

Committee of the Whole - Parliamentary Analysis

Housing has been the topic of recent parliamentary activities. On May 2, 2023 the House of commons debated a conservative motion on housing. Additionally, HUMA concluded a four-hour study on the National Housing Strategy and held its first meeting for its study on the financialization of housing on May 9, 2023. MPs have also been asking dozens of housing-related questions during Question Period.

Please find below potential lines of questioning from the party critics as well as supporting quotes from prior interventions in the House, committees, from parliamentary or correspondence received.

Conservative Housing Critic – Scott Aitchison

Funding in Parry Sound – Muskoka

Program	CMHC Funding	Total Units & Beds
National Housing Co-Investment Fund	23,381,469	99
On-Reserve Shelter Enhancement Program (Construction)	3,693,937	17
Rapid Housing Initiative 2	2,640,000	7
SIF and Legacy Programs	6,772,499	321
Subsidies	2,700,357	101
Total	39,188,262	545

Potential Line of Questioning

- Difficulty in accessing CMHC's programs
 - (Opposition day debate, May 2, 2023): *For years, housing providers from social housing, co-op housing, community groups and market-based developers have found it nearly impossible to access CMHC programs.*
- Lack of supply due to the failures of the NHS
 - (HUMA Meeting, February 14, 2023): *The National Housing Strategy was brought to great fanfare. Yet the situation today is worse than it's ever been. How can you say we are not in a housing crisis in this country?*
- High cost of housing
 - (Question Period, April 28, 2023): *after eight years under the Prime Minister, Canadians cannot afford a home of their own. It costs \$2,500 a month for a couple to rent a room in a townhouse. That is not for the townhouse; that is just for a room.*

Mortgage payments have doubled. Construction of new housing is actually in decline. The Liberals' \$90-billion transformational housing scheme is making the situation worse. Of course, the Prime Minister would rather be hobnobbing with his rich friends in other places while Canadians are struggling and cannot afford a house.

When is the government going to get back to work for Canadians?

- Efficiency of the Housing Accelerator Fund
 - MP Aitchison tabled parliamentary question Q-1441 - With regard to the Housing Accelerator Fund: (a) will having municipal regulations that encourage housing development be a pre-requisite for communities to receive money through the fund, and, if not, why not; (b) will communities who receive funding be required to avoid taking any action that makes the building of housing more difficult, such as restrictive zoning changes or by-laws; (c) what are the metrics that will be used by the government to monitor the effectiveness of this funding in each community; and (d) how does the Canada Mortgage and Housing Corporation currently track municipal housing policies, and does this tracking include whether or not a community's policies are consistent with the goals of the fund?

- CMHC Bonuses
 - (HUMA meeting, December 5, 2022): *Can you speak to the bonus and the fact that you have not performed properly?*
 - (PACP meeting, November 29, 2022): *How much of that \$48 million went to employees working on Co-Investment Fund?*

NDP Housing Critic – Jenny Kwan**Funding in Vancouver East**

Program	CMHC Funding	Total Units & Beds
Federal Community Housing Initiative - (FCHI-1 & 2)	5,514,202	1,484
National Housing Co-Investment Fund	193,039,179	1,084
National Housing Co-Investment Fund - Contribution Only	7,275,000	97
Rapid Housing Initiative	42,510,602	131
Rapid Housing Initiative 2	31,772,965	88
Rental Construction Financing	175,850,000	399
SIF and Legacy Programs	12,901,542	845
Subsidies	8,113,645	1,143
Total	476,977,135	5,271

Potential Line of Questioning

- Lack of speed with the constructions of units under the National Housing Co-Investment Fund
 - (HUMA Meeting, February 14, 2023): *Under the Co-Investment Fund, about 100 000 units have gone out across the country. But there are 115 000 that have received commitment, but the money has not yet rolled out. Why?*
- Different affordability criteria for NHS programs
 - Follow-up Questions from the HUMA meeting of February 17): *What is the affordability definition used? Who prescribed the affordability criteria for each of the program streams? Is that prescribed from the Minister of Housing or determined by CMHC?*
- Rent levels for units built under the National Housing Co-Investment Fund
 - Q-1023 (a) *what is the number of units that (i) do not charge rent, (ii) charge rent up to 80 percent of the average market rent affordability threshold, (iii) charge rent above the 80 percent average market rent affordability threshold; (b) what is the average rent of the units, excluding units that do not charge rent; (c) what is the number of units whose rent is above 30 percent of the maximum annual before-tax income for low-income households that rent of that province; and (d) how many households living in NHCF units are spending over 30 percent of their household income on rent?*
- National Housing Co-Investment Fund \$25 000 cap
 - (HUMA Meeting, February 17, 2023): *Does CMHC anticipate that projects will not become viable with the \$25 000 cap?*
 - MP Kwan also sent follow-up questions after the February 17 HUMA meeting

Regarding the National Housing Co-Investment Fund, who made the decision to implement the \$25,000 per unit funding limit for non-repayable grants, and when did the change start?

- Who has the accountability for the Homelessness target
 - (HUMA meeting, December 5, 2022):
NDP MP Jenny Kwan: *Are you still accountable for the homelessness target? Will you meet the homelessness target?*
- Reduce role for the private sector and larger role for non-profits in housing
 - In a correspondence from April 6, 2023, MP Kwan called for *the urgent construction of 500,000 social housing and co-op housing units; and push for the creation of a federal non-profit acquisition fund to allow not-for-profit, co-op, and land trust organizations to purchase at-risk rental buildings when they come on the market.*
- Lack of eligibility for the CHB in Saskatchewan
 - (Correspondence from April 12, 2023): *Therefore, it astounds me the government would allow many of the lowest income Saskatchewan residents to be excluded, simply because their Saskatchewan Income Support (S.I.S) and Saskatchewan Assured Income for Disability assistance (S.A.I.D.) benefits name a portion of the monthly income as “shelter allowance”. The exclusion of these recipients ignores the reality that existing programs do not meet the financial needs of their recipients*
- Lack of eligibility for the CHB one time top up
 - (Correspondence from February 8, 2023): *We ask that non-cash benefits such as the BC Bus Pass for Seniors should be exempted from the adjusted net income calculation.*

Bloc Critic – Dennis Trudel**Funding in Longueuil - Saint-Hubert**

Program	CMHC Funding	Total Units & Beds
Federal Community Housing Initiative - (FCHI-1 & 2)	125,560	107
National Housing Co-Investment Fund	2,789,410	157
SIF and Legacy Programs	7,206,783	147
Subsidies	475,536	122
Total	10,597,289	533

Potential Line of Questioning

- Lack of Social Housing (especially in Quebec)
 - (PACP Meeting, November 29, 2022): *What are the plans in Quebec to build 600 000 that are missing?*
- Support for non-profits to protect affordability
 - (HUMA Meeting, February 14, 2023): *In British-Columbia, they provide \$500 million to non-profits to purchase housing and take them out of the market to protect affordability. Could you do that at the Federal level?*
- Progress of the NHS (especially in Quebec)
 - MP Trudel tabled 2 parliamentary questions (Q-1 and Q-565) asking for the amount of funding provided under the NHS
 - HUMA meeting, (February 14, 2023): *How many units have been built in Quebec in the last 5 years?*

Potential topics from other members of Parliament

- Lack of knowledge of who NHS programs benefit
 - **Conservative MP Rosemarie Falk** (Opposition Day debate, May 2, 2023): *The Auditor General found that CMHC could not determine whether or not its programs were improving housing outcomes for vulnerable Canadians and preventing chronic homelessness.*
- CMHC Board Members involvement with the National Housing Strategy Funding Decisions
 - **Conservative MP Tracy Gray** (HUMA Meeting, February 17, 2023): *One of you Board member is the CEO of an organization that received funding from CMHC for a project in Vancouver. Did this Board member recuse himself from any decision about this funding?*

- High cost of housing
 - Various MPs (This question has been raised several times during Question Period)

Examples:

Conservative MP Pat Kelly: *after eight years under the Prime Minister, Canadians cannot afford a place to live. What do the Liberals have to show for the \$90 billion they have committed to housing? Mortgages have doubled. Rents have doubled. It is \$2,500 a month for a couple to rent one room in a townhouse. That is not the townhouse, just the room. A government on autopilot cannot fix a housing crisis.*

Conservative MP Pierre Poilievre: *the average Canadian household would have to spend 63% of its pre-tax income to make monthly payments on the average home, something that is mathematically impossible. Some are now having to pay \$2,400 to rent a room in a townhouse, not the whole townhouse, but a room, and the privilege of having five or six other roommates with them, after house prices and housing costs have doubled under the Prime Minister.*

How did he spend so much to achieve such bad results?

Conservative MP Dan Albas: *The Canada Mortgage and Housing Corporation reported an 11% drop in housing starts. This means we can expect higher rents as supply tightens and more hard-working millennials will be stuck in their parents' basements. If blaming others got housing built, this minister would have delivered results for Canadians.*

When will the Liberal government stop blaming and start building, or are they just waiting for the Conservative leader to get it done for them?

- Will you make changes to the NHS to focus on vulnerable groups
 - **NDP MP Bonita Zarillo** (HUMA meeting, December 5, 2022): *Do you plan to make immediate policy and design changes to move from market focussed toward more vulnerable?*

- Impact of the lack of clarity for the definition of affordability
 - **Bloc MP Louise Chabot** (HUMA meeting, February 17, 2023): *Does it have an impact on the NHS results to have more than one definition for affordability? Halfway through the NHS, do you think you should change the definitions of affordability that you are using and adopt only one?*

- Lack of focus on non-profits and too much focus on private sector
 - **Green Party Mike Morrice** (HUMA meeting, February 17, 2023): *I have several non-profits in my riding telling me that CMHC is the biggest obstacle to building affordable housing. Why are REITs receiving funds ahead non-profits?*
 - **Green Party Mike Morrice** (Question Period, September 29, 2022): *In my community and across the country, we are in a housing crisis, yet our housing market encourages corporate investors to treat homes like stocks, making huge profits on the backs of regular people. The federal government could remove tax exemptions for corporate investors tomorrow instead of bragging about studying the issue.
When will the Minister of Housing ensure homes are for people, not commodities for investors to trade?*