NATIONAL
HOUSING
CONFERENCE

2018 REPORT

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Canada

CMHC ◆ SCHL

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CANADA MORTGAGE AND HOUSING CORPORATION

As Canada's authority on housing, we contribute to the stability of the housing market and financial system, provide support for Canadians in housing need, and offer unbiased housing research and advice to all levels of Canadian government, consumers and the housing industry.

Our aspiration is that by 2030, everyone in Canada has a home that they can afford and that meets their needs. To support this, we will work to accelerate housing affordability through evidence-based policy, research and disruptive innovation and collaborate with our partners to solve housing affordability challenges.

Housing Research

Canada Mortgage and Housing Corporation's (CMHC) Research Division is a highly-qualified team of researchers and advisors working to fill knowledge and data gaps, support decision-making and innovation, and solve Canada's housing affordability challenges.

What we do

- We strive to better understand the opportunities and barriers to affordability across the full continuum of housing in Canada.
- We work with internal and external partners to design and execute a research plan focused on achieving results and influencing decision-making to accelerate affordability.
- We lead and enable the creation of data, evidence, and insights to address housing needs, facilitate inclusion and resiliency, and improve market stability in Canada.
- We mobilize our expertise and evidence to provide timely, relevant and authoritative advice within CMHC and to our partners.

Who we work with

- Federal departments (e.g. Statistics Canada, ESDC, NRCan, etc.)
- Provincial, territorial and municipal authorities
- Indigenous organizations
- Developers, builders, operators, and industry associations
- Not-for-profit organizations
- Financial institutions
- Academia, research institutions, think tanks, leading experts.

Get in touch

This report was written by Julia Markovich, Senior Specialist, Research. For questions about the report or to know more about CMHC research opportunities, please contact **jmarkovi@cmhc-schl.gc.ca**.

FOREWORD FROM EVAN SIDDALL

President and CEO, Canada Mortgage and Housing Corporation

I am pleased to share this report summarizing key themes that emerged from our 2018 National Housing Conference in Ottawa. It articulates the major challenges we face in addressing housing affordability in Canada, such as the financialization of housing, lack of supply and climate change. It highlights new ways of thinking, proposes innovative solutions arising from around the globe, and updates old ideas to our current context.

I want to thank everyone who participated in the 2018 National Housing Conference; their expertise, knowledge and vision helped make this important event possible. Many of the ideas discussed on the stage and in the audience are reflected in the research being undertaken by CMHC and others across the country. Projects and initiatives that are occurring as a result of Canada's first ever National Housing Strategy reflect the creativity that was seen and heard at this event. That is part of the value of convening. Having a diverse range of speakers from Canada and other countries helps build the dialogue on housing affordability solutions and will continue in future conferences.

Last year, CMHC launched a new corporate strategy centered around an audacious goal; that *by 2030, everyone in Canada will have a home that they can afford and that meets their needs*. This aspiration requires us to think differently about what we do. Dreaming big will motivate us to innovate, work in new ways and with new partners, and be far more creative in our thinking about housing. While there are many different pathways by which this goal will be achieved, bringing together people from around the world with professional wisdom and lived experience can only add momentum to our work.

INTRODUCTION

Housing in the 21ˢᵗ century

Figure 1: The new housing reality

Welcome to the new housing reality, where numerous and substantive challenges exist across Canada and around the world. To explore solutions, we held a national housing conference in Ottawa on November 21-22, 2018. This two-day event enabled a diverse mix of academic, other researchers, policy makers and practitioners from across Canada and around the world to share knowledge and experience about housing problems and solutions. You can view **CMHC's conference website** for access to the video footage and presentations from this event.

The report comprises two parts:

- Part one outlines ten main themes to have emerged from the conference.
- Part two reflects on what these themes mean for research and policy.

PART I: TEN THEMES

1   Housing is the key financialized asset

> "*It's only been in the last couple of decades that we can begin to see what happens if you let the free market rip.*"[1]

> "*When I look at 'the beast,' I call it a 'monster' sometimes in my work, this is huge.*"[2]

Introduction

Presenters at CMHC's National Housing Conference highlighted two core issues that underpin our housing problems: rising rates of inequality[3] and the financialization of housing.[4]

- As noted by our keynote speaker, Prof. Danny Dorling, **we are experiencing a crisis of inequality**;[5] this is the key issue of our time.[6] Within housing, this is reflected in **an increasing concentration of housing assets**—and the wealth generated by those assets—**in a smaller and smaller (and more elite) segment of society**.[7]

- **Inequality** in the housing market **is creating a great divide between the rich** (who are land/home owners), **and less well-off individuals** (who are land/home renters or users). It is **contributing to the experience of social exclusion**.[8]

- While "the majority of low-income people around the world"[9] are renters, **a growing proportion of middle-class individuals are also renting** (privately), and realizing that they **may be renting for the rest of their lives**[10,11] (see also theme 10). This is **creating bottlenecks in the housing continuum**; for example, one reason why **shelters and transition homes are over-subscribed** is that people in those facilities cannot get into rental housing. As relayed by one of our moderators, approximately 80% of the capacity in rental that becomes available every year in Canada is due to renters becoming owner-occupiers, not new rental construction.[12]

- **Inequality is not a new problem**. As noted by Professor Michael Oxley, "the distribution of wealth being skewed in favour of those who have access to the income and wealth from certain assets" is an issue we have struggled with for centuries and has informed an entire field of scholarship.[13]

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[1]   Danny Dorling, "Turning the tide on social inequality: The need for inclusive housing and sustainable communities," filmed November 22, 2018, CMHC video, 1:00:28, https://www.youtube.com/watch?v=QaTgBo9mxNI&index=12&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[2]   Leilani Farha, in Manuel Aalbers, Michael Oxley, Leilani Farha, Paul Kershaw, Susanne Soederberg, and Evan Siddall: "A place to call home or a place to accumulate wealth? Inequality and exclusion in housing markets," filmed November 21, 2018, CMHC video, 1:39:42, https://www.youtube.com/watch?v=HdwR31IpL-Q&index=4&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.

[3]   Dorling, "Turning the tide"

[4]   Farha, "A place to call home"

[5]   Dorling, "Turning the tide"

[6]   See also, Danny Dorling, *Peak Inequality: Britain's Ticking Time Bomb* (Bristol: Policy Press, 2018).

[7]   Dorling, "Turning the tide"

[8]   Siddall, "A place to call home"

[9]   Soederberg, "A place to call home"

[10]   Dorling, "Turning the tide"

[11]   Aalbers, "A place to call home"

[12]   Kevin Lee, in Keven Lee, Blair Hamilton, Rosemarie MacGuinness, Sibel Buyukbaykal, Heather Tremain and John Haines, "Is it time for a disruptive homeownership model in Canada?" filmed November 21, 2018, CMHC video, 1:14:11, https://www.youtube.com/watch?v=nOP-QU4Junc&index=10&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.

[13]   Ibid.

- It was, however, **less pronounced in the mid-20**th **century and previously mitigated** through government policies and programs in housing and other sectors. Examples include public housing (especially in the U.K.)[14] and post-war homeownership programs (especially in Canada).

- These policies and programs led to a generational blip—a '**one lucky generation**'[15]—**for whom homeownership was possible**.

- **Subsequent generations are being priced out of homeownership**[16] (often confined to the private rental market) and inequality is increasing **due to the financialization of housing**.

- Housing inequality has become a major issue because **housing is central to financialized capitalism**.[17] As revealed by Professor Manuel Aalbers, this is the form of capitalism in which we currently live (beginning around the 1970s; accelerating from the early 2000s).[18]

- **Housing** is central to this form of capitalism and is **'the key asset' to be financialized** (not just another asset).[19]

- **The financialization of housing** has become so deeply embedded in our society that it **is reflected in the very language we use to describe housing** in the 21st century: not as 'homes,'[20] or places in which to live, but as 'investments' and 'commodities.' In this very basic way, the narrative around housing has become financialized.[21]

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fi·nan·cial·i·za·tion

[fəˈnan(t)SHələˈzāSH(ə)n, fīˈnan(t)SHəlīˈzāSH(ə)n]

"the increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households."[22]

- While the **financialization of housing** is often thought of in relation to mortgage markets and securitization, it also **extends into rental housing** (private and formerly social rental housing)[23] (see also theme 10). Many speakers over numerous conference sessions noted that it **is in the private rental market where the financialization of housing has become most pronounced** (see also theme 10). This is reflected in: the rise in amateur landlords and growing competition for supply,[24] the rise in certain types of developments, such as condominiums[25]—which benefit the investor market—and have been referred to as "safety deposit boxes"[26], the increasing use of digital platforms (such as Airbnb) to generate wealth from housing assets through shorter-term rental arrangements (not traditional tenancies), and ever-increasing rents and issues with evictions.[27]

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14 Dorling, "Turning the tide"

15 Ibid.

16 Kershaw, "A place to call home"

17 Aalbers, "A place to call home"

18 Ibid.

19 Ibid.

20 Oxley, "A place to call home"

21 Ibid.

22 Aalbers, "Financialization"

23 Ibid.

24 Dorling, "Turning the tide"

25 Zahra Ebrahim, Nathaneal Lauster, Marika Albert, Catherine Leviten-Reid, Jacob Cosman, "Building an Affordable Future for Rental Housing" filmed November 22, 2018, CMHC video, 1:11:37, https://www.youtube.com/watch?v=l0iUbNSqOm4&index=17&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

26 Farha, "A place to call home"

27 Ibid.

- *Financialization also extends into the social housing sector*, especially in countries like the U.K.[28] and Germany, where formerly social (public) housing stock has become privatized, or in the Netherlands, where non-profit housing associations are getting into the derivatives market.[29]

- *Fraud and the use of housing for money laundering practices* can also be seen as a consequence of the financialization of housing, both of which can affect supply and increase property prices.[30]

- *This is a global phenomenon*. The UN Special Rapporteur, Leilani Farha, for example, cited cases of evictions and prohibitive rent increases in America (Harlem, New York), Sweden (Uppsala), Egypt, the Czech Republic and Canada (Ottawa).[31] *This practice is not unique to any one country*, and countries that were previously not part of this model (such as Germany, Latin America, East Asia) have since been opened up to it.[32]

- *Financialization appears to have been renewed in a more intense form since the 2008 global economic downturn*. It has not diminished.[33]

- While the financialization of housing is particularly pronounced in certain markets (especially, Vancouver, Toronto), *municipalities across Canada (including smaller communities) are experiencing some form of housing problems* and this has become a key political issue of our time.

In order to solve Canada's housing challenges, we need to better understand the issues that underpin it, notably inequality and the financialization of housing.

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[28] Dorling, "Turning the tide"

[29] Aalbers, "A place to call home"

[30] Steve Mennill, Isabel Vives, Peter German, and Annette Ryan: "Fraud for Profit: Money laundering and corruption in real estate" filmed November 21, 2018, CMHC video, 1:20:37, https://www.youtube.com/watch?v=mKCAkiptESo&index=9&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.

[31] Ibid.

[32] Aalbers, "A place to call home"

[33] Ibid.

2   Supply is a continuum (of multiple problems)

"There are superficial reasons given as to why we have a housing problem…[People say it's a lack of supply. If you just free up supply, it will solve the problem. …We have more bedrooms per person in the U.K. than we have ever had. We have enough housing for everybody."[34]

"[W]e've been there on the 'supply, supply, supply is the solution,' and it hasn't really worked."[35]

"We need to go beyond supply. Supply is important, but if you deny people access to those homes, it is meaningless."[36]

Introduction

Across Canada and around the world, lack of supply is frequently cited as a major contributing factor in housing affordability problems. CMHC, for example, recognizes lack of supply as one of the main housing issues.[37] In particular, it is attributed to increased rents and property prices, because when the supply of something is reduced or limited, the cost of that thing increases.[38] Accordingly, a common solution proposed to alleviate this problem is to increase the supply of housing units.

- Yet at our national conference, in which supply was discussed in a dedicated panel[39] and raised in many other sessions,[40] we learned that **supply is not a single problem, but a continuum of multiple problems that suggest numerous different solutions**.

- **For certain sectors and geographies within Canada, lack of supply was identified as a persistent problem**. One sector for which this issue was raised (by several conference speakers) was **purpose-built rental housing**.[41] This was attributed to a lack of construction of new purpose rental over a sustained period of time[42]; and the introduction of condominium legislation, which has led to the "long-term replacement of purpose-built rental housing with condominiums."[43] **Non-market housing** (including social and affordable housing, shelters and transition homes) was another sector seen as suffering from lack of supply.[44] Contributing factors included NIMBYism and public resistance to non-market housing projects.[45] Lack of supply was also raised as a persistent problem in the context of **Northern and Indigenous communities**.[46]

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[34] Dorling, "Turning the tide"

[35] Dan Garrison, in Tom Davidoff, Dan Garrison, Enid Slack, and Cheryl Selinger, "Exploring solutions to supply in housing markets" filmed November 22, 2018, CMHC video, 1:23:37, https://www.youtube.com/watch?v=v5Swz0m-SUo&index=14&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[36] Soederberg, "A place to call home"

[37] See, The Conference Board of Canada, *What we heard: shaping Canada's National Housing Strategy* (Ottawa: The Government of Canada, 2017).

[38] See, for example, Vijay Gill, *We Have Been Here Before: Supply Management in Transportation* (Ottawa: The Conference Board of Canada, 2013), and Michael Grant, Richard Barichello, Mark Liew, and Vijay Gill, Reforming Dairy Supply Management: The Case for Growth (Ottawa: The Conference Board of Canada, 2014).

[39] Davidoff, Garrison, Slack, and Selinger, "Exploring solutions"

[40] Shirley Thompson, Nancy Martin, Robert Byers, Alex Wilson, and Ronald Harper, "Forging new partnerships: Collaboration and creativity in Indigenous housing," filmed November 22, 2018, CMHC video, 1:14:05, https://www.youtube.com/watch?v=JbJS9jG3V-Y&index=16&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[41] Manuel Aalbers, Patricia McCarney, Michael Geller, and Ana Bailão, "Designing global cities: Planning solutions to population growth, affordability and inequalities" November 21, 2018, CMHC video, 1:18:20, https://www.youtube.com/watch?v=4nUbdRNEhvc&index=5&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.

[42] Davidoff, Garrison, Slack, and Selinger, "Exploring solutions"

[43] Lauster, "Building an affordable"

[44] Doris Rajan, Jacqueline Gahagan, Lise Martin, Marie-Ève Desroches, and Lindsey Lickers, "Gender and diversity at the heart of housing" filmed November 21, 2018, CMHC video, 1:11:54, https://www.youtube.com/watch?v=QUo69QDHkAc&index=11&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.

[45] Emily Paradis, Cheyanne Ratnam, Debbie McGraw, Edith Cyr, Avvy Go, and Em Pijl, "All housing is social housing," filmed November 21, 2018, CMHC video, 1:14:45, https://www.youtube.com/watch?v=bKJYu3x3vgI&index=7&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.

[46] Thompson, Martin, Byers, Wilson, Harper, "Forging new partnerships"

- Yet, this was not the only supply issue raised by conference speakers and attendees. ***Lack of affordability of supply***[47,48] was also identified, especially in the context of ***private rental*** and the ***homeownership*** market. Beyond the foundational supply-price relationship noted earlier, lack of affordability of supply was attributed to several factors. With respect to rental housing, the rise of the secondary rental (condo) market, which is more expensive than the primary market and has virtually replaced purpose-built rental construction over the last few decades, was cited as a contributing factor.[49] With respect to owner-occupied housing, ***money laundering*** was cited as a factor in increased house prices.[50] In both sectors (rental and owner-occupied), it was recognized that ***household incomes have not kept pace with rising rents and property prices*** (and this growing gap is attributed to the financialization of housing[51]). In these contexts, the issue isn't only that supply doesn't exist, but that the supply available is out of the price range of a growing segment of the population.

- A third issue identified by conference speakers was ***lack of accessibility and adequacy of supply***.[52,53] While this is partly related to the previous issue (in that unaffordable housing is by nature inaccessible), it is also tied to other factors. Key amongst these include ***unsafe housing*** (in unsafe neighbourhoods) that is especially unsuitable for survivors of domestic violence; ***landlord discrimination*** in rental markets, which prevents many vulnerable populations from accessing housing; and ***evictions*** due to rental and fuel poverty[54] (pushing people out of housing). Wider forces, such as ***social and economic inequality***,[55] and ***systemic and institutional forms of*** discrimination were also identified as affecting access to housing supply.[56] ***Poorly built housing that has not stood the test of time***—cited as a key problem in Northern and Indigenous communities[57,58]—and the need to renew existing rental stock in many municipalities in Canada[59] are other examples of ***lack of adequate supply***.

- A fourth issue identified by conference speakers was ***the wrong mix of supply***.[60] This issue was viewed as especially relevant to the rental sector, in which the secondary market overwhelmingly comprises smaller units (bachelor, one- and two-bedrooms) and not enough larger units (three-bedrooms+) for families and people living with children. This issue was also raised in relation to ***Northern and Indigenous housing***, with ***overcrowding*** being a common outcome.[61]

[47] Paradis, Ratnam, McGraw, Cyr, Go, and Pijl, "All housing"

[48] Rajan, Gahagan, Martin, Desroches, Lickers, "Gender and diversity"

[49] Ebrahim, Lauster, Albert, Leviten-Reid, Cosman, "Building an affordable"

[50] Mennill, Vives, German, Ryan, "Fraud for profit"

[51] See, for example, Aalbers, "A place to call home"

[52] Rajan, Gahagan, Martin, Desroches, Lickers, "Gender and diversity"

[53] Ebrahim, Lauster, Albert, Leviten-Reid, Cosman, "Building an affordable"

[54] See, for example, Farha, "A place to call home"

[55] Paradis, Ratnam, McGraw, Cyr, Go, and Pijl, "All housing"

[56] "Rajan, "Gender and diversity"

[57] Thompson, Martin, Byers, Wilson, Harper, "Forging new partnerships"

[58] Douglas Cardinal, "Creating socially inclusive communities through people-centred planning, design and architecture" filmed November 21, 2018, CMHC video, 1:24:39, https://www.youtube.com/watch?v=3E3rj8XLYQI&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6&t=7s&index=3.

[59] 58 Stewart, in Janice Abbott, Steve Pomeroy, Karen Hemmingson, Graeme Stewart and Jerry Situ, "Future of Community Housing," filmed November 22, 2018, CMHC video, 1:08:48, https://www.youtube.com/watch?v=IvEte1SrYgI&index=21&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[60] Garrison, "Exploring solutions"

[61] Thompson, Martin, Byers, Wilson, Harper, "Forging new partnerships"

- So, while *lack of supply* can be seen as an issue in its own right, it also *comprises these other issues*, as shown in figure 2 below.

- *The extent to which one or more problems within this continuum are most relevant will necessarily vary from person to person and place to place* (see also theme 4). For Northern and Indigenous communities, for example, lack of supply and lack of adequacy of supply[62] were seen as the most urgent issues. For low-income populations, lack of affordability is a key issue. For those experiencing landlord discrimination or evictions, lack of accessibility is central.

Figure 2: The housing supply continuum

| Lack of Affordability of Supply | Lack of Accessibility/ Adequacy of Supply | The Wrong Mix of Supply |

What we heard: potential solutions

Conference speakers suggested a number of solutions to address these various supply problems (see figure 3). While some of these solutions are asset-heavy (for example, bricks and mortar), others are not.

Figure 3: Supply problems and potential solutions

Lack of supply:	Legislative tools (rental-only zoning; inclusionary zoning) and funding tools (stack funding, municipal-federal) to increase supply; governments as developers to increase construction aligned with goals of affordability, accessibility, mix, safety.
Lack of affordability of supply:	Remove barriers and support non-market housing developers. Support and champion affordable housing applications through the planning process. Use government lands to build affordable units. Scale-up co-operatives and other forms of tenure that provide affordability and security.
Lack of accessibility/ adequacy of supply:	Address landlord discrimination, racism, evictions and other barriers to housing. Retrofit and regenerate existing stock to enhance accessibility/adequacy.
Wrong mix of supply:	Employ a right-sized approach to housing, affordable and in keeping with incomes of residents (increase purpose-built rental, diverse-sized and larger units beyond two-bedrooms, co-operatives, non-profit housing options).

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[62] Ibid.

What about "enough" or "oversupply?"

Two additional concepts were raised by speakers: "enough supply" and "oversupply."

- *Enough supply* is reflected in *selected bottlenecks in the housing continuum*. For example, one speaker indicated that approximately 80% of the capacity in market rental housing that becomes available is due to renters becoming homeowners, not new rental construction.[63] There is *a cohort of people who are currently "stuck" renting[64] (possibly for the long term)[65], many of whom would otherwise choose to be owner-occupiers* if the market homes that exist were more affordable.[66] *Enabling this cohort into homeownership[67] or other secure forms of tenure[68] (such as co-operatives) could unlock capacity* in the existing rental market, which could in turn alleviate pressures in other bottlenecked segments of the housing continuum (for example, social housing, shelters and transition homes). Unlocking capacity in rental would also increase vacancy rates, thereby improving affordability of rental supply overall.

- A final issue relayed by conference participants was *oversupply* (also described as 'over-housing'). One variant of this issue is *the rise in investor-purchased properties that deliberately remain vacant*, such as flats or single-family homes (common in the U.K.)[69] or condominiums (for example, the 'dark windows phenomenon,'[70] common in Canada). Paradoxically, the acquisition of these units by investors who do not use them for housing exacerbates the supply problem.

- A second variant of oversupply refers to *perceived mismatches between the number of occupants living in a dwelling relative to the number of bedrooms in that dwelling* (for example, a single person living in a 2+-bedroom home or flat[71],). This issue was raised in one conference session within the context of larger homes owned by members of the baby boomer generation[72], with the suggestion that these boomers could become landlords and rent out their 'spare rooms' to private renters. While this strategy could positively affect supply, it is important to recognize that the research upon which this idea is based[73] involves a misapplication of the National Occupancy Standards (NOS) to calculate an 'overhoused population.' *CMHC is examining how the NOS is being misused in this regard*.

It is clear that there are numerous supply challenges. Recognizing the diversity of these challenges, and that some responses to them are not necessarily asset-heavy, can go a long way to solving Canada's housing problems.

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[63] Lee, "Is it time"

[64] Kershaw, "A place to call home"

[65] Dorling, "Turning the tide"

[66] Lee, Hamilton, MacGuinness, Buyukbaykal, Tremain, Haines, "Is it time"

[67] Aalbers, McCarney, Geller, Bailão, "Designing global"

[68] Oxley, "A place to call home"

[69] Dorling, "Turning the tide"

[70] Garrison, "Exploring solutions"

[71] Dorling, "Turning the tide"

[72] Aalbers, McCarney, Geller, Bailão, "Designing global"

[73] See, for example, Tess Kalinowski, "Toronto has too much housing despite overall population growth: report" *The Toronto Star*, May 8, 2017, https://www.thestar.com/business/2017/05/08/toronto-is-over-housed-despite-overall-population-growth-report.html.

3 Climate change is affecting supply and demand

Introduction

One of the key principles advanced in the NHS is the role of housing in communities, and that "housing investments should support Canada's climate change agenda."[74] This means partly ensuring that housing investments are directed toward providing units in higher-density, mixed-use, mixed-income communities that are more centrally located and support more sustainable modes of travel (such as transit), and reduce the need to travel by car (passenger transport currently accounts for 52% of all transport emissions in Canada[75]). It also means that investments go to create energy-efficient homes (new or retrofits); currently, residential energy use accounts for 12% of all energy use in Canada.[76]

At CMHC's national conference, there were numerous references to how climate change is affecting both the supply of, and demand for, affordable housing. Moreover, climate change awareness is shaping the development of some innovative tools that have the two-fold advantage of reducing source emissions and addressing the needs of vulnerable populations by reducing some housing-related costs.

Climate change and housing demand

As revealed at our conference, climate change is expected to affect housing demand in two key ways: increased demand for housing in cities in the Global North, and increased demand for rental housing (private and social) in those cities.

- *Climate change is intersecting with wider processes that are affecting housing demand. Demand for housing* in major urban centres throughout Europe *is changing due to the rise in the number of refugees*. The **UN notes that as of 2018**, for example, 69 million people around the world were forcibly displaced (due to violence, wars and persecution)[77] and most of these individuals came from developing countries. This process of mass, forced migration is *increasing demand for housing in cities in the Global North*.[78]

- As revealed by Professor Soederberg, *climate change and its effects (incl. extreme weather events, temperatures) will exacerbate this process of forced displacement*, particularly for people from the Global South.[79] Rising sea levels, food and water shortages, and infrastructure that is not resilient are expected to increase the number of people forcibly relocated (also known as 'climate refugees'[80]).

- Given that the majority of low-income (and not-so-low-income) people live in rental housing, *this increased housing demand from forced displacement is expected to place particular pressures on the rental sector* (private and social—see also theme 10) in cities in the Global North[81].

Climate change and housing supply

Recognizing that residential buildings contribute to GHG emissions, reducing emissions from those buildings is an important mechanism to achieve our 2030 climate goals. Innovative methods to reduce GHGs were highlighted at the conference, and these have the two-fold advantage of reducing energy costs and therefore overall housing costs.

- One such tool described at our conference that is being piloted in the EU with 40 banks is *the Energy-Efficient Mortgage Initiative*. As revealed by a panellist, *buildings in the EU that are the least energy-efficient*

[74] Government of Canada, *Canada's National Housing Strategy: A Place to Call Home* (Ottawa: Government of Canada, 2017), 5.

[75] GHG spotlight on transportation," Energy and Greenhouse Gas Emissions (GHGs), NRCAN, accessed May 3, 2019, https://www.nrcan.gc.ca/energy/facts/energy-ghgs/20063#L4.

[76] "Energy use by sector," Energy and Greenhouse Gas Emissions (GHGs), NRCAN, accessed May 3, 2019, https://www.nrcan.gc.ca/energy/facts/energy-ghgs/20063.

[77] Adrien Edwards, "Forced displacement at record 68.5 million," UNHCR, accessed May 3, 2019, https://www.unhcr.org/news/stories/2018/6/5b222c494/forced-displacement-record-685-million.html.

[78] Soederberg, "A place to call home"

[79] Soederberg, "A place to call home"

[80] Johana Apap, "The concept of 'climate refugee': Towards a possible definition," EPRS | European Parliamentary Research Service, accessed May 3, 2019, http://www.europarl.europa.eu/RegData/etudes/BRIE/2018/621893/EPRS_BRI(2018)621893_EN.pdf.

[81] Soederberg, "A place to call home"

are the most likely to be inhabited by low-income households.[82] As energy prices continue to climb, *these households absorb this cost burden* and a high proportion *experience energy poverty*. This initiative makes energy performance a key feature of the mortgage market and is now a significant part (45%) of that market.[83]

- As revealed in presentations of several green affordable housing projects, *environmentally sustainable measures can help secure meaningful reductions in housing energy consumption and costs*, the benefits of which are passed on to tenants.[84] These measures can also enable affordable housing tenants to express and realize their own environmental values[85] and make them feel included in broader community and national efforts to protect our environment and address climate change. As revealed in this panel session, *even small investments can help make buildings perform significantly better and be more energy-efficient*.

- Specific examples of these measures in the context of building new projects included *recycling older building materials* (timber, bricks), *incentivizing more sustainable travel behaviours through design* (free bicycle parking, reductions in the number of car parking spaces), *passive house design features* (more insulation and increased airtightness, solar design, cross ventilation) *geothermal* heating and cooling systems, *heat recovery* ventilators and *photovoltaics*.[86]

- The need for *adaptation and renewal of existing buildings* also has an important role to play in reducing emissions. As 76% of Canada's purpose-built rental buildings were constructed over 36 years ago[87], with most of it over 50 years old[88], these are especially important considerations for social and private rental. *Eco-retrofit* measures (which can secure as high as 90% GHG reductions as part of a *holistic retrofit strategy*) were identified in a panel session as an opportunity.[89]

A further way in which housing investments can support Canada's climate change goals is to ensure they support mixed-use, mixed-income, sustainable communities that reduce the need to travel by car. This has implications for both the supply of, and demand for, traditional suburban environments (primarily residential and car-centric).

- As revealed in our conference, it is clear that *many Canadians still choose to live in* (low-density, single-use) *suburbs* and these environments are growing.[90] *Lack of affordability in central areas of cities* is a key driver for this type of demand.[91] As the *demand for suburbs increases*, these environments *complicate Canada's ability to realize its climate change goals*.

- Moreover, *residents of those suburban environments often object to attempts at intensification* in those areas.[92] *NIMBYism is therefore a barrier* to developing more sustainable communities that would better reflect and realize *Canada's climate change goals*.

It is clear that there are numerous linkages between climate change and the demand for, and supply of, housing. Understanding these linkages can go a long way to solving Canada's housing problems.

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[82] Déborah Léboullenger, in Tim Nash, José de Jesús Gómez Dorantes, Julie Lawson, Louise Stevens, Déborah Leboullenger, "It takes two: How government and capital markets can boost affordability and choice," filmed November 21, 2018, CMHC video, 59:50, https://www.youtube.com/watch?v=2QzbiQ9Xorw&index=6&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.

[83] bid.

[84] Lisa Ker, Cameron MacDonald, Raymond Sullivan, and Daniel Pearl, "Environmentally-sustainable housing for vulnerable Canadians," filmed November 22, 2018, CMHC video, 1:18:22, https://www.youtube.com/watch?v=SZj3p0JaCyQ&index=19&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[85] Sullivan, "Environmentally Sustainable"

[86] Ibid.

[87] The Conference Board of Canada, "What we heard"

[88] Stewart, "Future of Community"

[89] bid.

[90] Sean Gadon, Cheryll Case, Ren Thomas, Oualid Moussouni, and Stu Niebergall "The life and death of smart growth: Will a lack of demand kill high density plans?" filmed November 22, 2018, CMHC video, 1:12:31, https://www.youtube.com/watch?v=dSBdCIJSvYE&index=18&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[91] Ibid.

[92] Ibid.

4 One size does not fit all

"We…have this comfortable notion that one size fits all. We tend not to be very creative when we're thinking that way. So, if housing is housing is housing, everyone should fit into some kind of housing… ."[93]

"There is not a one size fits all. Markets are different. Needs are different. The layout is different. And that's what we see everywhere."[94]

"These programs are great,…but…they are a one-size-fits all model…. We need to find other solutions through a plurality of offerings."[95]

Introduction

This relates to everything from the size of dwelling units available, to the design of programs and policies, to the nature of the housing system itself. At the heart of this idea is that **people (including vulnerable populations) are not a unitary group**. Also foundational is the notion that **housing solutions should have regard for the uniqueness of place**; that what may work in one context may not necessarily work in another.

- One way in which this idea took expression was with respect to the **size of dwelling units**. Reflecting on rental dwellings, for example, one speaker noted that while there are smaller dwellings available (bachelors, one- and two-bedroom units), there is a shortage of larger units available and affordable to lower-income household and individuals.[96] This is particularly problematic for certain households, including single mothers with children.[97] Speakers across several sessions commented on the **need for right-sized housing**, with an **emphasis on larger dwellings** (3+ bedrooms) that are affordable for all, and not just for high-income households.[98]

- The idea that **one size does not fit all is also relevant to the entire housing system**. As recognized in one session, the **system is not gender-neutral**: "Women's pathways through homelessness and insecurity are different than that of men. …[T]here are definitely unique pathways through housing insecurity and homelessness and the system was not necessarily responsive to those gendered needs."[99]

- As elaborated in this research presentation on the case of Halifax, **women come into homelessness at younger ages** than men, **through multiple systems** (including child welfare), and **rely on additional systems and programs if they have their children taken away from them**.[100]

- **Women's responsibilities for raising children also complicates their search for housing**, including securing **safe housing** (living free from violence), dealing with **discrimination by landlords** (being denied access to housing due to concerns that an abusive partner will follow them, or that young children will be noisy), and **when trying to secure housing in advance of having their children returned to them** (for example, needing a larger apartment to support having children returned, but only qualifying for a one-bedroom unit until reunited with children).[101]

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[93] Gahagan, "Gender and diversity"

[94] Nancy Neamtan, in Derek Ballantyne, Nancy Neamtan, Shayne Ramsay, and Michael Oxley, "Deriving social outcomes from private capital" filmed November 22, 2018, CMHC video, 1:06:19, https://www.youtube.com/watch?v=Zsw3JjI7cGc&index=22&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[95] Desroches, "Gender and diversity"

[96] Rajan, Gahagan, Martin, Desroches, Lickers, "Gender and diversity"

[97] Ibid.

[98] Ibid.

[99] Charlene Gagnon, in Jeff Morrison, Charlene Gagnon, Martin Gallié, Kristi Fairholm Mader, "Voices for housing: realizing a human rights-based approach," filmed November 21, 2018, CMHC video, 1:08:47, https://www.youtube.com/watch?v=w0bNVPeOaKc&index=8&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.

[100] Ibid.

[101] Rajan, Gahagan, Martin, Desroches, Lickers, "Gender and diversity"

- ***Similar discussions were held about the LGBTQ+ population: that this is not a unitary group***. This was raised in the context of older and senior members of this population, who are not adequately served in traditional seniors' homes and long-term care facilities (which reflect heteronormative assumptions about romantic and familial relationships, and which can affect things like 'acceptable' emergency contacts, or next of kin records).[102] The point was made that some LGBTQ+ members might be forced back into the closet as a result of ***heteronormative assumptions about housing needs, which intersect with the life course***, within long-term care facilities and their practices.[103]

- ***The importance of recognizing differences by socio-economic gradient*** was also raised as key in moving away from a one-size-fits-all approach. This point was raised in specific presentations about vulnerable populations, including LGBTQ+ populations (for example, lower-income lesbians vs. higher-earning white, gay men), and women (lone mothers relative to women without children).[104]

- ***While some vulnerable populations have similar experiences*** (for example, Indigenous and racialized communities are over-represented in terms of living in poverty,[105] housing discrimination,[106] and experiencing evictions[107]), the point was made that ***a set of policies or programs to support one group may not necessarily transfer to all others***. As an example, including statements about the needs of Indigenous people in a housing policy or strategy does not prevent the need for one specifically about people of colour (see also theme 7).

- The idea that one size does not fit all also emerged in discussions about ***the importance of recognizing the uniqueness of place***. One municipality, for example, attributed success to ***focusing on its own unique needs and developing appropriate solutions***.[108] While municipalities were keen to share knowledge with, and learn from, one another,[109,110] it was apparent that ***a copy and paste approach would not be effective or reliable***.

- This lesson also takes expression within regions and provinces. One session in particular was devoted to the idea that ***housing solutions that are appropriate in southern communities are not adequate for northern and Indigenous communities***.[111]

- Similar ***lessons around the uniqueness of place apply to provinces and territories across Canada***. Some solutions, for example, such as rental-only zoning[112] or inclusionary zoning,[113] can only be implemented with provincial support and changes to their planning acts. Securing support for these changes takes time and ultimately requires political will.[114] More generally, the ever-changing policy, funding and regulatory environment at federal, provincial and municipal level—particularly during changes in government—can introduce new housing challenges, or make possible new solutions.

Recognizing that one size does not fit all can go a long way to solving Canada's housing problems, through developing solutions that respond to a diversity and plurality of needs, and that recognize and engage with the uniqueness of place.

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[102] Ibid.

[103] Ibid.

[104] Ibid.

[105] Ratnam, "All housing"

[106] Ibid.

[107] Morrison, Gagnon, Gallié, Mader, "Voices for housing"

[108] Selinger, "Exploring solutions"

[109] Gadon, Case, Thomas, Moussouni, Niebergall "The life and death"

[110] Davidoff, Garrison, Slack, and Selinger, "Exploring solutions"

[111] Pamela Hine, David Fortin, Dave Harlander, Myriam Blais, Geneviève Vachon "Northern Housing," unrecorded session.

[112] Ibid.

[113] Aalbers, McCarney, Geller, Bailão, "Designing global"

[114] Ibid.

5 Good policy won't come from bad (or no) evidence

> *[W]e are conscious of the fact that…there's a very big data gap and this prevents us from making the best policies possible just because we just don't know what we don't know…*[115]

> *If you do not start collecting data around race, that issue will continue to be invisible.*[116]

> *If we are conflating sex and gender, not providing sex disaggregated data, we are providing bad evidence for people to make important policy decisions.*[117]

> *We were all asking ourselves…'How important is this foreign investment issue in Canada?' And we didn't have any data; we had a lot of anecdotes. Anecdotes to spare…*[118]

Introduction

In recent years, there has been a greater shift toward evidence-based policy and decision making, with an emphasis on filling data gaps. One example of this is the CMHC-Statistics Canada partnership known as the **Canadian Housing Statistics Program (CHSP)**. Amongst other things, the CMHC **research emerging from this partnership** has helped address key questions about the role of foreign investment in Canadian housing supply and house prices (referred to in the excerpt above). In spite of these achievements, there remain many data gaps,[119] including for housing-related data.

Data gaps can have adverse impacts on policy making. Several speakers and audience members highlighted key housing data gaps to be addressed over the coming years (some of these are quantitative, while others are qualitative). Closing these gaps could go a long way to supporting better housing policy in Canada.

- One issue raised by a conference speaker was the need for greater attention to, and data collection on, *racialized communities and individuals*. The NHS was recognized for having drawn attention to the housing vulnerabilities of other communities (especially Indigenous), but racialized communities and individuals were not explicitly identified amongst them. Additional opportunities for data collection include *racialized poverty* and access to affordable housing, *homelessness*, *core housing need*, and *racial discrimination in and exclusion from housing markets*. A *race equity lens* (instead of including race as part of the 'plus' in gender-based plus analysis) was also suggested.[120]

- The *dangers of collecting the wrong kind of housing data* were also raised at the conference. Recognizing that the terms *sex and gender are not interchangeable*, for example, one panelist suggested that surveys that ask for the wrong thing (for example, one's gender and not one's sex) will only result in collecting "bad evidence" that leads to poor policy decisions.[121]

[115] Romy Bowers, in Romy Bowers, Carolyn Wilkins, Carl Schwartz, Erik Thedéen, and Robert Kelly, "Balancing act: How governments can manage systemic risks and maintain healthy housing markets," filmed November 22, 2018, CMHC video, 1:11:35, https://www.youtube.com/watch?v=-3IBN5Uir0U&index=13&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[116] Ratnam, "All housing"

[117] Gahagan, "Gender and diversity"

[118] Wilkins, "Balancing act"

[119] Eric Andrew-Gee and Tavia Grant, "In the dark: The cost of Canada's data deficit" The Globe & Mail, January 26, 2019, https://www.theglobeandmail.com/canada/article-in-the-dark-the-cost-of-canadas-data-deficit/.

[120] Ratnam, "All housing"

[121] Gahagan, "Gender and diversity"

- While the introduction of a **housing advocate** was celebrated as an important initiative, it was recognized that understanding **what constitutes a best practice model** would be useful, especially around **an ability to engage with first voice consultants** (people with lived experience). The **Ontario Child and Youth Advocate** was cited as an exemplar, but further research and data collection around other models were suggested to ensure that Canada's housing advocate can best operationalize the principles and values upon which the role was founded.[122]

- Many suggestions raised around data collection centred on gaps in the rental market. While CMHC collects and produces **rental market data**, there were several gaps identified within this effort, for example, it was suggested that **CMHC does not collect sufficient data on the secondary rental market**.[123]

- One speaker suggested that **CMHC analysis of rental rates should include utilities**, amenities and services when determining the cost of housing. When included in other research, the cost of housing is greater than that reported by CMHC.[124] This has **implications for evaluating housing programs and shelter allowances**, and their ability to adequately cover full housing costs (rent and utilities).[125]

- While evictions were recognized as a primary source of litigation in many countries, **data on evictions are rare** (with data on legal judgments often serving as a proxy), and there is an urgent need to better understand the extent, types, length of eviction processes and likelihood of an eviction application being approved.[126] Better **data collection on evictions and eviction prevention programs** (and their cost effectiveness) was highlighted to help inform eviction prevention policies and strategies to support tenants. Better **data collection on who is evicted** (noting over-representations by race, ethnicity and Indigeneity; gaps remaining by sex) and the **reasons for evictions** were also identified as important in the ongoing evolution of the NHS. **Data on the relationship between evictions and precarious employment** was also cited as an important gap.[127]

- It was acknowledged that **evictions are not mentioned in the NHS**, yet they are a key contributing factor toward homelessness (which is mentioned in the NHS).[128] Collecting **data on evictions could go a long way to supporting efforts on reducing homelessness**.

- Further **data on landlords** across Canada was also identified as useful moving forward. While the financialization of housing and the rise of the secondary (condo) market in Canada has d to an overall increase in the number of amateur landlords, **very little is known about who these people are**, what their motivations for becoming landlords are and what **types of tenancies and rents** are being offered (or for **how long**).[129]

- Related to this is that the experience of **landlord discrimination** was cited as another data collection opportunity, especially for vulnerable groups identified in the NHS (including the role of discrimination in access to and evictions from rental housing); the **"targeting" of certain kinds of tenants by landlords** was also identified as another data collection opportunity.[130]

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[122] Ratnam, "All housing"

[123] At present, CMHC's Condominium Apartment Survey (CAS) comprises secondary rental market data for 17 census metropolitan areas in Canada.

[124] Ebrahim, Lauster, Albert, Leviten-Reid, Cosman, "Building an affordable"

[125] The example given by one panelist was that if a province has a monthly shelter allowance of $620 for a family, and this is compared with the $700 estimated shelter costs by CMHC, that allowance may seem adequate. Yet when compared with rents and utilities at $900 per month, that shelter allowance is far less adequate.

[126] Gallié, "Voices for housing"

[127] Ibid.

[128] Ibid.

[129] Lauster, "Building an affordable"

[130] Ibid.

- One of the panelists recommended that keeping an *"historic record of the strategies that have been implemented by successive governments in Canada"*[131] would be useful in the context of developing new solutions to housing problems. In his view, some of the same solutions have been proposed repeatedly over time, while the problems still endure.

- Several speakers and audience members suggested that **CMHC could rethink how it defines housing affordability**. For rental, for example, this is defined under some NHS housing initiatives as [30% of units having rents of] less than 80% of the median market rent.[132] Yet, as one audience member pointed out "80% in downtown Vancouver doesn't buy you a broom closet."[133] A measure of affordability that went beyond the 30% threshold and recognized the disconnect between rents and household incomes was also proposed.[134]

- It was also recognized that **data need to be standardized or comparable from one municipality to another** (for example, "apples to apples data"[135]) in order to be useful. As one panelist described, municipalities are often measuring the same kinds of things, but they lack common definitions or methodologies for measuring those things.[136]

- Finally, any efforts to close public data gaps lead to **further questions around data governance and whether data can be made publicly available and online** or not.[137]

In order to solve housing issues through better policy, numerous data gaps need to continue to be recognized and closed. In order to be most effective, data would need to be standardized (for example, "apples to apples data") from one jurisdiction to another across Canada, and questions around data governance and (online) availability would need to be resolved.

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[131] Gallié, "Voices for housing"

[132] Government of Canada, "Canada's National Housing Strategy" p.12

[133] Audience member, "Voices for housing

[134] Gagnon, "Voices for housing"

[135] McCarney, "Designing global"

[136] Ibid.

[137] Ibid.

6 Social inclusion is a process

> **"**[T]his process is so important…we're not providing professional services for the people, we're providing them with the people… . It's so important to have them make the decisions.**"**[138]

> **"**[T]he processes for developing cities and developing housing really do need to change in order to be truly inclusive.**"**[139]

> **"**If you talk to the people, they will give you the answers. You just have to talk to them…**"**[140]

Introduction

Social inclusion is a key issue of our time.[141] It was one of the most commonly cited top desired outcomes in our 2016 national round tables and consultations on housing,[142] with the NHS conceived of as a "vehicle for social inclusion."[143]

- While **often thought of as an outcome**[144] (or end state), a clear message from our 2018 conference is that **social inclusion is a process**, in which meaningful and plentiful opportunities for communities and individuals to participate are provided.[145]

- As recognized by the keynote speaker—Douglas Cardinal—this means **working through a common tension between professional wisdom and community or resident wisdom**. Foundational to a socially inclusive project is letting the community make the decisions and relying on their own wisdom.[146]

- In his experience in planning for Indigenous communities, for example, Mr. Cardinal explained how he worked to ensure that **community members had meaningful roles in the design, planning, implementation and even construction stages** of a project.[147] While community participation is a cornerstone of the planning process in Canada generally,[148] community involvement in the construction stage is unheard of in most housing projects.

- For Cardinal, **a social inclusive planning process is iterative and involves numerous design submissions and multiple community consultations**. In his work with the James Bay Cree, for example, he described an iterative process in which he submitted a design, received feedback from the community, and resubmitted based on that feedback—**at least eight times**—until the community was completely satisfied.[149]

- While Cardinal's examples were from his work with Indigenous communities, speakers at other sessions commented on how **this approach is particularly useful for underrepresented and vulnerable populations, including people with lived experience**.[150]

- **New and collaborative ways of engagement**, such as asking community members to draw on maps and detail their needs, were also highlighted as examples of a socially inclusive process.[151]

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[138] Cardinal, "Creating socially inclusive communities"

[139] Paradis, "All housing"

[140] Case, "The life and death"

[141] Siddall, "A place to call home"

[142] Conference Board of Canada, "What we heard" Appendix 3

[143] Duclos, in Conference Board of Canada, "What we heard" p.3

[144] Conference Board of Canada, "What we heard"

[145] Cardinal, "Creating socially inclusive communities"

[146] Ibid.

[147] Ibid.

[148] See, for example, Canadian Institute of Planners, "CIP CODE OF PROFESSIONAL CONDUCT," Last modified August 16, 2016. http://www.cip-icu.ca/CMSPages/GetFile.aspx?nodeguid=0f7bc1e2-2f09-4efd-8977-5825d308b2d1&lang=en-US.

[149] Cardinal, "Creating socially inclusive communities"

[150] Paradis, Ratnam, McGraw, Cyr, Go, and Pijl, "All housing"

[151] Case, "The life and death"

Social Inclusion and NIMBYism

- *Social inclusion and "not in my backyard" (NIMBY) attitudes* were often discussed in the same sessions. They were described as intersecting (and opposing) processes.

- This is perhaps a *paradox of including people* in the planning process for housing projects, in that *it can create opportunities for people to voice NIMBY attitudes*.

- *NIMBY opposition* was identified as a *key barrier to housing for vulnerable populations,*[152] *smart growth and intensification* policies (for example, inclusionary zoning)[153] and more generally for housing projects that were not single-detached family dwellings (for example, rental buildings, multi-family dwellings).[154]

- *NIMBYism was also cited as having an ongoing presence with potentially drastic results on housing completions*. As described by one of our panelists: "Since every construction project is located near somebody, NIMBYism often results in little housing getting built anywhere."[155]

- For some projects, *NIMBY opposition can change or be reduced (without public intervention) over time*. For example, it was recognized that secondary suites are a far more politically palatable affordable housing option today than they were 20 years ago, with many cities (such as Calgary, Edmonton, Vancouver) making changes to their zoning bylaws to build this form of housing. This change is attributed in part to the fact that secondary suites are now viewed as a form of "*gentle density*"[156] and not as intrusive or objectionable as other forms (for example, tall towers).

- *However, as some approaches become more politically acceptable over time, others*, such as inclusionary zoning, *can take their place as the object of NIMBYism*.[157] This suggests that tackling NIMBYism is an ongoing challenge.

- While *NIMBYism* was identified as a real and significant barrier, it *was also viewed as something that could be overcome*. Ongoing *public education and awareness, including underserved and "hidden" populations in community engagement activities*, and *new ways of communicating* with residents were cited as strategies to overcome NIMBYism.[158] Promoting "Yes in my backyard" (YIMBY) examples were also recognized as useful here.[159]

- Several speakers also noted that the term *NIMBY is problematic*.[160] One the one hand, it was understood to be *a derogatory word* that automatically sets up an adversarial (us and them) dynamic, in which some people's opinions are dismissed, preventing genuine concerns to be addressed and true engagement and learning.[161]

- On the other hand, the term *NIMBY was thought of as a euphemism* that often *masks deeper issues, such as systematic discrimination*.[162]

Solving Canada's housing problems will involve finding ways to meaningfully include people—especially underserved, "hidden" and vulnerable people—in creating those solutions (from the planning process through to building and operating housing). Ensuring that affordable, inclusive housing projects are approved and completed means working with communities and engaging in an ongoing process of public education and dialogue to limit the extent and influence of NIMBYism.

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[152] Pijl, "All housing"
[153] Niebergall, "The life and death"
[154] Case, Thomas, Moussouni, and Niebergall, "The life and death"
[155] Niebergall, "The life and death"
[156] Thomas, "The life and death"
[157] Thomas, "The life and death"
[158] Ibid.
[159] Ibid.
[160] Pijl, "All housing"
[161] Ibid.
[162] Case, "The life and death"

7   Nothing is a panacea

> ❝*There's no single solution…and cities across the country will need to develop their own solutions suited to their unique challenges.*❞[163]

> ❝*I don't think there's any silver bullet in this. You've actually got to hit a whole range of things, one after another.*❞[164]

Introduction

As heard from many speakers at the conference, our housing problems are bound up in many different practices, decisions and processes. This includes (but is not limited to) inequality in access, the financialization of housing, discrimination in the housing market, disconnects between household incomes and housing cost, historical lags in funding and changing political priorities for funding, and varying degrees of involvement in housing by governments.

- *Belief in a panacea can lead to a misguided focus on single solutions*. For example, inclusionary zoning (IZ) is approaching panacea status, with one municipality asserting that it hadn't made much progress around affordable housing because it was only recently allowed to have IZ.[165] The overemphasis on a single solution *can generate a false narrative that housing problems can be solved through one change* to the planning system, and that little else can be done in the absence of that change.

- *Belief in a panacea can also lead to a lack of critical or evidence-based thinking about the effectiveness of particular solutions*. Continuing with IZ approach as an example, the evidence-based is mixed, with some research demonstrating positive outcomes, but other studies suggesting that it has limited potential in the creation of affordable housing and, in certain markets, can even exacerbate inequalities in access to housing through displacement and gentrification.[166]

- *The notion of a panacea can also lead to a sole focus on monetary solutions*; that without a significant financial contribution *from another order of government*,[167] housing problems cannot be solved (instead of exploring the role of non-monetary responses or new and existing revenue tools[168]).

- *The notion of a panacea can also minimize the role that some orders of government have in addressing their housing problems* (such as municipalities) and can *perpetuate the myth that only one order of government can solve this problem* (such as the federal government). It can *similarly create the perception that only one actor (governments) can solve this problem* and that there is no meaningful role for the private sector or other stakeholders (see also theme 9).[169]

- In several sessions, for example, *numerous municipal tools were recognized as being able to make a meaningful difference to the provision of affordable housing*. Most of these tools already exist and do not require additional permissions or efforts from other orders of government.[170] Moreover, existing municipal tools were criticized for not being utilized effectively to secure affordable housing[171] and, in some cases, overlooked entirely in favour of solutions from other orders of government.

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[163] Selinger, "Exploring solutions"

[164] Oxley, "A place to call home"

[165] Aalbers, McCarney, Geller, Bailão, "Designing global"

[166] See, for example, Martine August and Giuseppe Tolfo, "Inclusionary Zoning: Six Insights from International Experience," *Plan Canada 58*, No. 4, (Winter 2018): 6-11.

[167] See, for example, Hannah Thibedeau, "Big city mayors call for emergency federal funding to deal with housing crunch," *CBC News*, January 28, 2019, https://www.cbc.ca/news/politics/big-city-mayors-housing-transit-election-1.4993025.

[168] See, Davidoff, "Exploring solutions," for an innovative revenue tool that could be implemented at the municipal level and generate significant amounts of funding to support housing those in need.

[169] Though see Ballantyne, Neamtan, Ramsay, Oxley: "Deriving social" for an exception.

[170] See, for example, Davidoff, Garrison, Slack, and Selinger, "Exploring solutions"

[171] Ibid.

- ***The belief in a panacea perpetuates the myth that a single solution can somehow operate in isolation from wider societal forces***. As illustrated in the previous lesson, even when municipal tools are permitted and utilized, wider forces—such as NIMBY attitudes—can undermine their effectiveness. There are debates around the world, for example, about the provision of a "poor door" as a distinct entrance for lower-income tenants in mixed-income residential buildings created through inclusionary zoning (whereby more affluent tenants and owner-occupiers make use of a front entrance).[172] While policies requiring mixed-income buildings generate some affordable housing units, this practice of separate entrances undermines wider policy objectives around social inclusion. NIMBYism can also prevent affordable housing projects from being implemented.[173]

According to several speakers, solving Canada's housing problems involves recognizing that it has its origins in multiple sources and decisions made over decades and even centuries.[174] Solutions can come about, however, through numerous initiatives comprising new and old methods, and co-operation from all relevant stakeholders and orders of government. These ideas are explored in the next two sections.

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[172] See, for example, Geller, "Designing global"
[173] Davidoff, Garrison, Slack, and Selinger, "Exploring solutions"
[174] See, for example, Davidoff, Garrison, Slack, and Selinger, "Exploring solutions"

8 Everything (new and old) will help

> *"Certainly, the severity of certain issues are more in recent terms,
> but actually, we're talking about a problem which has existed for hundreds
> of years. We're talking about the distribution of wealth being skewed in favour
> of those who have access to the income and the wealth from certain assets."*[175]

> *"It's always been a commodity, right? …We've always had this."*[176]

> *"[F]or more than 150 years…the situation has not changed and the same solutions are being
> proposed…150 years of history should force us to look back and see what's happened."*[177]

Introduction

One of the subthemes running through the conference was the idea that the contemporary housing problem is not new, but an extension of a long-standing problem that spans centuries (though some speakers commented on how certain effects today are more pronounced than they have been in the past). By extension, there are several centuries' worth of proposals to solving this long-standing problem.

As relayed by our keynote speaker, Professor Danny Dorling, there has been "one lucky generation" over the last century for whom homeownership was made possible and affordable.[178] This raises interesting questions around how subsequent generations can have homes that meet their needs and are affordable. Speakers provided examples of newer and older approaches to addressing this question. Some of these proposals were specific to CMHC; many were not.

Newer models and approaches

- In order to help people into homeownership, the **Options for Homes** model, in which the ***non-profit provides first-time buyers with down payment support to purchase units constructed by their builder partner*** (typically 15% support, with the buyer providing a 5% down payment and the remaining 80% covered by a conventional mortgage) was cited as an exemplar.[179] This model is in practice throughout the Greater Toronto Area, and inspired a new initiative in the 2019 Budget.[180]

- To enable Australians to invest in residential real estate (for as low as $100) and increase the accessibility of an otherwise inaccessible asset class, a ***fractional property investment platform*** known as **BrickX** was created.[181] The ***condos and homes purchased by the platform are placed into a trust, which is then divided into 10,000 shares (or Bricks)***. Individuals can purchase one or more Bricks in a single or multiple units and have exposure to any rental income generated by those units.[182] This model is only for residents of Australia and has been particularly popular with millennials.[183]

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[175] Oxley, "A place to call home"

[176] Soederberg, "A place to call home"

[177] Gallié, "Voices for housing"

[178] Dorling, "Turning the tide"

[179] Tremain, "Is it time"

[180] Government of Canada, Investing in the Middle Class: Budget 2019, (Ottawa: Her Majesty the Queen in Right of Canada), 23, https://budget.gc.ca/2019/docs/plan/chap-01-en.html.

[181] Buyukbaykal, "Is it time"

[182] Ibid.

[183] Ibid.

- An entire session was devoted to new ways for **governments to incentivize private capital** to deliver affordable housing.[184] One approach advanced here was to support social finance. In the U.K., for example, the government used £400 million lying dormant in bank accounts to capitalize **Big Society Capital**. This organization makes funds available to social organizations and charities, and has leveraged large sums of new private capital for this purpose (it now has over £1 billion). While it supports numerous issues, providing housing for those in need is a core focus.[185]

- In this session, it was revealed that **the social finance sector has received great support in Canada**, in the form of an up to $755 million federal commitment (announced in the 2018 Fall Economic Statement[186]). Two main types of social finance are in operation in the Province of Quebec: development capital (with socio-economic objectives); and solidarity finance (for collective initiatives and community economic development). With a history in Quebec dating back to 1997, social finance has been used to support everything from community housing renovations, to new build student co-operative housing.[187]

- A reliance on **housing associations to raise finance** in capital markets was cited as a useful model for the United Kingdom, particularly in the context of a decline in the traditional subsidy model for affordable housing. Housing associations are key affordable housing providers in the U.K.; with very good credit ratings (due to strong regulations), they can borrow from banks and raise money by issuing their own bonds.[188]

- A related model that speaks to a shift away from funding to financing and involves the aggregating power of non-profits, is the **Housing Partnership Canada (HPC) Housing Investment Corporation (HIC)**. This is a pan-Canadian model that provides **low-cost financing to affordable housing providers** (long-term and fixed-rate mortgages, low transaction costs). CMHC had a role to play in this model, as HIC secured a $20 million grant through the Housing Innovation Fund, allowing it to lever up to $400 million of borrowing in capital markets. The grant became part of a credit enhancement piece, and was translated into a larger amount of financing for non-profit housing providers to access.[189]

- **One of the first borrowers from HIC**—the **Community Land Trust** in Vancouver—was highlighted in this session as an exemplar. This non-profit has used its first round of funding ($50 million) for three affordable housing projects in Alberta and B.C., with further projects planned for mid-2019 ($100 million in funding). Its goal is to have a portfolio of $350 million by the end of 2020.[190]

- In order to address the rise in amateur landlords seen as both a symptom and outcome of the financialization of housing, **measures to limit further increases in amateur landlords and to ensure more responsible landlord practices** were seen as important responses. For the former, measures included increased taxes on private landlords (to limit the acquisition of further units).[191] For the latter, **landlord education and training** measures were cited.[192]

- **Offering tax concessions to private landlords (reduced tax bills) to incentivize renting to tenants of low income**, was another suggested solution. This practice is used more widely in France, the U.S.A. and Germany.[193]

[184] Oxley, "Deriving social"

[185] Ibid.

[186] Department of Finance Canada, Investing in Middle Class Jobs, (Ottawa: Her Majesty the Queen in Right of Canada), 38, https://www.budget.gc.ca/fes-eea/2018/docs/statement-enonce/toc-tdm-en.html.

[187] Neamtan, "Deriving social"

[188] Ibid.

[189] Ramsey, "Deriving social"

[190] Ramsay, "Deriving social"

[191] Ibid.

[192] Ebrahim, Lauster, Albert, Leviten-Reid, Cosman, "Building an affordable"

[193] Oxley, "Deriving social outcomes"

- The **Housing First** *program adopted in Finland*—in which homeless people are given stable, affordable homes (instead of being progressively moved through temporary and transitional dwellings)[194]—has been so successful that Finland is the only country in the EU with decreasing homelessness. This program was cited as an exemplar model worthy of trialing in other countries.[195,196]

- To help address the lack of supply in rental housing, **new zoning measures, such as rental-only zoning**,[197] were cited as important. To help address the lack of supply of affordable owner-occupied units, **inclusionary zoning** was identified.

- In order to help increase the supply of dwelling units and directly support people in need, a proposal known as "**Zoning for Dollars**," in which **a public auctioning of greater density rights would generate revenue that would go directly to people in need**, and which could generate billions in revenue for a municipality, was proposed by an academic speaker.[198] This proposal was seen as advantageous by others in the panel, in that it would replace the back-room processes that currently exist between developers and city councillors in negotiating density increases.[199]

Older models and approaches

Older models and approaches to planning and delivering housing were also cited as relevant to solving our contemporary housing problems.

- To help people into homeownership, **co-operative housing—an original disruptive housing model when it was first introduced**—was cited as an important solution. Co-operatives are valued for having **a 50-year history and track record in Canada, serving as a collective homeownership model** that could help address the needs of people who are currently renting and unable to gain a foothold on the conventional property ladder.[200] While the existing model is a good fit for older Canadians (55 years +, with some net worth but heading into lower income years), it was also cited as a potentially good fit for a greater range of age cohorts if it were scaled across the country.[201] As the legacy federal operating funding that helped define the sector is coming to an end, it was suggested that the timing is right to think about adapting and scaling up this model again.[202]

- Another form of co-ownership model that has been around for almost 35 years (initiated in San Francisco), is **Tenancy in Common** (TIC) ownership.[203] While there are several variants of this model,[204] **it enables a group of buyers to purchase a percentage interest with exclusive occupancy rights for units in an apartment building**. This approach, which has been proven to be especially suitable for first-time buyers, is becoming more popular in other cities, such as Los Angeles, and provides opportunities for tenants to go from renting to owning. The TIC model is distinct from a condominium model (in which units are owned).[205]

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[194] Juha Kaakinen, "Lessons from Finland: helping homeless people starts with giving them homes," The Guardian, accessed February 28, 2019, https://www.theguardian.com/housing-network/2016/sep/14/lessons-from-finland-helping-homeless-housing-model-homes

[195] Ibid.

[196] HPS in Canada also moved to this model a few years ago, which came out of the At Home/Chez Soi study conducted by the Mental Health Commission.

[197] Ebrahim, Lauster, Albert, Leviten-Reid, Cosman, "Building an affordable"

[198] Davidoff, "Exploring solutions to supply"

[199] Slack, "Exploring solutions to supply"

[200] Hamilton, "Is it time"

[201] Ibid.

[202] Ibid.

[203] MacGuinness, "Is it time"

[204] Andy Sirkin, "The Many Types of Tenancy In Common Arrangements," Sirkin Law, accessed May 16, 2019, https://andysirkin.com/tenancy-in-common-tic/general-information/tenancy-in-common-primer/.

[205] MacGuinness, "Is it time"

- **Government intervention measures into securing and leveraging land for affordable housing** (some of which have a long history) were also cited. Examples included **compulsory purchase of land,**[206] **land trusts** and government-sponsored **real-estate investment trusts**.[207]

- **Using the land use planning system to support affordable housing** was another cited solution. In the United Kingdom, for example, **Section 106** legal agreements made between local authorities (municipalities) and developers often include **obligations to provide affordable housing**. These are often negotiated on a site-by-site basis, but on balance, were responsible for over 40% of all affordable housing starts between 2016 and 2017.[208]

- Several **long-standing practices used in planning Indigenous communities** were cited as important to contemporary practice. As revealed by our keynote speaker, Douglas Cardinal, these include planning ahead with a **longer-term time frame** (suggested seven generations); **numerous opportunities for resident participation** (suggested eight times in the context of a single project); and **meaningful participation**, in which residents can have profound impacts on project design.[209]

- **Older CMHC programs were also cited as worthy of reviving**. In the Global Cities Session, for example, it was suggested that CMHC's **Assisted Home Ownership Program** (AHOP), which ran between 1972 and 1976, was an important mechanism to help Canadians own their own homes.[210] There was some discussion around why CMHC doesn't become involved in homeownership to that degree again, especially as homeownership was recognized in that session as foundational to social inclusion.[211]

- Related to this is the **suggestion that there be an historic record of all of the strategies that have been implemented by successive governments over the years within the NHS**.[212] It was pointed out that many of the same solutions keep being proposed or advanced, and yet housing challenges still manage to endure.[213] Better tracking of what has already been proposed or implemented and not been effective would be useful in terms of addressing contemporary housing problems.

- To help address the challenges in the rental market, several speakers cited the need for **substantive increases in purpose-built rental housing**. The **regeneration of existing rental stock** was also cited as important.[214]

- To support equity and financial inclusion, a **Community Investment Trust** tool was created in Southeast Portland. This tool provides local residents with low-cost, risk-free investment opportunities in a commercial property (a complex known as Plaza 122 comprising 27 non- and for-profit businesses).[215] Many of the investors are renters who have never invested in anything before. This model has the potential to be scaled up to other municipalities in America.

Disruptive models and approaches can go a long way to solving housing issues. Of importance to recognize, however, is that not all disruptors are new; older, proven and longer-standing models can also have an important role to play.

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[206] Dorling, "Turning the tide"
[207] Davidoff, Garrison, Slack and Selinger, "Exploring solutions"
[208] Oxley, "Deriving social outcomes"
[209] Cardinal, "Creating socially inclusive communities"
[210] McCarney, "Designing global"
[211] Ibid.
[212] Gallié, "Voices for housing"
[213] Ibid.
[214] Davidoff, Garrison, Slack and Selinger, "Exploring solutions"
[215] Haines, "Is it time"

9   Collaboration is key to success

> **"**[H]ow do we get the federal, provincial and local governments all working together?…We need them all working together and creating policies that are going to work at all levels of government for everybody.**"**[216]

> **"**[T]he key to success has been collaboration: within our own corporation, with other orders of government, with housing providers, with community organizations and with affordable housing residents. It takes a coordinated effort from everyone to deliver safe, appropriate, inclusive housing options for the entire community.**"**[217]

> **"**[P]eople with lived experience are the experts. We know what we're talking about. And who better can help with policy making than those that have to live by the policies?**"**[218]

> **"**It's not just housing as a silo, it's housing as a way to think about all the things that every ministry and department in Ottawa should be thinking about. … We have to connect the dots in a very innovative and interdisciplinary movement. And I think CMHC is a wonderful organization that could start to do that.**"**[219]

Introduction

Many different forms of collaboration were viewed as important: amongst different orders of government; government and non-governmental organizations, and, crucially, with the residents who would benefit from housing plans, programs, policies, funding, and projects. Collaboration also refers to an interdisciplinary approach—amongst the housing sector and other sectors and functions within government.

A **lack of collaboration was identified as a defining feature of our housing system** and a **main barrier to adequately housing people** and supporting them throughout the continuum.[220] Based on the findings of a research project presented in our Voices for Housing session, for example, one speaker concluded that: "the housing system actually isn't a system at all. It's a patchwork of disconnected programs and policies that don't necessarily speak to one another and aren't aware of each other… ."[221]

- One important form of collaboration identified by our keynote speaker, Douglas Cardinal, is that **between professionals in charge of planning and designing housing projects and communities, and the people living in and using those developments**. This form of collaboration was seen as key to supporting social inclusion.[222]

- Meaningful **collaboration with people with lived experience** (also known as first-voice consultants) was also cited by panelists as **essential to the policy-making process**.[223] Drawing on the expertise of people with lived experience was seen by some conference speakers as important for all stages of the planning process, and **at every level of the National Housing Strateg**y. The discussion in this panel made it clear that addressing housing instability and homelessness would not be possible unless the "hidden populations"[224] living in these situations were involved in a meaningful way.

[216] McGraw, "All housing"
[217] Selinger, "Exploring solutions"
[218] McGraw, "All housing"
[219] McCarney, "Designing global"
[220] Jeff Morrison, Charlene Gagnon, Martin Gallié, Kristi Fairholm Mader, "Voices for housing: realizing a human rights-based approach" filmed November 21, 2018, CMHC video, 1:08:47, https://www.youtube.com/watch?v=w0bNVPeOaKc&index=8&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoX7mJW6.
[221] Gagnon, "Voices for housing"
[222] Cardinal, "Creating socially inclusive communities"
[223] McGraw and Ratnam, "All housing"
[224] Ibid.

- The importance of **collaboration amongst all orders of government** was a theme that came up in many sessions.[225] In one session, **provincial-municipal collaboration was seen as essential for the introduction of new planning tools**: inclusionary zoning and rental-only zoning are two examples that require changes to provincial planning acts, even though they are implemented by municipalities. In others, **collaboration between municipal and federal governments** was also seen as important, especially in relation to specific programs.[226,227] More generally, intergovernmental collaboration was valued **to ensure that programs or policies across different orders don't operate at cross-purposes** with one other.[228]

- **Collaborative research** (where participants are at the centre of the research process) was also cited as **helpful in identifying barriers** to affordable housing.[229] This approach, as highlighted in one session, helped to uncover long-standing and institutional barriers to housing women in the Halifax Region, and in the **development of an action plan** for solutions for the Region.[230]

- A panel session was devoted to **collaboration and partnerships between the public and private sectors to generate affordable housing outcomes and solve housing problems**. Examples of what these partnerships have achieved in selected international contexts include new ways of delivering loans, grants and financing for affordable housing (such as The National Housing Finance and Investment Corporation [NHFIC] in Australia); energy-efficient mortgages that can increase the efficiency of dwellings while reducing energy poverty (EU pilot); and financing mortgages for lower-income households (through FHIP in Mexico).[231]

- **Non-profit and for-profit collaborations** were also highlighted at the conference and central to some innovative homeownership models. **Options for Homes**, for example, which provides down payment support and offers lower home prices, was developed through a partnership between a not-for-profit and a major condominium developer in Canada.[232]

- **Collaboration and innovation were also seen as symbiotic at the municipal level**. As one researcher described, cities' innovative approaches to solving housing problems have: "very good relationships and partnerships between the provincial government, the municipality and the other organizations involved in producing housing. The really good innovative programs come from that partnership."[233]

- **Collaboration is also at the heart of longer-standing, disruptive housing models**, such as **co-ops** (a form of collective ownership that has a 50-year history in Canada), and **tenancy in common ownership** (in use in San Francisco for about 35 years).[234]

- It was also recognized that as housing fundamentally connects with many other policy areas, **interdisciplinary collaboration** is key. In the Global Cities panel, for example, connections were made between housing choices and other facets of everyday life, including travel behaviours and commuting patterns, and access to schools and other forms of infrastructure that affect health and well-being (parks and green space, bike lanes). An interdisciplinary approach was valued for **moving beyond a siloed approach to developing solutions**.[235]

[225] See, for example, Gadon, Case, Thomas, Moussouni, Niebergall "The life and death"

[226] Bailão, "Designing global"

[227] Abra Adamo, Janet Gwilliam, Susan McGee, Jim Fowler, Dean Waterfield, Yolisa de Jager, "Reaching Home: A new federal response to homelessness in Canada" filmed November 22, 2018, CMHC video, 1:24:09, https://www.youtube.com/watch?v=KgAJ_blfGBE&index=20&t=0s&list=PL-SR-JA3N0KAcisoY98rKRv5SpoXX7mJW6.

[228] McGraw, "All housing"

[229] Gagnon, "Voices for housing"

[230] Ibid.

[231] Nash, de Jesús Gómez Dorantes, Lawson, Stevens, and Leboullenger "It takes two"

[232] Tremain, "Is it time"

[233] Thomas, "The life and death"

[234] Hamilton and MacGuinness, "Is it time"

[235] McCarney, "Designing global"

- The Federal homelessness program now called **Reaching Home** is a good example of a ***collaborative approach that spans orders of government and disciplines***. While developed by the Federal Government, it is a community-led program that involves meaningful collaboration between housing stakeholders and other professional disciplines (especially. health care and hospitals, and the police).[236]

- Finally, and a common theme throughout most conference sessions, is that ***international collaboration can go a long way to developing housing solutions***. Many breakout and keynote sessions benefitted from the international lenses that were brought to bear; ongoing collaboration and knowledge sharing amongst nations can help Canada in its efforts to solve housing problems, and successes here in Canada could help benefit other countries in their own housing efforts.

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[236] Adamo, Gwilliam, McGee, Fowler, Waterfield, de Jager, "Reaching Home"

10 We need to rethink rental in the 21st century

"[W]e talk a lot about homeownership, we talk a lot about stabilizing and regulating and understanding what's happening in that market, but…we live in a country…where renters are on the rise."[237]

Introduction

Many speakers highlighted that the rental sector (especially private rental) needs to be a primary area of focus. There were a number of reasons cited for this, including the following:

- The *private rental sector is where the financialization of housing is most pronounced*,[238] reflecting the tension that exists between the public and private interest in housing.

- One key outcome of the financialization of housing is the *rise in amateur landlords* (people with capital but no training or expertise that supports responsible landlord practices).[239]

- The *rise in amateur landlords is reducing the supply of housing for homeowners*, by the acquisition of owner-occupied units solely for the purposes of renting (traditional leases, Airbnbs, etc.). People trying to own their own homes—including our keynote speaker, Professor Danny Dorling—are increasingly competing with landlords for properties, not other potential owner occupiers.[240]

- Not enough is known about *who amateur landlords are* or their motivations. How many people become a landlord, how long (months, years, longer), and is financial gain the key driver? We do know that vulnerable populations and those with lived experience have cited *landlord discrimination as a key barrier to housing*.[241,242]

- A *growing number of people in Canada[243] and around the world are realizing that they may be renting for the rest of their lives*[244] when they might otherwise choose to be owners. This is in contrast to the experience of previous generations, for whom renting was a temporary stage in the life course before owning.

- A *limited supply of social rental housing*, means some people with housing affordability needs also occupy private rental.[245] This creates bottlenecks in the housing continuum.

- As revealed by one of our moderators, *approximately 80% of the market rental that becomes available every year in Canada is due to people moving into homeownership*, not increased supply of rental units.[246]

- *Extremely low rental vacancy rates* (less than or equal to 1%) *persist in a number of municipalities* across Canada, suggesting that *not enough purpose-built rental* is being developed.

[237] Ebrahim, "Building an Affordable"
[238] Aalbers, Oxley, Farha, Kershaw, Soederberg, Siddall, "A place to call home"
[239] Dorling, "Turning the tide"
[240] Dorling, "Turning the tide"
[241] Rajan, Gahagan, Martin, Desroches, and Lickers, "Gender and diversity"
[242] Cyr, Go, Pijl, McGraw, Ratnam, "All housing"
[243] Kershaw, "A place to call home"
[244] Dorling, "Turning the tide"
[245] Oxley, "A place to call home"
[246] Lee, "Is it time"

- Comparisons of mortgage payments to rental payments for the same or comparable units reveal that **it can be more expensive to rent privately than to own in certain contexts (Professor Dorling cited a case of renting being double that of mortgage payments[247])**, and **the secondary rental market is more expensive than the primary** market.[248] Rents keep increasing and, in some provinces (such as Ontario), there have been rollbacks to rent control protections.

- The apparent **rise in evictions**—individual, building, community/neighbourhood, renovictions, other—confirms that **private renting is an increasingly precarious tenure type**. Evictions can be a vehicle for landlords to reset rental rates and charge even higher rents.[249]

Combined, these factors paint a complex picture of renting in the 21st century—a more competitive, more expensive, and far more precarious picture than perhaps previously understood. It is clear that many assumptions about renting (especially in North America)—namely, that it is a temporary stage in the life course, and a relatively plentiful, affordable and secure tenure type—are out of date with the realities of the contemporary housing market.

A rethink on rental in the 21st century, as elaborated by Professor Michael Oxley, would suggest a **two-fold strategy**: i) **making renting better** for individuals and households (especially private renters); and ii) **supporting other forms of tenure** that offer the capital accumulation, security of tenure and property rights associated with conventional homeownership.[250]

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[247] Dorling, "Turning the tide"
[248] Ebrahim, Lauster, Albert, Leviten-Reid, Cosman, "Building an affordable"
[249] Farha, "A place to call home"
[250] Oxley, "A place to call home"

PART II: REFLECTIONS

Beyond "bricks and mortar"

> *"Houses and dwelling places are built by construction firms. Those firms don't build homes. Homes are constructed by people by living in them, by making them their own. And we need that distinction between 'home,' 'a place to call home,' which is a lived experience, and the thing that's built, which is the house or the dwelling place."*[251]

> *"Home…is not just four walls, it's actually the people and natural supports."*[252]

As summarized in this report, there were ten main themes that stood out from our 2018 National Housing Conference. These themes came through across multiple sessions and by speakers from diverse backgrounds, perspectives and countries of origin.

A key finding that underpins the discussions at our 2018 National Housing Conference is that **housing problems and solutions are not just about physical structures**. Many challenges and responses go beyond physical dwelling units, their environments or their materials. **Going beyond "bricks and mortar" issues in research and policy work is required**.

For further reading, please consult the **National Housing Strategy**, and stay tuned for details of our next **national conference**.

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[251] Oxley, "A place to call home"
[252] Ratnam, "All housing"

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