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Canada

**GLOBAL STRATEGY FOR SHELTER  
TO THE YEAR  
2000**



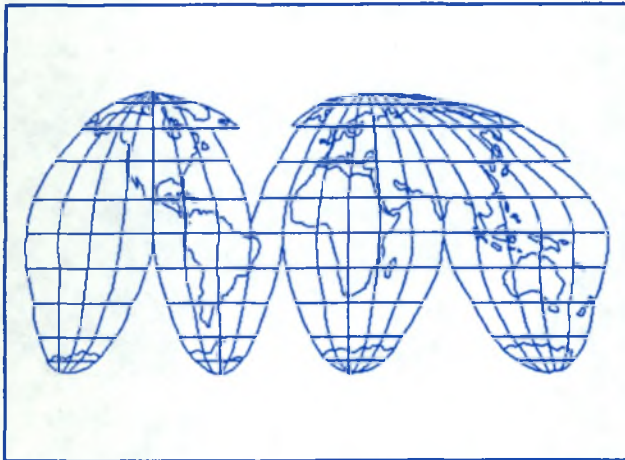
***Canadian  
Report to  
the  
Fourteenth  
Session of  
the United  
Nations  
Commission  
on Human  
Settlements  
(Habitat)***

**APRIL 1993**

**CMHC**  **SCHL**  
Helping to house Canadians

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# GLOBAL STRATEGY FOR SHELTER TO THE YEAR 2000



Canadian Report to the Fourteenth  
Session of the United Nations  
Commission on Human Settlements

Canada Mortgage and Housing Corporation  
Société canadienne d'hypothèques et de logement

Canadian Housing Information Centre  
Centre canadien de documentation sur  
l'habitation

APRIL 1993

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## **INTRODUCTION**

### **Overview**

This is Canada's third National Report on the Global Strategy for Shelter (GSS) to the Year 2000. The report has been prepared for presentation to the Fourteenth Session of the United Nations Commission for Human Settlements.

The report highlights recent Canadian initiatives that are consistent with the goals and objectives of the Global Strategy for Shelter, and is intended to affirm Canada's ongoing commitment to the principles of the GSS. It is hoped that this information will be helpful to other member states of the United Nations in the planning and implementation of their national shelter strategies. By the same token, Canada hopes to learn from the experiences of other nations in addressing its shelter and human settlement challenges.

### **Structure of the Report**

The report is divided into four sections. Part One provides information on current demographic, economic and housing market conditions in Canada, to provide international readers of the report with an appreciation of the current context for Canadian shelter and settlement policies. Part Two of the report describes the jurisdictional context for housing and human settlement issues, emphasizing the importance of partnerships between different levels of government and non-government organizations.

The third part of the report describes recent Canadian initiatives in housing, with emphasis on developments since the presentation of Canada's last National Report on the Global Strategy for Shelter in April 1991. An emphasis is placed on initiatives that best exemplify the principles and themes of the Global Strategy for Shelter to the Year 2000.

Part Four of the paper focuses exclusively on the provision of shelter, and human settlement planning and management in the context of sustainable development. The paper concludes with some general remarks on the recent Canadian experience.

UNCHS Document HS/C/14/4 "Monitoring Guidelines For National Shelter Strategies" has been used as a reference in the preparation of the paper, and the fourteen monitoring indicators set out in the Guidelines can be found throughout various parts of the report.

Inquiries regarding issues and initiatives described in the report are welcomed and encouraged. Further information or additional copies of the report may be obtained by contacting:

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## PART ONE - BACKGROUND

There have been a number of changes since Canada's last National Report on the Global Strategy for Shelter to the Year 2000, and more are expected to influence the provision of shelter in the coming years. This includes changes in the characteristics of the Canadian population and economy, as well as in national housing markets.

A number of initiatives have been undertaken recently by Canada in the area of housing, both domestically and in the international arena, which have significance to the Global Strategy for Shelter. Of particular note are initiatives related to the concept of sustainable development.

## PART ONE - CURRENT SOCIO-ECONOMIC CONTEXT

### The Canadian Population

1. In 1991, the total population of Canada was 27,296,859 according to the Census of Canada. Between 1986 and 1991, Canada's population grew by 7.9 per cent, or by approximately 2 million people. Since 1951, Canada's population has nearly doubled from just over 14 million.
2. Although Canada is a very large country in terms of total area, the majority of the population lives in the southernmost parts of the country. Most Canadians live in cities. In 1991, nearly 77 per cent of the population lived in or immediately adjacent to the country's 25 Census Metropolitan Areas.

#### *Other Highlights from the 1991 Census of Canada*

*The average age of Canada's population is getting older. In 1991, the average age of the Canadian population was 33.5 years, up from 31.6 years in 1986.*

*Approximately 12 per cent of the country's population is now 65 years or older. This proportion will continue to grow into the next century as the post-1945 "baby boom" generation ages.*

*The very young population is also growing. Between 1986 and 1991, the number of children in the 0-4 age group grew by 5.3 per cent, and the population in the 5 to 14 year age group grew by 5.7 per cent. This population is part of the "baby boom echo"; the offspring of the dominant age cohort. However, despite the growth of the younger population, the dominant trend is toward an increasingly aging society.*

*There were 7.4 million families in Canada in 1991. Married couple families with children represented 48 per cent of this total, whereas common-law couples with children represented 4 per cent. The number of common-law couples with children in Canada increased by 64 per cent between 1986 and 1991.*

*Thirteen per cent of all families were headed by lone-parents in 1991. Four out of five of these families were headed by females. Between 1986 and 1991, the number of single parent families headed by females in Canada increased by 12 per cent.*

## **The Canadian Economy**

3. Canada is slowly coming out of a recession that started in 1990. The country's gross domestic product increased at an annual rate of 1.5 per cent in 1992. This follows decreases of 0.5 per cent in 1990 and 1.7 per cent in 1991. The Conference Board of Canada predicts that the Canadian economy will grow by 3.3 per cent in 1993.

Unemployment rates have begun to fall, following cyclical highs. The national jobless rate was 11.0 per cent in January, 1993. This was down from a rate of 11.5 per cent in December, 1992. The average unemployment rates in 1991 and 1990 were 10.3 per cent and 8.1 per cent, respectively.

4. Canada's economy is being influenced by a number of key global and domestic developments. Rapid technological innovation, trade liberalization and the deregulation of financial markets and other industries have brought about greater competition in most markets. These global trends have called for major economic restructuring.

Structural adjustments have been accelerated by the recession. As a result, economic recovery over the next few years is expected to be somewhat weak by historical standards.

## **Housing Market Conditions and Developments**

5. There were 10.7 million private dwellings and 31,000 collective dwellings (homes for the elderly, institutions, religious collectives, etc.) in Canada in 1991. Over one half of the private dwellings were single family, detached homes.

The utilization of the housing stock in Canada tends to be less intensive than in other countries. There were over 600,000 unoccupied dwellings in 1991 (although many of these units would be deemed unfit for human habitation), and the number of people per household in Canada has consistently fallen since 1961, from 3.9 to 2.7 persons.

6. Single, detached homes on privately-owned lots are the predominant form of housing in Canada. In 1991, single family homes represented 57 per cent of all dwellings. The next most common type of dwelling was apartments of less than 5 storeys (32 per cent of all dwellings), and apartments of 5 storeys or more (9 per cent) and movable dwellings (2 per cent).

7. Canada is primarily a nation of homeowners, as opposed to renters. According to the 1991 Census of Canada, 62.6 per cent of all private (as opposed to collective) households in Canada were homeowners.

Homeownership rates in Canada vary considerably according to age. The rate of homeownership among households headed by persons in the 45 to 64 age group is approximately 75 per cent. The homeownership rate among the young is considerably lower; 47.0 per cent for those in the 25 to 34 age group and 14 per cent for households headed by persons under the age of 25. The rate of homeownership falls for older people, probably reflecting lifestage and lifestyle preferences. By age 75, the homeownership rate falls to under 60 per cent.

8. A total of 168,000 housing starts were initiated in 1992. This is above the level of 156,000 starts in 1991, but well below annual levels of over 200,000 units in the 1980's. A total of 179,000 housing starts are predicted for 1993.

### **Trends in Housing Affordability**

9. Lower interest rates have had a dramatic impact on homeownership in Canada. Mortgage interest rates fell to 35 year lows in 1992. The result is that there has been a dramatic increase in homeownership affordability in Canada.

#### *Homeownership Affordability in Canada's Major Cities*

*Housing Costs vary considerably from one city to another in Canada. The largest cities of Toronto and Vancouver tend to have the highest housing costs, whereas prices tend to be lower on the Prairies and in Atlantic Canada.*

*About two thirds of Canadian cities experienced a modest improvement in housing affordability during the first half of 1992, as measured by Canada Mortgage and Housing Corporation's Affordability Indicator (the Indicator measures the relative affordability of starter homes for potential first-time buyers for Canadian Census Metropolitan Areas).*

*St. John's, Newfoundland remained the most affordable CMA in Canada with 53.4 per cent of renters able to buy a home. Victoria, British Columbia continued to be the least affordable CMA as only 8.7 per cent of renters could afford to purchase a home there.*

10. In 1991, approximately 37 per cent of households in Canada were renters. The incidence of rental tenure was highest among the young and the very old.

The recent recession and falling interest rates have had some impact on the supply and cost of rental housing in Canada's major cities. Improved home ownership affordability resulting from lower interest rates has freed up some rental housing and has had a moderating affect on rental rates.

#### *Rental Market Trends in Canada's Major Cities*

*The overall apartment vacancy rate was 4.4 per cent for all of Canada's Metropolitan areas in October, 1992. For the entire 1980's, overall vacancy rates for these centres were less than 3 per cent, and during several years, the rates fell below 2 per cent.*

*However, there are considerable variations in the vacancy rates from one Canadian city to another. The major markets of Toronto and Vancouver, for example, had vacancy rates of 1.9 per cent and 2.8 per cent, respectively, in October, 1992. Nevertheless, these rates are higher than those experienced during most of the 1980's.*

*Despite higher vacancy rates, average rental rates have continued to increase, although rates of increase are lower than would be expected in an environment of lower vacancies. The reasons for this phenomenon include the existence of rent controls in several provinces, and the limited amount of rental housing available in some major cities.*

*As in the case of vacancy rates, rents vary considerably from city to city. In Vancouver and Toronto, for example, the average rents for two bedroom apartments were \$771 and \$749 per month, respectively in October, 1992. At the same time, rents for comparable units in Montréal and Winnipeg were \$499 and \$556 per month, respectively.*

## **PART TWO - INSTITUTIONAL CONTEXT - BUILDING AND NURTURING PARTNERSHIPS IN THE PROVISION OF SHELTER**

11. The Canadian system of shelter provision is characterized by partnerships between the private, public and not-for-profit sectors of the economy, and between various levels of government. Some of the partnership arrangements are long-standing, whereas others have been forged recently or are in the process of being established.

The partnerships operate at various levels, from those established between national organizations and institutions, to those operating at the community and housing project levels. While housing partnerships often deal with financing and cost-sharing arrangements for housing, the overriding motivation is based on recognition of shared responsibility, mutual respect for one another's expertise, and a desire for efficiency.

At the international level, agencies of the Canadian Government and non-government organizations are working in partnerships with governments and organizations from other countries on a variety of shelter and human settlement issues.

### **Non-Government Organizations in the Domestic Context**

12. Approximately 85 per cent of Canadians are able to secure affordable housing through the private housing market. Over the years the Canadian housing and land development industry has developed into a highly efficient and effective operation. Housing is a vital sector of the economy, accounting for about seven per cent of Gross Domestic Product, almost one half of all new construction and approximately one in ten jobs.

The federal, provincial and municipal governments facilitate the operation of the private sector in the areas of land use planning, lending, tax policy, building standards and infrastructure provision.

13. Most of the financing for the construction of housing in Canada is supplied by private industry. National, regional and local financial institutions provide funding to individuals and companies for the construction and acquisition of housing, as well as the improvement of the existing housing stock. Comprehensive legislation governing residential lending has been put in place at the national and provincial levels to govern real-estate related transactions.

14. The non-profit and co-operative housing sectors play a vital role in the initiation and administration of assisted housing in Canada. The groups are usually formed on the basis of a general interest in the betterment of shelter and living conditions in Canada, common cultural or ethnic characteristics, or by virtue of affiliations with other clubs and organisations.

15. A number of national non-governmental organizations have been established to represent groups of shelter providers, or those with a significant interest in housing. The organizations act as coordinators of activities and facilitate the exchange of

information between local and regional members of their organizations. These groups also act as national spokespeople on issues, and deal with the national government on issues of mutual concern.

*National Organizations With Interests in the Provision of Shelter*

*Canadian Housing and Renewal Association (CHRA) is a professional body for housing practitioners and organizations united by a common concern with respect to access to affordable housing. Members include representatives of municipal and private non-profit housing organizations, municipalities, resource groups, tenant organizations, advocacy groups, builders/developers and educational institutions, as well as professionals who work for these organizations.*

*Canadian Home Builders Association (CHBA) represents a national network of private sector builders, renovators, trade contractors, suppliers, manufacturers and other industry professionals involved in the housing field. The Association serves and represents the home building industry to consumers and governments across the country.*

*Co-operative Housing Federation of Canada (CHF) is a national association of non-profit housing co-operatives and their support organizations. The Federation was founded in 1968 with a mandate to support the development of non-profit continuing housing co-operatives in Canada, and to ensure the ongoing viability of existing co-operatives.*

*Canadian Real Estate Association (CREA) is an association of real estate agents involved in residential, commercial and industrial property sales and services, and those supplying services to these agents. The organization represents some 90,000 brokers and sales people in 114 member boards and 10 provincial associations.*

*Urban Development Institute (UDI) represents land and property developers, the builders of industrial, commercial and residential properties, and those who supply services and products to these companies and entrepreneurs.*

*Canadian Manufactured Housing Institute (CMHI) is an association of mobile and manufactured home producers and dealers, and the network of organizations that provide support to this industry.*

*Canadian Bankers' Association (CBA) is an association of Canadian banks and foreign bank subsidiaries. Activities of the organization include government relations, research and standards development for the industry, information exchange, and the development of education materials and courses for bank employees.*

*Canadian Institute of Planners (CIP) is a organization of professionals engaged in urban planning, policy and related fields.*

## **Government Organizations in the Domestic Context**

### **Municipal Governments**

**16.** Municipal governments are generally responsible for regulating the use of land and the provision of hard services (e.g. local roads, water and sewer lines), often with the support and direction of senior governments. Some municipalities are also involved in land banking and land development for residential and other purposes.

Municipalities also develop and administer bylaws governing the maintenance and occupancy of the housing stock. A number of cities and towns, particularly larger centres, have created separate agencies that administer social housing, often in partnership with senior levels of government.

**17.** The Federation of Canadian Municipalities (FCM) is a national organization representing the interests of local governments across Canada. The FCM works to ensure that the municipal viewpoint is known and considered in policy-making. The organization has over 560 members, representing 70 per cent of the Canadian population, including people who live in major cities and smaller communities.

The FCM is also active in the international arena, working with municipalities in many other parts of the world on issues of mutual interest.

### **Provincial and Territorial Governments**

**18.** Canada's ten provincial and two territorial governments play a significant role in the provision of shelter and in human settlement development. They are responsible for the regulation of urban and rural development in most areas through planning legislation, and the regulation of building and housing standards through building and health codes. Most jurisdictions have laws and regulations in place which govern property transactions and landlord-tenant relationships. Provinces also administer land title and registration systems.

Through structured agreements with the federal government, and arrangements with municipalities and non-profit organizations, the provinces and territories are responsible for the delivery of national housing programs. Under these arrangements, provinces and territories also share in the costs of national housing programs.

Most provinces fund and administer other assisted housing programs. Common areas of provincial program focus include home repairs, property tax rebates and shelter allowances for senior citizens, home modification assistance for people with disabilities, and assistance for first-time homebuyers. The programs in question usually complement or augment federal programs.

**19.** The Intergovernmental Committee on Urban and Regional Research (ICURR) was established in 1967 to foster and facilitate the exchange of information and communications between Canadian policy makers in the housing, urban and regional planning, economic development and other fields. Senior officials from the federal,

provincial and territorial governments of Canada meet regularly to direct and oversee ICURR's information exchange and research activities. Core funding for the organization comes from Canada Mortgage and Housing Corporation, and provincial and territorial departments responsible for municipal affairs. Municipalities, academic institutions and professionals pay for annual memberships to ICURR.

## **Federal Government**

**20.** Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency. Established in 1946, the Corporation is involved in the development, funding and operation of federal social and market housing programs, market housing research, development and technology transfer to improve housing conditions and finance systems, and international relations with respect to housing and urban matters.

The National Housing Act (NHA) provides the legal basis for the federal role in housing. The purpose of the Act is to "promote the construction of new houses, the repair and modernization of existing houses, and the improvement of housing and living conditions". The Act sets out the terms and conditions under which federal programs and activities are administered by CMHC. Separate legislation governs the operation of Canada's housing finance system which operates under the auspices of federal departments and agencies responsible for finance.

As noted above, agreements are in place between CMHC and most provincial and territorial governments with respect to federal social housing programs.

**21.** Canada's current federal housing strategy has three major thrusts:

a- continuing support for the private sector to provide adequate, suitable and affordable housing for Canadians through housing finance and affordability initiatives;

b- targeting federal housing expenditures to those in need who cannot be served by the private sector; and,

c- research, information and technology transfer to improve market efficiency and to create better living environments. A number of national organizations and committees have been established to direct and coordinate aspects of this strategy.

**22.** The National Housing Research Committee (NHRC) is an ongoing committee made up of federal, provincial, industry, social and consumer representatives. The Committee reviews and coordinates housing research in Canada. The main objectives of the Committee are to identify key areas for research and demonstration, ensure relevant and regionally-sensitive research, minimize duplication of effort, improve information dissemination, promote the practical application of research, promote followup on research findings, and stimulate investment and cooperation in research.

Working groups are currently active in the following areas: housing the elderly, technological innovation, housing data, the environment, international trade, indoor air quality, housing requirements and regional differences.

CMHC chairs the full committee meetings and most of the working groups, and provides the secretariat for the NHRC.

23. The Canadian Centre for Public-Private Partnerships in Housing was formed by CMHC in 1990 to encourage the production of affordable and accessible housing for low and moderate income households, including those with special needs. The Centre acts as a catalyst, initiator and source of advice to facilitate housing partnership projects. It strives to bridge the private and public sectors and ventures into areas such as new financing and tenure arrangements for housing.

*Examples of Projects Supported by the Centre for Private-Public Partnerships*

- *the Centre provided loan insurance for a 19 unit senior citizen residence in Clinton, Ontario called the Maplehill Retirement Village. Some units will be owner-occupied while others will be rented by the private investors in the project.*
- *the Centre provided financial assistance and loan insurance for a life-lease seniors' residence located in Nepean, Ontario called Harmer House.*
- *the Centre provided loan insurance for 63 affordable condominium housing units in Vancouver, British Columbia. This venture is a partnership between a private builder and a non-profit group.*

24. The ongoing collection of information and the analysis of trends and developments in housing markets, at the national and local levels is essential to all shelter providers, from private builders to financiers to policy makers to the general public. The Market Analysis Centre at CMHC provides this service. Consistency, rigour and the frequency of collection are important in the development of effective national data gathering and analysis systems. As well, dissemination strategies are important to ensure that the information reaches those who need the data to make decisions.

**Non-Government and Government Organizations in the International Context**

25. A number of Canadian government and non-government agencies are involved in shelter and human settlement issues at the international level. Arrangements with governments and organizations in other countries are usually based on partnerships similar to those which have been successful domestically.

26. Canada Mortgage and Housing Corporation is the government agency responsible for managing Canada's international obligations with respect to housing and human settlement issues. The three main strategic directions that the Corporation is pursuing in this area are:

- a- strengthening partnerships with international organizations and with domestic organizations that have interests in international housing issues;
- b- active participation in international events; and,
- c- improved communications with international organizations and other countries.

In 1991, CMHC's international activities included sharing housing information and knowledge, and representing Canada at international fora dealing with housing and human settlement issues. CMHC played a key role in the development of the mandate for the Organization for Economic Cooperation and Development's Group on Urban Affairs, and organised Canadian input to the 13th Session of the United Nations Commission for Human Settlements (UNCHS) and the 10th Session of the Japan-Canada Housing Committee.

In conjunction with the Canadian International Development Agency (CIDA), the World Bank and External Affairs, CMHC co-sponsored consultations on the environmental needs, and relevant policies and programs in the following five cities: Jakarta, Indonesia; Accra, Ghana; Sao Paulo, Brazil; Katowice, Poland; and, Toronto, Canada. Information from the consultation was presented at the "World Cities and their Environment Conference", which was held in Toronto in August, 1991.

CMHC was part of the Canadian delegation to the 1992 UNCED conference which was held in Rio de Janeiro. CMHC is responsible for two of the chapters of Agenda 21 which was developed at UNCED, and subsequently ratified by the United Nations General Assembly; Chapter 7, which deals with the promotion of sustainable human settlement development, and Chapter 28, which deals with local initiatives in support of Agenda 21.

CMHC also participated in development of the urban component of Globe 92, and international conference and trade show on sustainable development and the environment. The urban portion of the event focused on the challenges and opportunities associated with urbanization and the development of more sustainable cities.

The Corporation is developing a program of co-operation that is oriented toward Central and Eastern Europe, and is currently engaged in a number of initiatives designed to promote housing sector reforms in these countries, as well as to benefit Canada's housing sector.

27. Through support for research, Canada's International Development Research Centre (IDRC) assists developing countries to seek indigenous and sustainable solutions to development problems. IDRC-supported projects are identified, designed, and carried out by institutions in developing countries independently, or occasionally, in collaboration with Canadian partners. This approach helps to ensure that problems of priority to the developing world are addressed and that the research results are accepted and used.

***Fundamental Principle - International Development Research  
Centre (IDRC)***

*The fundamental principle guiding IDRC-supported projects is that they contribute to improving the welfare and standard of living of the poor and disadvantaged who are to be the ultimate beneficiaries of the research. The IDRC endeavours to ensure that the activities it supports meet the essential long-term goals of development as viewed from the perspective of beneficiaries.*

28. The Canadian International Development Agency (CIDA) is the federal government agency responsible for implementing Canada's Official Development Assistance (ODA) policies and administering most of the ODA budget. Projects are administered through a variety of mechanisms. These include but are not limited to Canadian or joint-venture firms engaged by CIDA or recipient countries to carry out development assistance projects, and contribution or grant agreements with Canadian non-governmental organizations, institutions, and international non-governmental organizations. In addition, industrial cooperation agreements with Canadian private sector firms for joint ventures and other initiatives, and multi-lateral or bilateral contributions to specific projects are utilized.

CIDA generally takes a "hands off" approach to projects, placing the burden of responsibility for their successful completion on the executing organizations involved. CIDA's main involvement is in project planning, monitoring and evaluation.

***Canada's Official Development Assistance Charter***

***Development Principles***

*Putting Poverty First - the primary purpose of Canadian official development assistance is to help the poorest countries and people of the world.*

*Helping People to Help Themselves - Canadian development assistance aims to strengthen the ability of people and institutions in developing countries to solve their own problems in harmony with the natural environment.*

*Development Priorities Must Prevail - in setting objectives for the aid program.*

**29.** CIDA has created six Centres of Excellence at Canadian Universities to develop expertise in regions of the world and key sectors in the field of international development. Two of the Centres have mandates that are oriented towards shelter and human settlement issues.

The Urbanization and Development Centre of Excellence of the Institut national de recherche scientifique (INRS) in Montréal is devoted to multi-disciplinary study and research on urban problems in developing countries. The Centre's research activities are focused on habitat and the environment, urban management, population, and social change. Extensive networking between Canadian and foreign researchers through formal and informal means is in the Centre's mandate. The budget for this six year project is approximately \$6 million.

The International Centre for Human Settlements at the University of British Columbia provides leadership on a new approach to human settlement development planning that emphasizes the human community as a whole in relation to the biophysical environment, and national and international development. The Centre also focuses on the themes of women and urban development, institutional arrangements and tools for human settlement planning, the shelter and living conditions of the urban poor, and urban management models which facilitate participation by community, private sector and non-government organizations, in addition to governments. The Centre will receive approximately \$5.8 million from CIDA over five years.

**30.** Rooftops Canada is the co-operative housing movement's international development program. Founded in 1984, the organization works closely with the Canadian Cooperative Association (CCA) International Program, which receives funding from CIDA, in support of projects in Africa, Asia and Latin America.

Rooftops Canada has developed partnerships between Canadian and Third World housing cooperators. International exchanges have been undertaken to enable cooperators to share their expertise and experiences. These exchanges lead to greater understanding, friendship and solidarity.

**31.** The international organization, Habitat for Humanity is becoming increasingly active in the provision of shelter for people in need in Canada. Local chapters of the organization have opened in a number of Canadian cities during the past several years, and there were 26 additional prospective affiliates in the fall of 1992.

Habitat for Humanity develops housing for the poor based on a model that combines community and, to some extent, individual self-help. Land and materials for the homes are usually raised through charitable donations, and the labour to build the homes is provided by volunteers. The organization has entered into a number of partnerships with governments and the business community, generally on a project by project basis (e.g. some governments have donated land for homes built by Habitat for Humanity). Habitat for Humanity hopes to complete its 100th home in Canada in 1993.

## **PART THREE - SHELTER STRATEGIES AND POLICIES OF RELEVANCE TO THE GLOBAL STRATEGY FOR SHELTER TO THE YEAR 2000**

**32.** Since Canada's last national report on the Global Strategy for Shelter, a number of initiatives have been undertaken by the various levels of government and non-government organizations to address the shelter needs of Canadians. This chapter provides highlights of domestic initiatives in the areas of the provision of social housing, measures to facilitate home ownership, research, regulatory reform, and initiatives undertaken by Canada to help other nations to address their human settlement issues.

### **DOMESTIC INITIATIVES**

**33.** As indicated in the previous chapter, the provision of shelter in Canada is characterized by partnerships between housing providers and various government agencies. While there is common agreement among various groups with respect to general goals in housing, the specific objectives of individual groups and agencies differ to some extent, and the approaches and methods used to address shelter challenges vary.

#### **Helping to Ensure that People in Need are Properly-Housed**

**34.** Most low income Canadians in need of shelter assistance receive it through the income security system, administered by social service agencies for the most part and funded by the federal, provincial and territorial, and in some cases, municipal governments. This is commonly known as the shelter component of social assistance, and can be viewed to some extent, as a form of shelter allowance. Income support programs for the elderly do not have an explicit shelter component, but assistance for all basic necessities including housing is implicit.

Since 1985, federal social housing assistance in Canada has been directed exclusively to households in "core housing need". Households in core housing need have housing adequacy problems (e.g. households living in houses in need of repairs), housing suitability problems (e.g. households living in crowded conditions) and/or housing affordability problems ( i.e. households paying more than 30 per cent of income for shelter), and are unable to afford housing in their market area for less than 30 per cent of income.

The move to better targeting of federal housing assistance coincides with a growing recognition of the important role that social housing programs play in Canada's overall social policy and "safety net". Part of this recognition is based on a better appreciation of the multi-dimensional nature of poverty, and thus the need for comprehensive and coordinated approaches for addressing the problem.

Provincial, territorial and municipal housing assistance programs are usually targeted to the needy, as well. In most cases, the level of household income is used as the main criterion in targeting assistance.

### *Characteristics of Canadians in Core Housing Need*

*In 1991, about 1.2 million households were in core housing need in Canada. The number of households in core housing need fell marginally between 1988 and 1991 from 1.26 to 1.16 million. During this period, the proportion of households in need decreased from 14 to 12.2 per cent on a national basis.*

*Housing affordability remained the most pervasive problem in 1991, experienced either on its own or in combination with other problems by some 87 per cent of households in need, up from 84 per cent in 1988. Housing adequacy problems were the second most common, experienced by one fifth of all core need households.*

*Families represented 40 per cent of all households in core housing need in 1991, followed by non-elderly single households (31 per cent) and senior citizen households (29 per cent). Renter households headed by single parents (in most cases, female) were the type of household most likely to fall into core housing need.*

### **Federal Social Housing Activity**

**35.** Since the Global Strategy for Shelter was proclaimed in December 1988, to the end of 1992, approximately 175,000 households in need have been served through new commitments under federal-provincial cost shared housing programs. Additional households in need have been served through provincial, and to a lesser extent, municipal housing programs, and through turnover within the existing social housing stock.

**36.** Canada Mortgage and Housing Corporation's 1992-93 budgetary estimates amounted to \$2,089.7 million, approximately 95 per cent of which was directed to social housing. Approximately \$70 million of this amount was directed to new social housing commitments, with most of the remaining funds directed to ongoing subsidy support for existing housing units committed in previous years.

Excluded from the expenditure information cited above is the substantial amount of federal housing assistance provided to Canadians through the shelter component of income security programs. As well, indirect federal expenditure through the taxation system is excluded (e.g. capital gains on the sale of a principal residence in Canada are not subject to tax, and there are housing-related tax deductions available to persons with disabilities and to lower income renters in some provinces).

**37.** Approximately 70 per cent of the new federal social housing program commitments each year are under housing renovation programs, as opposed to new social housing construction programs. In 1992, for example, approximately 67 per cent of the households assisted through new federal housing commitments were served through renovation programs (i.e. programs that provide loans and grants for repairs to bring housing units up to minimum standards).

The remaining 30 per cent of new budgetary commitments were directed to the development and acquisition of non-profit housing owned and operated by community-based organizations, and rent supplements for households in core housing need residing in existing, mostly privately-owned housing units.

The pattern of federal expenditure on social housing in Canada underscores the point that the country's housing problems are not entirely supply related. Indeed, housing problems in Canada essentially relate to insufficient income. Most people with housing problems can be accommodated in the existing housing stock, but require renovation assistance to address housing inadequacies or subsidy assistance to reduce shelter costs to reasonable levels.

**38.** The number of new households served through new federal social housing commitments in 1991 was over 2,000 higher than in 1990. However, in 1992, growth in housing expenditures was limited as part of an overall federal government program of expenditure restraint. As part of this plan, new commitments under the Federal Co-operative Housing Program were eliminated, although financial support for the existing co-op units remains, and CMHC is investigating alternative financing vehicles for co-op housing.

Restraint in federal government spending on social housing is due in part to the federal government's current financial position. Canada faces an estimated budget deficit on 1992/93 of \$34.4 billion and debt servicing charges represent about 25 per cent of total budgetary expenditures. The budgetary situation has been exacerbated by the current economic recession.

**39.** There is growing recognition of the importance played by the existing social housing stock in addressing current, as well as future housing needs. At the end of 1991, there were over 650,000 assisted housing units in receipt of ongoing federal assistance in Canada.

Although this stock is generally in good condition, some older units require large scale rehabilitation and modernization. There is also the potential that some older sites could be re-developed to accommodate additional affordable housing.

**40.** There is growing interest in the social environment in assisted housing, and the role that social housing plays in the overall "social safety net" (i.e. the social support network that includes income security programs, health care and other programs for the poor). Better coordination of the programs and among the institutions responsible for their delivery is required to address the many facets of poverty more effectively.

Another option under consideration would encourage an environment in assisted housing that would enable employable residents to gain better access to services, training and opportunities to move back into the social and economic mainstream, thus reducing long-term reliance on social housing and other social supports.

### **Housing Initiatives for Persons with Disabilities**

**41.** The government of Canada introduced the National Strategy for the Integration of Persons with Disabilities in September, 1991. Between 1991 and 1996, 10 federal agencies and departments will spend \$158 million on initiatives to enable Canadians with disabilities to participate more fully and more fairly in the work force and in their communities.

Canada Mortgage and Housing Corporation is receiving funding through the National Strategy for research, demonstration activities and work with the professional community on housing alternatives and techniques to enable people with disabilities to live and work more independently. As well, a new demonstration program, Home Adaptations for Seniors Independence has been introduced which will provide grants to older people with minor disabilities to adapt their existing homes to meet their needs.

CMHC's participation in the National Strategy for the Integration of Persons with Disabilities is one part of a broader strategy for providing appropriate housing for persons with disabilities. In 1992, the Corporation introduced a major new publication dealing with housing options for Canadians with disabilities, and the theme for CMHC's biennial Housing Awards Competition was "Independence Through Housing". A national Symposium was held in connection with the Awards presentation in the fall of 1992, which brought together a diverse group of consumers, interest groups and professionals in housing and related fields to identify issues and practical responses related to housing solutions for persons with disabilities.

A state of the art, barrier-free house, which demonstrates design and technical accommodations for people with disabilities was developed by CMHC in 1992. The "Open House" was unveiled in April at Independence '92, an international congress and exposition on disability issues. The home has since been on tour across Canada to show builders, professionals and consumers ways in which housing can be modified to help people with disabilities to live independently.

### *Home Adaptations for Seniors' Independence (HASI)*

*The Home Adaptations for Seniors Independence Program provides grants of up to \$2500 to low income senior citizens who have difficulties with daily living activities within the home. The program serves both homeowners and renters.*

*This is a two year demonstration program to assess whether minor home adaptations can facilitate and extend independent living for older people in their present homes. A number of provincial governments have agreed to participate in the funding and the delivery of the program.*

## **Measures to Address Family Violence**

42. The elimination of all forms of domestic violence is a major priority of the federal government. In 1991, the second part of a multi-departmental initiative to address family violence was introduced at a cost of \$136 million.

The housing component of the initiative is called the Next Step, which will provide temporary and transitional housing for victims of family violence. The housing component of the first part of the federal family violence initiative, Project Haven, provided 453 units of temporary shelter space between 1988 and 1991.

### *The Next Step*

*The Next Step is a \$20.6 million initiative that is expected to create at least 250 emergency shelter spaces and second-stage housing units by the end of March, 1995. The Program is targeted specifically to women, with or without children, who are victims of an abusive domestic situation. Projects which accommodate the needs of aboriginal Canadians and persons with disabilities are encouraged.*

*The Program provides capital financing for up to 100 per cent of the eligible costs for a housing project. This may involve the purchase and renovation of existing housing, or new construction. Operating funds for the housing must be secured from other sources.*

### **Housing for Canada's Aboriginal People**

43. The provision of adequate, suitable and affordable housing for Canada's aboriginal people continues to be a priority. In late 1991, policy changes and additional funding were announced for CMHC's Rural and Native Housing Program. This followed extensive public consultations with a variety of parties, particularly native people and their organizations.

Two of the key policy changes to the Program were the introduction of a self-build option for program participants, and greater community involvement in program delivery. The self-build option is intended to provide benefits to clients in terms of improving skills, and to increase pride in and responsibility for their homes. Increasing community involvement in the program is intended to make better use of local resources, improve service to clients and support broader community development aspirations.

### **Measures to Address Homelessness**

44. Homelessness remains a challenge in some of Canada's larger cities. Some information on the number and characteristics of the homeless population in certain areas of the country was collected in the 1991 Census of Canada, but this data is not yet available.

While there is a connection between homelessness and the cost of shelter, another important factor is that many of Canada's homeless are former residents of institutions who are unable to secure transitional or permanent shelter, complete with the care or support services required to live independently in the community. Thus, the problem is not a lack of emergency shelters for the homeless in many cases (most cities have adequate shelter space), but a lack of institutional coordination and funding for longer-term supportive housing environments.

45. Nevertheless, a number of community-based organizations, often working with municipal, provincial and federal funding, have developed housing for homeless people. A number of the approaches are quite novel or innovative.

***Recent Initiatives to Address Homelessness***

*The Downtown Eastside Residents' Association (DERA) founded in 1973, has been active in dealing with social issues generally, and housing in particular in an inner-city area of the City of Vancouver. The group has been active in providing housing for the homeless, including the recent acquisition of the Portland Hotel, a single room occupancy (SRO) hotel. SRO accommodation represents an important source of housing for the homeless, and those at risk of becoming homeless, and there are gentrification and redevelopment pressures on this stock. By acquiring the Portland Hotel as a non-profit venture, DERA hopes to demonstrate a relatively new approach to housing the homeless, and show the benefits of community control over the SRO housing stock.*

*StreetCity is a former post office depot in the City of Toronto which has been converted to temporary accommodation for approximately 70 homeless or "hard to house" people. The planning, development and administration of the project is unique because of the extensive involvement of residents in the process (including some employed in the actual construction/conversion of the facility). StreetCity provides an example of a holistic approach to addressing the needs of the homeless by integrating shelter, services and community development based on an enabling philosophy and a self-help approach.*

### **Housing Initiatives of Significance to Women**

**46.** There are many successful examples of assisted housing projects in Canada developed and managed, by and for women. Most of these complexes have been developed under the Non-Profit Housing Program and the Co-operative Housing Program. Funding for the Federal Co-operative Housing Program was terminated in 1992, but funding for the Non-Profit Housing Program is still available for the development of similar housing projects in the future.

The housing facilities in question are examples of successful collective action at the local level to meet the housing needs of women. In most cases, women were the catalysts for the housing, and actively participated in the design and development of their homes. As well, women are involved in the day-to-day management of the housing. Additional programs and services are provided to meet the needs of residents in a environment of mutual aid and support.

Many women involved in the development and management of such housing report that the overall experience provided opportunities to develop new skills and confidence, while living in a stable and supportive environment.

### *Examples of Housing Initiatives for Women*

*The Brambles Housing Co-operative was developed by and for older widowed, divorced and unmarried women with modest incomes in Vancouver, British Columbia. The idea began with small group of women who were having a difficult time in finding affordable housing.*

*The women found a site for the housing and worked with architects and builders on the development of the project. A nine member board of directors, made up entirely of residents, oversees the management of Brambles. The total cost of the 42 unit facility was \$5.3 million. CMHC provided a mortgage guarantee and other financial assistance for the project.*

*Grandir en Ville Co-op is one of six co-operatives developed in the heritage building of the Bon Pasteur Convent in a central area of Québec City. Initiated by a group female single parents, the project provides 30 affordable housing units for women and their children. The families share a day care facility, and there are commercial services on site. Subsidies from CMHC and the Province of Québec keep rents at level equal to 25 per cent of house hold income for a number of the units.*

## **Provincial and Municipal Initiatives in Social Housing**

47. Canadian provinces and territories unilaterally fund and administer a number of housing programs. The type and scale of the programs varies by jurisdiction on the basis of housing needs, fiscal capacity and government priorities.

Provincial housing programs tend to focus on home renovations for senior citizens, home ownership subsidies and shelter allowances for certain groups, such as the elderly. The Province of Québec, for example, has a program called Logirente, which provides monthly shelter subsidies to senior citizens to ensure that they do not pay more than 30 per cent of income for shelter.

A number of provincial governments have placed an emphasis on the improvement of the existing housing stock. The Province of Prince Edward Island, for example, recently introduced a program that will provide interest-free loans of up to \$5,000 for home repairs and improvements, with specific focus on safety and structural items.

In most provinces and territories, cost-shared programs with the federal government are responsible for the largest share of social housing production and expenditure. However, the larger provinces of Ontario, Québec, British Columbia and Alberta, have spent significant amounts unilaterally on social housing provision.

*Recent Social Housing Developments in Ontario*

*Ontario is Canada's largest province with approximately 37 per cent of the country's population. During the past several years, the provincial government has announced major new commitments to social housing.*

*In the 1992 Budget, the Ontario Government announced a commitment to build a further 20,000 Non-Profit and Cooperative Housing units. This is in addition to 30,000 approved under the Homes Now Program which began in 1988.*

**48.** In addition to the federal and provincial governments, cities and towns sometimes sponsor their own social housing programs. However, the major role played by municipalities is the management of social housing developed under federal-provincial programs.

**49.** The City of Montréal, for example, funds and operates a rooming house acquisition program, in recognition of the important role that this type of housing plays in providing shelter for the homeless, or those at risk of becoming homeless. Under the terms of the program, existing rooming houses may be acquired and renovated by the City's housing agency, and then are turned over to non-profit or co-operative organizations to manage. The City provides the renovation funding, as well as assistance to reduce mortgage payments.

### **Measures to Facilitate Affordable Home Ownership**

**50.** As noted previously, approximately 85 per cent of Canadians are able to find suitable housing in the private market. Direct grants and subsidies to private builders and homeowners to reduce financing or purchasing costs are not common in Canada at the present time. However, the federal government provides support for mortgage financing through public mortgage loan insurance and mortgage-backed securities, and private ownership remains supported to some extent through tax policy and subsidies for certain home ownership expenses (e.g. property tax subsidies for older people). As well, some governments provide financial assistance to private property owners to repair or make their homes accessible to people with disabilities.

**51.** Canada's federal government introduced two new initiatives to facilitate homeownership in early 1992; the First Home Loan Insurance program and, the Homebuyers' Plan.

### *First Home Loan Insurance*

*In February 1992, Canada Mortgage and Housing Corporation introduced the First Home Loan Insurance program. The program, which will operate for two years, lowers the down payment requirements for first-time homebuyers to 5 per cent of the lending value of the house (normally the down payment would be at least ten per cent). This is accomplished through changes to the requirements for National Housing Act mortgage loan insurance.*

*In its first year of operation, over 68,000 Canadian households took advantage of the program. A survey indicated that 73 per cent of the participants would not have been able to buy a home without the program.*

### *Homebuyers Plan in the 1992 Federal Budget*

*As a result of the 1992 budget, Canadians may now withdraw up to \$20,000 from Registered Retirement Savings Plans (RRSPs) for the downpayment on a principal residence. No tax is payable on the amount withdrawn, provided the funds are repaid to the RRSP over a period of up to 15 years.*

*New or existing homes qualify. Tax-free withdrawals from RRSPs are allowed until March 1, 1994 and homes must be purchased before September 30, 1994. To December, 1992, more than 130,000 withdrawals had been made under the plan.*

**52.** The federal government supports homeownership in Canada through the administration of a national mortgage insurance scheme, operated by Canada Mortgage and Housing Corporation. This ensures equal access to mortgage funds in urban and rural areas of the country, and in situations of "last resort" where private lenders are unable or unwilling to extend mortgage funds.

In 1991, CMHC helped to house an additional 186,000 households through mortgage loan insurance. At the end of the year, \$58.3 billion of insurance was in force. The Mortgage Insurance Fund continued to on a sound financial footing in 1991.

**53.** The federal government also supports the supply of residential mortgage funds at affordable rates through a Mortgage Backed Securities Program administered by Canada Mortgage and Housing Corporation. The program was introduced in 1987, and since that time has raised over \$10.0 billion.

Mortgage-backed securities, guaranteed in terms of timely re-payment by CMHC, provide dedicated pools of capital for housing at competitive rates. This can reduce housing costs for consumers, as well as for governments involved in the provision of social housing (as the securities are used to finance both private and social housing).

54. In an ongoing effort to investigate and support innovative mortgage products which increase access to housing and enhance affordability, CMHC initiated a consultation process on the way in which mortgage insurance, through support for instruments such as reverse equity mortgages, could assist the growing population of seniors in Canada.

### **Provincial and Municipal Support for Homeownership**

55. Provincial governments also provide support for homeownership as a form of housing tenure. From time to time, provincial governments have introduced programs designed to help people save or pay for the downpayment on a home, programs that provide part of the capital financing for a home, and programs that reduce the interest or operating costs (e.g. property taxes) associated with home ownership.

#### *Examples of Provincial Initiatives in Support of Homeownership*

*The Province of British Columbia guarantees repayment of \$12,000 of a first or second mortgage for provincial residents who purchase homes valued at \$100,000 or less.*

*The Ontario Home Ownership Savings Plan has provided tax credits for people who make contributions to special savings plans set up for the purpose of saving for a downpayment on a home. The Province of Nova Scotia administers a similar initiative.*

*The Province of Newfoundland provides loans of up to \$15,000, secured by a second mortgage, to people who buy modest homes.*

*New Brunswick administers a Down Payment Assistance Program that provides a loan to lower income households. The loan amount is equal to 5 per cent of the purchase price of a home, and the loan is interest-free for five years.*

56. A number of Canadian municipalities support homeownership through the provision of land and tax relief for property owners. The City of Montréal, for example, is actively encouraging people to purchase housing within the central part of the City. In recent years there has been a movement of the population to nearby communities within the metropolitan region. In an attempt to reverse this trend, the City offers property tax rebates to first-time homebuyers in an amount equal to \$1,000 per year, to a maximum of \$5,000 over five years.

## Research in Support of Affordable Housing

57. Under Part IX of the National Housing Act, Canada Mortgage and Housing Corporation carries out and finances a broad range of research on the social, economic and technical aspects of housing.

A focus of the Corporation's research is on the ways in which affordable housing can be encouraged or facilitated. This includes work on ways in which housing and land for housing could be developed more inexpensively, housing for special groups (e.g. seniors, families), alternative ways in which housing could be financed and ways of increasing the habitable space in homes (e.g. modification of attics and basements).

### *The Grow Home*

*The Grow Home project was initiated at the McGill University School of Architecture in response to concerns about housing affordability and in recognition of the impact of dynamic demographic trends on housing requirements. The Grow Home is a small, efficiently designed housing unit that is 14 feet wide with an area of 1000 square feet. The units may be paired as semi-detached homes or configured as town houses on plots of land as small as 14 by 100 feet, and at densities of up to 25 units per acre.*

*In 1991, 13 developers built 660 housing units similar to the Grow Home in 19 different developments in and around the City of Montréal. The prices ranged from \$69,000 to \$95,000, which was less than the average price of \$110,000 for all new homes in Montréal financed under the National Housing Act in 1991.*

*The Grow Home is considered a success from an aesthetic, quality and price perspective. There are plans to pursue the potential for industrialized production methods for the Grow Home, the development of a "Green", environmentally-friendly version of the Grow Home and opportunities for exporting the idea to other parts of Canada and other countries.*

## Land Management and Development

58. The management of land and housing are inextricably linked in terms of housing affordability. In recent years, there has been increased emphasis on ensuring that surplus land owned or controlled by the public sector in Canada is utilized for housing on a priority basis, and that at least a portion of such land will be used for affordable housing. The Province of Ontario has adopted a "Housing First" policy whereby suitable, provincially-owned lands declared surplus to needs must be considered for housing before other uses or disposition are considered. The policy further requires 35 per cent of the housing developed on these sites to be "affordable".

Ontario also introduced a requirement in 1989 that municipalities designate 25 percent of new residential developments as "affordable housing". The Province of British Columbia has introduced similar provisions.

**59.** CMHC is responsible for the development, management and disposal of CMHC-owned and partnership-owned lands, as well as surplus federal lands being developed by CMHC on a fee-for-service basis. Approximately 2360 hectares are now under administration.

CMHC works with other stakeholders, including tenants, municipalities and provincial agencies to develop integrated communities for a wide range of households on these land holdings. Some of the major projects currently in progress are:

- the redevelopment of older, large-scale veterans housing sites in Montréal, Vancouver and Saint John;
- the development of several large, government land holdings for housing in and around the Metropolitan Toronto area, and adjacent to CMHC's National Office site; and,
- the redevelopment of CMHC's Toronto Office site for office space, and family and seniors housing, in order to make better utilization of the site.

### **Promoting Reform of the Regulatory and Institutional Environment for Housing**

**60.** Municipal, provincial and federal governments develop policies, standards and procedures related to the production and use of housing and land in Canada. Individually and collectively, these regulations have far-reaching consequences. They affect the cost and type of housing which is available to Canadians, and have a significant impact on a variety of participants in the housing industry.

A review of regulatory mechanisms in North America which facilitate the production of affordable housing was recently funded by CMHC. The study grouped regulatory mechanisms into the following general categories; inclusionary zoning, linkage programs, incentive or bonus zoning, transfer of development rights, overlay zones, housing replacement programs and government land programs.

61. Affordability and Choice Today ("ACT") is a program sponsored by CMHC, administered by the Federation of Canadian Municipalities (FCM), and collaboratively managed by CMHC, FCM, the Canadian Home Builders Association and the Canadian Housing and Renewal Association. The objective of ACT is to stimulate regulatory reform in municipalities across Canada and to identify, demonstrate and promote changes in planning and building regulations, and approval processes in order to improve housing affordability and choice.

An independent national committee of experts reviews and selects projects that are deemed to be worthy of support. The types of projects funded include:

- **demonstration projects** involving the construction of housing units;
- **case studies** documenting regulatory reform initiatives; and,
- **streamlined approval processes** involving changes to existing methods and procedures for approving developments.

#### *Examples of ACT-funded Projects*

*The following are examples of projects and initiatives funded through Affordability and Choice Today (ACT):*

- *land use plans for affordable single family housing that can accommodate two generations of an extended family;*
- *a method for introducing a "one stop shopping" approach for the approval of municipal development and renovation applications;*
- *recommendations on building codes for residential renovation and adaptations for potential inclusion in the National Building Code review in 1995;*
- *development of a certified residential builder program that would allow builders and other professionals to certify that their projects meet building code requirements;*
- *community-specific plans for streamlining local development approval processes; and,*
- *several area-specific proposals for housing intensification initiatives.*

## INTERNATIONAL INITIATIVES IN AFFORDABLE HOUSING

62. The Canadian International Development Agency (CIDA) is funding the Construyamos Self-Help Contractors Project in Columbia. This responds to the Columbian government's overall policy for the "Eradication of Absolute Poverty", which promotes an integrated approach to the alleviation of poverty with an emphasis on community development, employment generation and active community participation.

The objective of the Construyamos project is to support the development and consolidation of a national federation of community-based organizations capable of influencing low income housing policy and delivery. The project is being implemented by the Construyamos organization, a national federation of self-help constructors, and the Royal Architectural Institute of Canada (RAIC).

CIDA's funding of the project is proceeding in phases, the first of which began in 1983. The current phase involves a Canadian contribution of \$1.8 million, and is intended to move Construyamos to financial self-sufficiency at the regional level, and to identify alternative funding for the organization's national level operations. A revolving fund is being set up to buy building materials, which will assist Construyamos to achieve the goal of economic self-sufficiency, thus enabling it to continue its advocacy role in an independent capacity.

### *Intended Self-Sufficiency Outputs, Construyamos Self-Help Constructors Project*

- *a national office and 8-10 regional chapters of the federation operating efficiently;*
- *publications for distribution that will describe Construyamos experiences, advocate the self-help approach, and advocate the role of Construyamos in the development process;*
- *the provision of Construyamos assistance to 170 community based organisations;*
- *approximately 13,000 housing units either planned, under construction or completed, with land in place and infrastructure underway, all implemented by legally-constituted community-based self-help construction organizations; and,*
- *a study on the role of gender and the participation of women in the self-help construction process.*

63. Rooftops Canada has been quite active in support of the development of co-operative housing movements in other parts of the world, with particular emphasis on Africa. The organization has also been supportive of women's organizations involved in co-operative housing, and active in addressing housing issues of significance to women, generally.

*Examples of Initiatives Supported by Rooftops Canada*

*Rooftops Canada's biggest project to date has been a program to establish a national co-operative housing movement in Zimbabwe. A development manual has been co-authored by Rooftops and a co-op in Bulawayo, and a co-op resource group from Montréal is supplying professional services to the movement in Zimbabwe.*

*Rooftops Canada, the Ottawa Federation of Housing Co-ops and the Canadian Cooperative Association support the National Co-op Union of Kenya. Assistance has included technical aid, staff training in Canada, and the establishment of education programs.*

*Housing co-ops are being promoted in Africa through regional exchanges and training programs supported by Rooftops Canada.*

*Rooftops Canada also supports the initiatives of women cooperators. Training programs have been sponsored for a number of women's co-op organizations in Africa, and workshops dealing with women and housing have been assisted in several countries.*

64. The International Development Research Centre (IDRC) of Canada has recently funded or is now funding a number of studies on affordable housing solutions in cities and countries around the world. These projects include:

- a study of the low income rental housing stock in Bangkok, with the objective of formulating proposals for improving the low income rental delivery system in the city;
- an analysis of the determinants of land values in low and middle income neighbourhoods in Kenya, with a view to assessing the impacts of current state policies on property values;
- a study on rental affordability for squatter households in India;
- an evaluation of the impact of Nigeria's Structural Adjustment Program on housing;

- a method of teaching low-cost construction techniques to the poor in India through the use of picture scripts that are easily understood, can be copied by hand and are adaptable to the needs of various groups; and,

- a global study to assist community organizations to understand the economic and political factors that cause evictions from housing, and factors that enable people to have security of tenure.

**65.** Habitat for Humanity Canada is contributing \$100,000 and volunteers to a project in Jamaica which has a goal of completing 20 new homes in 1993. The homes will be sold for \$2,000 to \$5,000 each. The purchases will be facilitated through non-interest bearing mortgages. Homebuyers will contribute sweat equity to the building of their homes.

A local construction manager will direct the activity. A committee has been established that will become Jamaica's national Habitat for Humanity affiliate.

## **PART FOUR - HOUSING AND HUMAN SETTLEMENTS IN THE CONTEXT OF SUSTAINABLE DEVELOPMENT**

### **Introduction**

**66.** One of the main principles of the Global Strategy for Shelter to the Year 2000 is that the concept of sustainable development implies that shelter provision and urban development must be reconcilable with a sustainable management of the environment. In keeping with this principle, and in view of the fact that the theme for World Habitat Day in 1992 was Shelter for Sustainable Development, Canada is devoting the final chapter of this report to recent domestic and international initiatives which will contribute to a sustainable future.

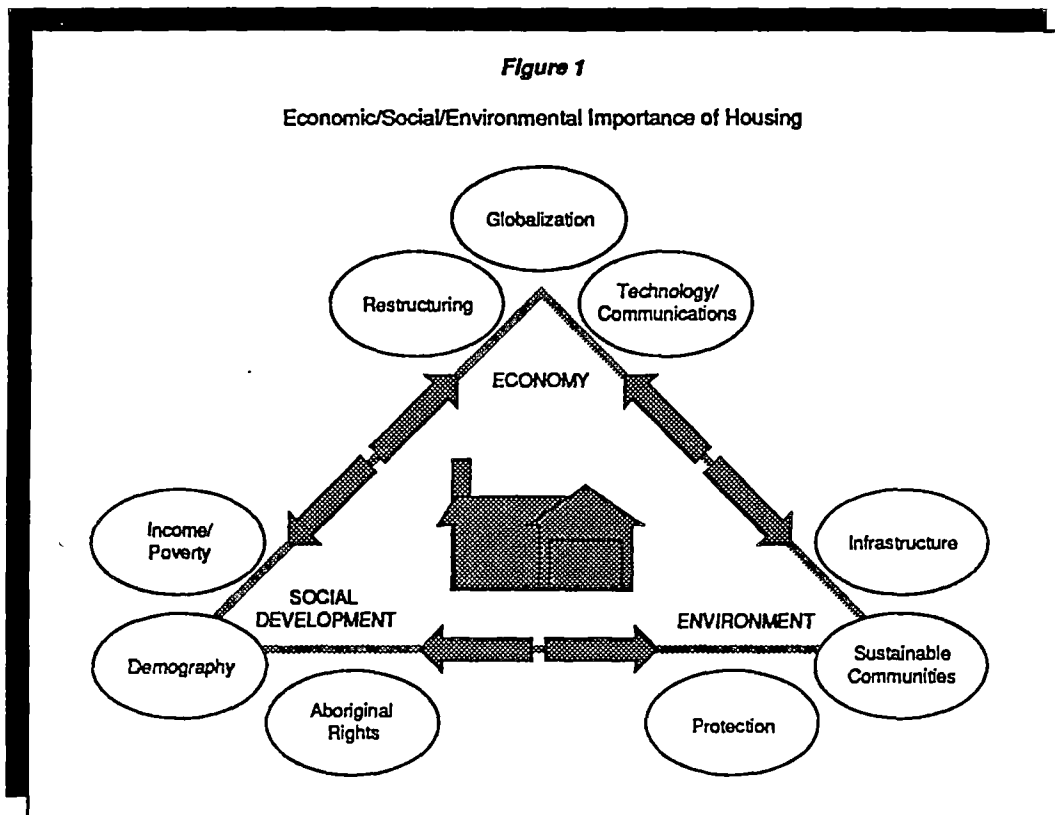
**67.** Housing has important links to the economy, social infrastructure and to the state of the environment. Taken as a whole, housing contributes to quality of life and plays a major role in creating sustainable communities.

In Canada, housing not only plays an important role in the national economy, but also in the development and sustenance of local economies. From an economic standpoint housing is important to the economic well-being of individuals and institutions. It is often a household's major investment, and is used as a means of savings for retirement.

Housing has an important social function, in the sense that a well-housed population is in a better position to contribute to the community. High quality, affordable housing also provides a stable base from which people may acquire the skills and training necessary to participate more fully in the broader social and economic mainstream.

Relationships between housing and the environment are multi-dimensional from the standpoint of the natural resources and energy utilized in the production and operation of housing, as well as from the impact of housing and infrastructure on the environment.

Figure 1 depicts all of the the relationships described above in terms of the links between housing and the economy, social development and the environment.



68. A number of practical initiatives have been undertaken recently by various government and non-government organizations in Canada which demonstrate a commitment to sustainable development in housing and settlement management, both domestically and internationally. This final section of Canada's report on the Global Strategy to the Year 2000 provides highlights on some of these initiatives.

### **PLANNING AND MANAGING HUMAN SETTLEMENTS IN A SUSTAINABLE MANNER**

69. A number of Canadian municipalities have made changes to their land use plans and development policies to incorporate a greater emphasis on the assessment of the impacts of development on environmental quality. Development proponents are now required to demonstrate how their plans will impact on the environment, and to plan and develop settlements and shelter in a manner that minimizes negative environmental impacts.

70. One of the research objectives of the Intergovernmental Committee on Urban and Regional Research (ICURR) is to monitor and document local/municipal environmental initiatives. ICURR recently published a three volume report entitled Sustainable Urban Development in Canada: From Concept to Practice. The report includes a bibliography and a detailed catalogue of over 200 sustainable development initiatives currently being undertaken by Canadian municipalities.

The study demonstrates that "Canadian municipalities have responded to the challenge of sustainable development by incorporating new environmental value systems into urban planning and engineering practices and by modifying existing or creating new administrative structures to better focus their efforts". ICURR is now completing a study on the implementation of sustainable development through the municipal planning process by Canadian municipalities.

*"Sustainable Urban Development in Canada: From Concept to Practice"  
Practical Ideas*

*The following are examples of sustainable development initiatives documented in the recent study published by ICURR:*

- In Vancouver, an environmental checklist has been created and will be applied to local area plans and rezoning reports, to assess how proposals contribute to or detract from the objective of reducing atmospheric pollution.*
- The City of Calgary has introduced several programs which have been successful in the reduction of water and energy consumption.*
- The City of Regina is preparing a new development plan that will place greater focus on environmental considerations and sustainable development.*
- The City of Waterloo has created an Office of Environmental Coordinator which is responsible for coordinating City departments and programs with respect to a broad range of environmental issues.*
- The City of Toronto has developed an "environment friendly" purchasing policy, and has introduced requirements for waste reduction and recycling strategies from proponents of major new urban developments.*

71. It has become more common to base the definition of land use planning areas based on environmental features, rather than political boundaries, and to develop land use plans based on overall environmental considerations (e.g. air quality). The recently completed Toronto Watershed Plan, which defines a planning area on the basis of the watersheds for the main rivers and creeks that pass through the metropolitan area, and Vancouver's Task Force on Atmospheric change, which approaches development planning from an environmental frame of reference are examples.

**72.** Bamberton is a new community planned north of Victoria, British Columbia. The community provides an example of the current emphasis on sustainability, which is being used in planning human settlements.

Bamberton will eventually become a community of 12,000 people of various age and income groups, and has been planned so as to preserve the natural environment and make good use of existing resources. Some of the environmental features include the use of energy efficient buildings and building materials, reduced use of asphalt and concrete for roads and drives to minimize runoff and ecological disturbance, the use of native plants in landscaping and sludge composting.

Bamberton is owned and funded by four union pension funds. A corporation owned by the unions will manage the community.

### **International Perspective**

**73.** Canada's International Development Research Centre (IDRC) has long supported research promoting sustainable human development. As research on urban management issues is crucial to tackling many present development problems (e.g. urban food supply, transportation, waste disposal, health, energy, water, sanitation, shelter, etc.), IDRC's attention to this area has been a multi-disciplinary effort.

In order to be sustainable, urban environments must be managed by local governments in active collaboration with the communities that they represent. The recent political evolution of many developing countries towards greater democratization and decentralization, amidst severe public financial constraints, challenges many local authorities to revisit current approaches to service delivery. Accordingly, IDRC has supported a major South American network to evaluate and recommend changes for improving public housing delivery, water adduction and disposal, and urban waste management in fourteen cities located in seven countries. In Africa, IDRC has funded research to assess alternatives for community and private sector management of some municipal functions and improved cost-recovery for service delivery, based on the premise that urban environments cannot be sustainable unless poor people can gain access to resources adequate to meet their basic needs.

*Examples of Recently-Funded IDRC Projects*

*- Migration and Urbanization in West Africa: A network of 15 institutions in seven countries is examining the causes, directions and consequences of migration and urbanization.*

*- Towards a Single City, Johannesburg and Soweto: The study examines the economic, financial and administrative operations of the Greater Johannesburg/Soweto local government structure, with a view to developing alternatives for a single city structure.*

*- Urbanisation and Urban Management in Morocco: The study examines urban policies now in place in Morocco, and develops theoretical and operational foundations for rational urban management.*

*- Urban Poverty, Basic Needs and Policy Impact (Uruguay): The project will map and measure the socio-economic and health characteristics of the population to locate subpopulations vulnerable to the impacts of poverty, and the availability of services.*

74. The development of Canadian municipalities has always been based on mutual aid and cooperation between communities. Africa 2000: Municipal Response is inspired by this same spirit.

The project is being funded by CIDA and is being undertaken by the Federation of Canadian Municipalities (FCM). The project combines the skills and efforts of elected leaders, municipal administrators and various stakeholders. Through consultation, African and Canadian leaders have identified the following key project elements:

- the exchange of municipal personnel in order to share technical expertise and knowledge, particularly in the area of environmental planning, assessment and management(e.g. water and sewerage systems, solid waste management);
- funding of capital goods purchases, such as basic office supplies;
- the project will match funds raised by communities in Canada and Africa for community projects; and,
- funding for other initiatives that may be agreed upon from time to time.

To date the project has been successful. Funding has been provided for community projects, in particular health, functional literacy and community service centres, under the matching funding arrangements.

**75.** CIDA is also providing support for assistance to 14 cities and other open areas in China. This initiative is also being directed by the Federation of Canadian Municipalities (FCM).

The objective of the project is to help China to increase its technical and management capabilities in several key areas, in order to assist the country to meet its economic development goals. Specifically, the project aims to improve municipal management capabilities in designated "open cities" and special economic zones.

Through the project, technical assistance, training and equipment will be provided to municipal managers in areas of urban development, planning and environmental management, as well as in municipal economic development, trade and foreign investment. The project budget was \$8 million during the 1987-92 period, and plans are in place for Phase 2 of the project.

**76.** CMHC, CIDA, the IDRC, the University of Toronto and UNCHS (Habitat) recently co-funded a series of papers on the relationship between sustainable development and human settlements in nine different regions of the world.

This collection of papers examines the population and geographic characteristics of each region and provides scenarios in terms of the possible impacts of global warming. They also identify pressure points in these areas, examine the political economy of urban environmental policy in each region, and point to future prospects and policy options for dealing with the challenges that lie ahead.

The papers were presented at an international colloquium in Canada in 1990 for discussion, and were subsequently revised for final publication in 1992.

**77.** The University of Toronto's Centre for Urban and Community Studies recently prepared a discussion paper for CIDA entitled *An Urban Problematique: The Challenge of Urbanization for Development Assistance*. The study provides an overview of the process of urbanization in both the Canadian context, as well as in the context of the Canadian experience in developing countries. Further, the discussions focus on various theme areas such as macroeconomic policies, gender issues, empowerment, regional perspectives and the role of Canadian institutions.

## **USING RESOURCES EFFECTIVELY IN THE DEVELOPMENT AND OPERATION OF HOUSING AND HUMAN SETTLEMENTS**

**78.** One of the challenges of sustainable development is to make efficient use of resources and to minimize, if not eliminate the impacts of development on the natural environment. For housing and human settlement development, there are two main aspects to this challenge:

- ensuring that the materials and methods used in the construction of homes and the development of human settlements are appropriate, and minimize environmental impacts; and,
- ensuring that resources consumed during the ongoing operations of homes and settlements and emissions from these operations are minimized.

CMHC supports work in both of these areas as a contributor of subsidies for the operation of the existing social housing stock, and through research and development activities.

### **Materials and Methods Used in the Development of Homes and Human Settlements**

**79.** Energy, Mines and Resources Canada, in partnership with the Canadian Home Builders' Association has initiated the Advanced Houses Program. The Program is intended to foster innovation in energy conservation and environmental awareness, and ultimately lead to the creation of a new generation of houses. A national Advanced House competition was completed in early 1992. Awards were given to 12 Houses which met stringent technical requirements in the areas of energy consumption, indoor air quality, water consumption, and construction and household waste management. Construction of the twelve homes is now underway in different parts of the country. All Advanced Houses will be open to the public for one year and then will be sold and monitored under normal occupancy for one year.

**80.** The Province of Alberta recently supported the design of a "sustainable house", which is both cost-effective and marketable. The two level house is 1550 square feet in size, and requires 20 per cent less lumber than a conventional model. The cost of the home was estimated to be \$68.80 per square foot, competitive with similar homes in view of potential operating cost savings.

Calculations show that that electrical use could be up to 72 per cent less, and water consumption could be up to 67 per cent less than for a standard house. Natural gas consumption is estimated to be 79 per cent lower.

**81.** Improving upon the way in which homes are built has the potential to make better use of resources. It is estimated that approximately 16 per cent of Canada's total landfill waste volume is the direct result of building and renovating homes. Up to 8 per cent of the total costs of residential construction may be attributed to the disposal of wastes.

Research also shows that as much as two and one half tons of new product waste is generated in the construction of an average new house in Canada. In 1991, in cooperation with the Canadian Home Builders Association, CMHC introduced a Waste Management Challenge to the residential construction industry in order to encourage better waste management practices. This program offers waste management seminars, guidelines for the development of waste management plans, a directory of resources, and public recognition of participant builders and renovators.

**82.** Canada is pursuing a number of initiatives to make more efficient use of its existing housing stock. In order to make better use of resources generally, as well as capitalize on the potential of the existing stock to provide affordable housing, various schemes for the intensification of existing housing are being explored. Ideas include home sharing arrangements and ways to subdivide larger homes into smaller housing units. There are currently regulatory impediments to a number of the potential alternatives to using the housing stock in this manner in areas classified for single family occupancy.

*"Accessory Apartments: Characteristics, Issues and Opportunities"*

*In 1991, CMHC conducted a study of accessory apartments in Canada (an accessory apartment is a separate dwelling unit ancillary to another, usually larger dwelling). The research examined the possible legalization of accessory apartments, and their potential contribution to the affordable housing stock.*

*The study concluded that as many as 10 to 20 per cent of detached dwellings in Canada contain accessory apartments. They range in size from bachelor suites to multi-bedroom apartments, and can be found above or below (i.e. basement suites) ground level. Outstanding issues related to accessory apartments include access and egress, parking requirements, ceiling heights, and a variety of other problems related to building codes.*

**83.** The City of Montréal, the Société d'habitation du Québec and CMHC sponsored a housing design competition, l'art de vivre en ville, in 1991. The objective of the awards was to encourage architects and urban designers to develop ideas for innovative housing for families with children who wish to live in the City's downtown core. This issue is of particular significance to Montréal as the city has been undergoing structural changes, and the central city has been losing population to surrounding communities.

A total of 152 architects submitted 192 proposals for housing for families buying a first home, housing for families with adolescents and, housing for families with one parent working at home. There are plans to build three innovative residential developments on sites in Montreal's core area to demonstrate the winning concepts from the competition.

Bringing people back into the core area of Montréal, and other urban intensification schemes make better use of existing building resources and urban infrastructure, thus avoiding the alternative of wasting new resources on low density sprawl into agricultural or other undeveloped areas.

**84.** In the early 1980's, Canada's International Development Research Centre (IDRC) supported a study on the composition and properties of red mud waste from bauxite mining in Jamaica, and found that the mud turned into a remarkably hard and durable clay when dried in the hot sun. The researchers also found that something had to be done with the waste due to the danger of caustic material seeping into the groundwater table and contaminating water supplies.

A followup IDRC-supported project, in partnership with the University of the West Indies, the Jamaica Bauxite Institute and the University of Toronto, examined ways in which the red mud could be produced into bricks, and used locally in the construction of buildings. It was believed that it would be economical, due to the minimum amount of energy needed to produce the bricks, and limited transportation costs.

Following several setbacks due to the bonding properties of the mud, the researchers developed several prototype bricks and built a prototype house to test the efficacy of the material. Other applications of the material are now being examined, including the manufacture of floor and roofing materials, and water and sewer pipes.

In a related IDRC-supported project, the Construction Resource and Development Centre in Jamaica is using bauxite bricks to construct cyclone-resistant housing in several communities.

**85.** The IDRC is providing support for a number of similar projects in other parts of the world. Examples include research on the use of pine timber in home construction in Chile, the use of Holili stone as a building material in Tanzania and Kenya, earthquake proof Adobe construction techniques in Peru, the use of volcanic ash to produce cement in Guatemala, and crack-proof plastering techniques for walls and ceilings to prevent breeding by disease-carrying insects.

### **Efficient Use of Resources in the Ongoing Operation of Homes and Human Settlements**

**86.** CMHC has funded the development of a computer program for estimating the energy embodied in housing construction materials and the environmental impact of housing. The program, known as OPTIMIZE, is intended to assist architects, designers and builders in selecting materials that minimize the negative environmental impacts of houses.

The quantities of building materials in a particular house or assembly based for typical units is fed into the program. Through a series of linked spreadsheets and data bases, OPTIMIZE then calculates and summarizes the weight and cost of each commodity, the embodied energy by fuel type, the maintenance and replacement energy over the lifetime of the house, and the associated quantities of air pollutants and externality costs.

**87.** In July, 1992, the Canadian Home Builders Association and CMHC co-sponsored a workshop on infrastructure and housing. The objective of the workshop was to examine economic and social issues related to the state of the Canadian infrastructure, its expansion, maintenance and renovation. The first day of the workshop reviewed the current infrastructure situation in Canada, and examined the potential for reducing the costs of infrastructure through technical innovations and alternative planning approaches. The second day focused on the various means of financing urban infrastructure and examined the relationships between these facilities, the economy, productivity and competitiveness.

*Workshop on Infrastructure and Housing: Challenges and Opportunities*

*Highlights*

*The workshop concluded that much of Canada's existing infrastructure is aging and will soon require rehabilitation and replacement. There is a five to ten year window of opportunity to address problems, before systems start to malfunction.*

*The state of the infrastructure is inextricably linked to the state of the economy. Deterioration of the infrastructure could lead to sagging productivity growth and reduced competitiveness in Canada.*

*Intensification should be encouraged to make better use of the existing infrastructure. Many infrastructure issues can be addressed through improved technical development, better planning and better infrastructure management.*

*There are shortcomings in the present pricing systems for various infrastructure components. Prices do not reflect the full costs of services, nor do they address principles such as equity and affordability.*

*The financing for infrastructure should be determined on a service by service basis. This should be based on the nature of the service and whether the service should be provided by the public or private sector, and arrangements with service providers to address equity and other concerns.*

*The two major challenges identified by the workshop discussions were the need for a strategic plan for infrastructure, and the need for a national instrument to address the issue. The plan and instrument would address the issues of technical improvements to the design and delivery of infrastructure systems, investigation of current needs and determination of priorities, strategies to better utilize the existing infrastructure, urban design and planning, financial planning to determine fair pricing mechanisms, optimum levels of infrastructure investment and the management of funds, and finally, public education on the importance of infrastructure investment and the benefits of intensification.*

88. Internationally, the IDRC is supporting several research projects dealing with the management of urban waste. In Senegal, for example, a study on the management of urban wastewater treatment has been completed. A project on alternatives for solid waste management in the Dominican Republic is in progress.

**89.** The Kalahari Desert covers approximately 80 per cent of the area of Botswana. Much of the limited water that is available in the area is too salty to drink. In an effort to find a less expensive and more reliable way of providing potable water to such areas, researchers from Botswana's Rural Industries Innovation Centre, with support from Canada's IDRC have implemented a three year trial of solar energy stills that desalinize up to 8 litres of drinking water per day.

The technology associated with the stills is quite simple. Researchers attempted to involve the local community in building and maintaining the stills, but some problems were encountered because the control of water in the desert can be a sensitive issue.

### **CREATING HEALTHY AND SUSTAINABLE RESIDENTIAL ENVIRONMENTS**

**90.** Canada has been working on ways to create healthy communities and residential environments through a number of domestic and international initiatives. Canada's last report on the Global Strategy for Shelter dealt with the Canadian Healthy Cities Project.

Recently, greater attention has been paid to the creation of healthy living environments within the context of sustainable development. Solutions are now focused on ways that health in housing and human settlements can be improved, while minimizing negative environmental impacts and resource utilization.

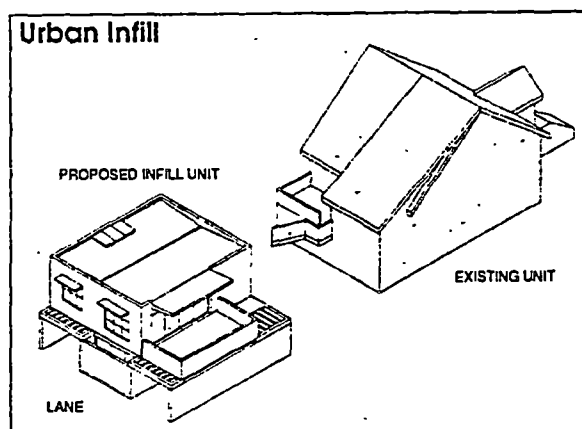
**91.** During 1991-92 CMHC sponsored the Healthy House Design Competition to demonstrate how Canadian housing could be designed according to the principles of sustainable development; houses which offer healthy indoor environments, conserve resources, are environmentally responsible, and which remain affordable. The winning designs have been published and a demonstration program is planned in 1993-94.

## The Winners - Healthy Housing Design Competition

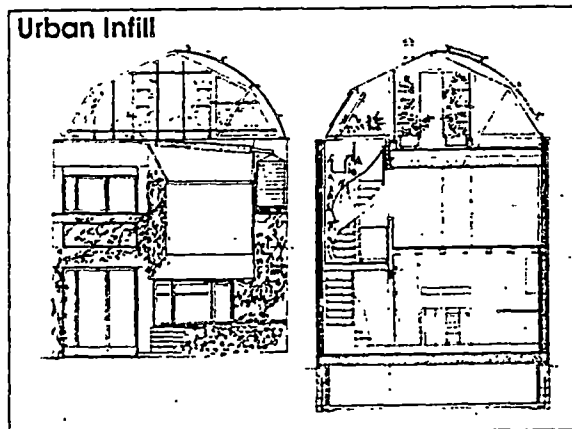
The winning entries and finalists for the Competition demonstrate that it is possible to design houses for the Canadian climate which are in keeping with the principles of sustainable development - houses which offer healthy indoor environments, conserve resources, are environmentally responsible and which remain affordable.

Both winners in the Competition were in the Urban Infill categories. These designs contribute to more intensive use of urban land which results in less energy required for transportation, and more efficient use of the existing infrastructure.

In addition to the two winning entries depicted below, there were four Honourable Mentions awarded; two in the housing Retrofit category, and two in the Suburban Detached category.



**Habitat Design + Consulting and Greg Johnson  
Architecture/Engineering**  
**Team:** Chris Mattock, Greg Johnson, David Rousseau, Pietro Widner and Kay Ferguson  
**Design:** A two-storey, one bedroom, frame dwelling suitable as a granny or rental unit on an urban lot with an existing house.  
**Features:** High levels of energy efficiency and indoor air quality.



**Martin Liefhebber Architect Inc.**  
**Team:** Martin Liefhebber, Mario Ortzar, Allen Associates; Lighting Perceptions Inc.; Reid, Jones, Christofferson; Horticultural Management; and Tales of the Earth.  
**Design:** A two-storey, 2 bedroom frame dwelling with a rooftop greenhouse, designed for the rear portion of an urban lot.  
**Features:** A completely autonomous house with independent energy and water supply and sewage disposal systems.

**92.** Another area of recent research activity has been housing for people who are environmentally hypersensitive; people who require extremely clean, pollution free environments in which to live, as a result of an Environmental Hypersensitive Disorder. A recent Canada-wide survey investigated 92 cases of people living in new or renovated homes, designed and modified to address this type of disability.

The survey found that environmental hypersensitivity is being addressed through the installation of features such as electric heating, air cleaner/filtration systems, ventilation systems, and all ceramic or hardwood flooring. Respondents also improved their living environments by avoiding plywood and combustion boards in construction, and replacing cabinets and furnishings made from materials noxious to their health.

The study concluded that there is sufficient material and experience available to develop house design guidelines for the environmentally hypersensitive, and that there is scope for the development of building materials that do not emit gasses, especially for interior walls. Research continues in this area.

**93.** Chagas' disease is an American version of African sleeping sickness. It is one of the most serious tropical diseases found in Latin America, both in terms of occurrence, and in impact on human health and productivity. Approximately 15-20 million people are infected, and a further 65 million people are at risk of being exposed to the disease.

Scientists in Paraguay, supported by Canada's IDRC, undertook a research project to determine if building better homes would be an effective way to control the incidence of Chagas' disease. The project determined that relatively simple interventions could be used to prevent the infestation of homes by the insect that carries the disease. New building materials, more durable and resistant to degradation and made from local materials were tested extensively. New building techniques were developed to provide for better-built and easier-to-clean homes, and community awareness programs were developed and implemented.

The solutions developed are sustainable, community controlled and environmentally-friendly. Empowered by new knowledge, communities were able to take control of their own health in terms of this disease.

The IDRC has since supported a similar project in Brazil.

The IDRC is also currently supporting projects on peri-urban health improvement in squatter settlements, including one in Brazil which is linked with others in Chile and Argentina. These projects are intended to address health intervention issues related to habitat, the environment and the improvement of community health, through rational, sustainable approaches.

**94.** Houses may also protect humans from other insect-borne diseases, such as malaria. Nearly one half of the world's population live at risk of the disease, and 250-300 million new cases occur each year. In the home, a solution is to use bed nets treated with insecticide to repel or kill mosquitos. This cannot be effective on a global scale, however, unless it can be made more affordable.

Researchers at the National Institute of Medical Research in Muheza, Tanzania, with the support of the IDRC, are investigating affordable alternatives to the current bed netting approach. The project is exploring the possibility of using old sacking material to produce bed curtains, and it appears that this will be effective. The attractiveness of the solution is that it empowers local communities to solve their problem by using local resources that would otherwise be discarded as waste.

## CONCLUSIONS

### **Current Context for Shelter and Settlement Policies**

**95.** The overall socio-economic context for shelter and human settlement policies in Canada is dynamic. It is important that these conditions be monitored on an ongoing basis so that plans and policies can respond to changing needs through adjustments and fine-tuning.

The Canadian population continues to grow at a moderate rate. Most of this growth has been focused on the country's largest cities. The population in the country continues to get older and a growing proportion of Canadian households are headed by single parents, or couples living in common law arrangements.

**96.** The Canadian economy is presently coming out of an economic recession. Interest rates have fallen considerably, and this has had a major impact on home ownership affordability. Rental vacancy rates have eased in most major centres, but rental rates remain persistently high in several larger cities.

### **The Role of Partnerships in Shelter Delivery**

**97.** Partnerships between levels of government and non-governmental organizations are critical to the success of Canadian shelter and human settlement policies, at the national level and in relations with other countries. Partnerships should not simply be viewed as cost-sharing vehicles or administrative instruments. They afford the opportunity to share information, coordinate actions, and most important of all, communicate. Partnerships can also be viewed as a means through which governments can empower local and grassroots organizations to respond to issues that they are the most capable of addressing.

Canada continues to nurture existing partnerships, and develop new partnerships in shelter delivery and human settlement management.

### **Addressing Shelter Needs**

**98.** The foregoing material suggests that Canada has made progress towards addressing the objective and principles of the Global Strategy for Shelter to the Year 2000 in the last two years. This applies to addressing shelter and human settlement issues in the domestic context, as well as on the international front. Recent initiatives in the areas of housing for people with disabilities, victims of family violence, and housing for women are particularly notable. There have also been significant achievements in terms of improving access to homeownership for Canadians.

While the rate at which shelter problems are being addressed has been somewhat slower than was previously the case, the economic climate in Canada is beginning to improve. Low interest rates and low inflation, accompanied by the benefits of economic restructuring should have a major effect in moderating housing affordability problems in the coming years.

**99.** One potential lesson from the Canadian experience is that encouraging the provision of affordable housing for rental and ownership tenure does not necessarily involve extensive government subsidies to individuals or business.

Support for affordable housing can also be achieved through relatively low-cost initiatives such as research, regulatory reform and support for innovative financial instruments.

### **Shelter and Settlements in the Context of Sustainable Development**

**100.** The concept of sustainable development is gaining broader acceptance in Canada, and is increasingly being incorporated in shelter and human settlement initiatives. Land use plans are beginning to adopt sustainable development policies on a broader basis, and municipalities are adopting sustainable strategies in human settlement management.

**101.** Greater attention is being paid to the reduction of waste and the conservation of resources in the construction and ongoing operation of housing in Canada, and assistance is being provided to other nations to develop similar approaches. As well, better use is being made of existing buildings, lands and infrastructure to the extent possible, in order to minimize the amount of new resources required for shelter and human settlements.

**102.** Sustainable development also entails the creation of healthy and environmentally sound living environments, in individual homes and at the community level. Canada has also made progress in this area, domestically and through aid to other countries.

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