

Affordable Housing and Homelessness: An Emergency Action Plan

By David Thornley

September 9, 2021

We Have Lost Our Way

There was a time in Canada when governments were strongly committed to creating affordable housing and to ending homelessness. In the four decades from 1950 to 1990, more than half a million units of public and non-profit housing were completed under the National Housing Act. Ensuring affordable home ownership was a top priority as well from the 1950s and into the 1980s.

Since the 1990s, this has not been the case. Despite the lofty goals of the current federal government's National Housing Strategy, investment levels and commitments fall well below those of the 1970s, let alone addressing the massive crisis in affordable rental housing caused by a generation of indifference and neglect.

As we plan for a post-pandemic world, it is essential that we renew our commitment to end homelessness and to provide safe, secure and affordable housing for all. Other posts reprinted on this site have outlined in detail the extent of Canada's failures. This recent post from [Rabble.ca](https://rabble.ca) documents the abandonment of the federal government from any leadership role in housing, with empty slogans replaced sustained policy commitments.

This one from [the Tyee](https://theTYEE.com), compares where each of Canada's three major political parties stand on housing, and though it notes that the NDP has the strongest stance in responding to the lack of affordable rental housing, it concludes that all of them fall well short of what is needed. This campaign catch-up piece from [First Policy Response](https://firstpolicyresponse.ca) provides both an overview and a deeper dive into expert responses to the platforms.

Finally, this thorough research report from the Canada-British Columbia Expert Panel available on the [Homeless Hub](https://homelesshub.ca) outlines several strategies needed to increase the supply of community and affordable housing including acquisition funds to purchase affordable rental buildings at risk of becoming purchased by Real Estate Investment Trusts (REITs) and being turned into more expensive units, as well as all levels of government expanding community land banking efforts.

A Worsening Situation

Current policies in many areas are trending in the wrong direction, particularly as this relates to land banking, use of public lands, and the reform of land-use planning tools. Funding commitments to create public and community owned housing is less than a third of necessary spending levels. Instead of increasing public land holdings and funding the creation of community land trusts, public authorities and governments have often sold off public lands to developers with little assurance of creating affordable housing for those in housing need.

People living on the street or at risk of becoming homeless are at particularly vulnerable during the pandemic. They have limited access to the safeguards most of us have within a safe and secure home.

Those relying on shelters are placed in close contact with large numbers of strangers who, like themselves, are precariously housed. Low income tenants, including many who have recently lost jobs, face the prospect of evictions once the pandemic ends, and they struggle to manage debts, food insecurity and housing needs. Young adults are increasingly shut out of the home ownership market, as soaring land costs and rampant speculation drive house prices beyond the means of middle income families.

The challenges of creating affordable housing supply demands a critical re-thinking of district level planning and design processes. Zoning and conferring development rights at the ownership parcel level is an anachronism. Where intensification is concerned, it creates a lottery game where everyone wants to be a winner, and the public good receives little of the benefit. Reforms to address this are urgently needed. We need to create mechanisms to ensure that the benefits of intensification are more equitably shared between the public (who create the wealth through the conferring of intensified uses), and the property owners (who without effort, recoup the windfall). The reclaiming of the commons must be a primary goal.

In the last twenty years, the federal government has encouraged the spread of REITs which have been used to buy up existing affordable rental housing and transform these buildings into more expensive and higher profit generating rental housing. This is a road to disaster. It is time to chart a new course. One focused not on shareholder equity and higher profits, but on housing as a basic human need and as a right.

Efforts to strengthen the social commons include the recognition that as part of the human community every household has the right to safe and secure housing. Can the seriousness of this pandemic, and a Commons framework that recognizes the inter-dependent nature of our collective health, force us out of our complacency?

We Have a Housing Emergency: We Need an Action Plan

Today's affordable housing crisis is more than thirty years in the making. It will take us fifteen years, and a sustained multi-faceted approach, to seriously address the cumulative impact of years of indifference and neglect. We need to get serious, and we need to start now. But what would such a plan look like? Here's a good start.

- Create a national agreement, in cooperation with the provinces, on a plan and specific yearly targets, to **fully eliminate homelessness** within 10 years, that would include:
 - A commitment to fund the creation of 300,000 units of transitional and supportive non-profit housing across Canada over the next 10 years
 - **A zero tolerance policy on homelessness**, including the ability to offer safe, self-contained housing to anyone that becomes homeless within 24 hours, and
 - Providing safe, stable and permanent housing including access to supportive services for everyone who needs them within two weeks
- Create the supply of a range of affordable housing options designed to ensure that everyone has a "place to call home". Design the system with the insights and active participation of people with lived experience, such that:

- A commitment to fund the **creation of 1.5 million units of non-profit housing** across Canada over the next 15 years
- At a minimum, housing affordability policy should be developed for households at each income decile, and
- In the first ten years, give **priority to housing the three deciles making up the bottom 30 per cent of households**, the ones most at risk and with the fewest options



Rendering of a non-profit housing development in East Toronto

- Shift the focus of current affordable housing efforts from tinkering to transformation. What does that look like? A shift away from current efforts that define affordability largely in terms of more affordable ownership housing, to meeting the housing needs of the entire population, particularly those in moderate to deep housing need through:
 - A major funding commitment to create refurbished affordable housing units over the next ten years likely more than double the level contained in the National Housing Strategy
 - A significant expropriation and **transfer of land zoned as parking to community housing trusts as part of any intensification and redevelopment** of parking lots, to ensure the benefits are shared more equitably with the public
 - A much strengthened version of the National Housing Co-Investment Fund, replacing the stop gap measure of units being affordable for 20 years, and that fails to provide long-term affordable units, with agreements that would **require units to remain affordable for a minimum of 99 years**.
- Use the levers of government land ownership to facilitate a consolidation and enhancement of public lands banking around public investments and intensification sites designed to ensure that increases in land value are translated into public and commons assets including:

- A ten year moratorium on the sale of public lands to private interests,
- A land consolidation strategy designed to ensure that affordable housing meets the needs of every income group, with priority to those in deepest housing need
- Work closely with provincial governments to completely redesign our current approaches to land use planning from a parcel of land approach to a district level approach where intensification benefits are shared fairly across all land owners, including the public.
 - a framework that enables a transfer of ownership to public and community uses as a first step in sharing the social benefits of planned intensification efforts,
 - a detailed plan that determines the design and location of private, shared and public uses within the district site,
 - the establishment of post development ownership shares of the intensification of future buildings and land uses to be permitted, shared equally across the entire site, and
 - ensuring that at least 60% of any housing to be created will be affordable to households in each of the lowest three income quintiles, including between 15% and 30% social housing.

Though the private market has a role to play in building and creating housing, housing is first and foremost a basic human right.

It is clear that our current zoning and planning practices confer unearned benefits to particular property owners who stand to benefit disproportionately from intensification opportunities created by public policy. We need new planning approaches that recapture for the public good a fair share of the intensification benefits in ways that ensure affordable housing for all.

True affordability, in the spirit of the commons, demands that we create housing that is affordable at every income range and life situation. At a minimum, housing affordability policy should be developed for households at each income decile, with immediate priority to the three deciles making up the bottom 30 per cent of households, the ones most at risk and with the fewest options.