization of housing is finding the political will to act. A disproportionate number of Members of Parliament are part of the wealthiest 1% and are profiting from the financialization of housing. At least 65 Members of Parliament own rental or investment real estate, including one-third of the cabinet and the leading candidate for the leadership of the Conservative Party.<sup>84</sup> This includes one Member of Parliament who made \$4.9 million from house flipping.<sup>85</sup> As one columnist pointed out recently, what is also a problem is that the wealthy supporters that some parties rely on for political donations are likely among those profiting from the financialization of housing.<sup>86</sup>

That means that to get solutions to the housing crisis, pressure will be needed to get Members of Parliament to look beyond what's good for the small number of people who own investment properties and do what's good for the country as a whole.

### **New Affordable Housing Developments Should Be A Model For What Green Communities Can Be**

Having governments take a leading role in getting more affordable housing built also provides a way of ensuring that the housing will be built in ways that minimize the environmental impact. That includes minimizing the amount of farmland or greenspace that gets paved over and making it easy for people to get around without having to use a car.

When for-profit developers are deciding what gets built, and where it will get built, it's less likely to happen.

The goal of for-profit developers is to make as much money as possible. And the easier way for them to do that is to keep building the same types of housing that they have in the past—regardless of whether it's what is needed to help reduce emissions that cause

climate change. In many places that has meant that the only new housing being built is low-density housing where people face long drives to get to work or to access services or live in units that are too small for some families.

In contrast, given the opportunity, public sector, nonprofit and co-op housing providers are willing to implement the kind of innovation needed to get green communities built. The St. Lawrence Neighbourhood in Toronto shows what can be achieved.<sup>87</sup> However, it also shows how essential it is for governments to play a leading role and resist the temptation to cut corners.

That can happen today, but as with many of the other measures we need to improve the quality of life for Canadians, it requires that governments put meeting the basic needs of all Canadians ahead of helping a select few wealthy individuals get even wealthier.

### **Conclusion**

The achievement of a balanced budget cannot come at the expense of Canadians who need affordable housing.

Governments must eliminate the affordable-housing deficit, but increasing inventory without legislation to prevent speculation and predatory practices from landlords won't solve the crisis. We need provincial governments to reform property taxes to target speculators and use the funds for affordable housing and infrastructure.<sup>88</sup>

We also need stronger renter protections that prevent landlords from doing unnecessary renovations.

And we need governments to invest in social housing and co-ops to safeguard affordable housing.

It's in everyone's interest to end homelessness and get everyone in Canada into housing they can afford. It creates a healthier, more affordable society for everyone.

Housing is a fundamental need. It's time to start protecting it as one.

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## COMPONENTS



B.C. GENERAL EMPLOYEES' UNION



CANADIAN UNION OF BREWERY AND GENERAL WORKERS



HEALTH SCIENCES ASSOCIATION OF ALBERTA



HEALTH SCIENCES ASSOCIATION OF BRITISH COLUMBIA



HEALTH SCIENCES ASSOCIATION OF SASKATCHEWAN



MANITOBA ASSOCIATION OF HEALTH CARE PROFESSIONALS



MANITOBA GOVERNMENT AND GENERAL EMPLOYEES' UNION



NEW BRUNSWICK UNION OF PUBLIC AND PRIVATE EMPLOYEES



NEWFOUNDLAND & LABRADOR ASSOC. OF PUBLIC & PRIVATE EMPLOYEES



NOVA SCOTIA GOVERNMENT AND GENERAL EMPLOYEES UNION



ONTARIO PUBLIC SERVICE EMPLOYEES UNION / SYNDICAT DES EMPLOYÉS DE LA FONCTION PUBLIQUE DE L'ONTARIO



PRINCE EDWARD ISLAND UNION OF PUBLIC SECTOR EMPLOYEES



SASKATCHEWAN GOVERNMENT AND GENERAL EMPLOYEES' UNION

The National Union of Public and General Employees is an affiliate of the Canadian Labour Congress and a member of the Public Services International.