



HOUSE OF COMMONS
CHAMBRE DES COMMUNES
CANADA

43rd PARLIAMENT, 1st SESSION

Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

EVIDENCE

NUMBER 017

Monday, June 8, 2020

Chair: Mr. Sean Casey



Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

Monday, June 8, 2020

• (1405)

[English]

The Chair (Mr. Sean Casey (Charlottetown, Lib.)): I call this meeting to order.

Welcome to meeting number 17 of the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. Pursuant to the orders of reference of April 11 and May 26, 2020, the committee is resuming its study of the government's response to the COVID-19 pandemic.

Today's meeting is taking place by video conference, and the proceedings will be made available via the House of Commons website. The website will always show the person speaking, rather than the entire committee.

Before speaking, please wait until I recognize you by name. When you are ready to speak, please click on the microphone icon to activate your mike. Before we get started, I would like to remind everyone to please use the language channel of the language you speak.

I would like to thank the witnesses for joining us today. With us today we have, from L'Association des groupes de ressources techniques du Québec, Éric Cimon, director general; and from the Canadian Alliance to End Homelessness, Tim Richter, president and CEO.

[Translation]

Welcome to the committee, Mr. Cimon. You have the floor for 10 minutes.

Mr. Éric Cimon (Director General, Association des groupes de ressources techniques du Québec): Thank you, Mr. Chair.

Thank you for having us as part of the committee business so that we can highlight the importance of housing during the current crisis. I'll start by introducing our organization. The Association des groupes de ressources techniques du Québec is made up of 25 technical resource groups, or GRTs, that serve the entire province of Quebec. These GRTs are social economy enterprises that, for over 40 years, have helped create more than 85,000 housing units in the form of co-operatives or housing non-profit organizations. These units account for over half of Quebec's social housing stock.

The GRTs also support many community real estate projects, including community centres and early childhood centres. GRTs have played a key role in the development of housing projects for over 40 years. We're involved in all stages of a housing project, includ-

ing the identification of needs, project support, the implementation strategy, financing, site supervision, group training, and real estate and financial management. The GRTs act as catalysts to carry out housing projects that meet the various needs of the most vulnerable people throughout Quebec.

If the COVID-19 pandemic has taught us one thing, it's the importance of staying home to prevent the spread of the virus. People across the country have stayed home. However, we must remember that too many people don't have a home, and that too many families have homes that are unsafe, too expensive or simply not suited to their condition or reality. We've seen the significant movement to help food banks, because more and more people can no longer afford to eat. However, we've forgotten that the reason is probably that these people need to spend far too much of their income on housing.

Giving families proper and affordable housing means ensuring that they're better fed, better clothed, healthier, less vulnerable and therefore protected from a future pandemic. What we saw during the pandemic and what studies will show is that community housing can help us respond quickly to a crisis such as the current one.

Community housing projects are owned collectively and run democratically. This makes them small communities where people know each other very well and help each other. This empowers all residents to take responsibility for their well-being and increases their desire and ability to take action. This is good for protection against a virus, but it's also good for all the little things that come up in daily life.

The latest census counted 1.7 million households in Canada, including 306,000 in Quebec, in core housing need. That's shameful. It's easy to predict that the current crisis will significantly increase these needs. However, a massive investment in community housing is an excellent way to prepare for the next pandemic. You must be wondering why this investment hasn't already been made. The fascinating thing about this situation is that for you, the elected members in the House of Commons, it wouldn't be acceptable for your constituents to not have access to an education system or a school. It wouldn't be acceptable for the people in your constituency to not have access to health care. So why is it acceptable that almost 13% of the country's population has trouble meeting such a basic and essential need as housing?

I have good news for you. As part of the economic and crisis recovery process, investments in community housing also benefit the economy. Every dollar invested in Quebec in the development of community housing generates \$2.3 in economic activity. We're asking you to use community and social housing as a way out of the crisis. We aren't the only ones. About 20 organizations outside the community housing sector are also asking for this, including chambers of commerce, real estate developers, foundations, the Chantier de l'économie sociale and municipal organizations, to name but a few. They all believe in community housing not only for its economic recovery aspect, but also for its benefits.

The discussions on the pandemic are giving us the opportunity to review our habits. We must do so by carrying out more compassionate, greener and more sustainable projects. We're also making it clear that support for the basic needs of vulnerable people mustn't be subject to markets and profits.

- (1410)

The health and safety of the most vulnerable people shouldn't be an industry, but a government obligation.

The models used by co-operatives and housing NPOs are striking examples of how we can do things differently, while still focusing on the well-being of residents. From this perspective, the government must increase its partnerships with the social economy. It's a way of doing more and doing better, for the greater good. There are many examples. I encourage you to discover these examples across the country.

Quebec has its own housing ecosystem. It involves 40 years of partnerships and complementary relationships between co-operatives, housing NPOs, municipal housing offices, cities, municipalities, the health care system, community groups and crown corporations. It also reflects the success of the AccèsLogis Québec program, which was jointly built by the Société d'habitation du Québec and housing organizations. Lastly, the success of collective ownership ensures the long-term affordability of housing. Your role is to support and consolidate it.

How can you do so? We want to emphasize the importance of the federal government's resumption of funding for housing. After a 20-year absence, the establishment of the national housing strategy was well received.

First, the whole principle of the government's contribution in terms of taking leadership and investing to address a major issue was well received. In addition, we appreciated it because we could then develop a strategy with long-term perspectives and planning processes. Developing housing and engaging communities, especially the most vulnerable communities, takes time.

In recent weeks, pressure has been mounting for the signature of a housing agreement between the federal government and Quebec, the last province waiting for money from the housing strategy. A number of people seem to be hoping that the solution lies in that money. I want to tell you that we don't understand why this money wasn't distributed a long time ago. When a house is burning, we don't wonder where the water comes from or who owns the house. We just quickly put out the fire.

Second, although this money is needed and expected, the amount is far from sufficient. The needs are so significant that we need a major initiative, a massive investment, and leadership from all of you, from the political world. The communities will welcome the investments in their basic needs. Across the country, housing is becoming increasingly important and turning into a critical issue. Cities and municipalities have systematically included it in their priorities in recent years.

We hope that you'll take into account our message so that, the next time we speak at a committee meeting, we can report on our successes rather than on missed opportunities.

Thank you for your attention.

The Chair: Thank you, Mr. Cimon.

[English]

We have Mr. Richter from the Canadian Alliance to End Homelessness.

Mr. Richter, you have the floor for 10 minutes, please.

Mr. Tim Richter (President and Chief Executive Officer, Canadian Alliance to End Homelessness): Good afternoon, and thank you for the opportunity to speak with you today about the federal government's response to COVID-19, specifically as it relates to homelessness.

I'm going to talk briefly about the federal emergency response to COVID-19, but like my colleague, I'll focus more on the opportunity ahead of us to build a recovery for all.

Before COVID-19, we already had a disaster unfolding on our streets that's at the same scale as the biggest natural disasters in Canadian history. Each year, over 235,000 different Canadians experience homelessness. We know that homelessness condemns people to an early death, erasing as much as 25 years off a person's life and killing untold numbers every year. Toronto's homelessness memorial alone lists over 1,000 names.

This disaster was man-made. The mass homelessness we see in Canada today is the consequence of federal policy, specifically the elimination of federal affordable housing programs in the 1990s and cuts to social transfers to the provinces. These cuts have been compounded by unchecked and pernicious market forces that have systematically stripped Canada's rental housing market of hundreds of thousands of units of affordable housing. The irony in the cuts of the 1990s is that they effectively achieved no savings. They simply shifted costs into other parts of federal and provincial balance sheets, like health care, justice and social services. Homelessness costs over \$7 billion per year.

People experiencing homelessness are at significantly elevated risk from COVID-19 as a result of serious pre-existing health conditions, crowded living conditions, poor access to health care and more. Since early March, there's been a mad scramble in homeless services to put in place measures to protect homeless people from COVID-19.

Toronto today is the epicentre of the COVID-19 pandemic in the homeless system. There have been about 500 positive cases in 14 outbreaks. To put this in perspective, the entire province of Manitoba had 297 cases.

Toronto, so far, is the worst of it. That we haven't yet seen large-scale outbreaks and loss of life outside of Toronto is the result of several important factors including incredibly rapid and heroic efforts by front-line workers; expert health care leadership from the Canadian Network for the Health and Housing of People Experiencing Homelessness; the protection afforded by public health measures that kept most Canadians at home, thus reducing the risk of transmission to people experiencing homelessness; and frankly, homeless people fleeing shelters for the comparative safety of sleeping outside.

A critically important factor in the homeless sector's ability to protect people was the responsiveness of the Government of Canada, and specifically, Employment and Social Development Canada and the reaching home program. Minister Hussen, Parliamentary Secretary Vaughan and their officials should be specifically recognized and applauded. They were able to get urgently needed, flexible funding out to communities rapidly, which has been essential in helping communities prepare and secure everything from personal protective equipment and staffing to hotel rooms for isolation, quarantine and social distancing.

However, none of the emergency measures we've put in place is a replacement for a home, and we are by no means out of the woods yet. There are very real risks presented by reopening the economy, challenges remaining in sustaining protections over a longer term and very real dangers posed by a second wave of the virus.

Governments across Canada are starting to reopen the economy and people are talking about getting back to normal. There can be no getting back to normal. Normal was more than 235,000 Canadians per year homeless and at life-threatening risk for no other reason than they were poor and without a home. The time is now for us to not only act urgently to move people into housing as fast as humanly possible, but to build a recovery plan that creates a permanent and sustainable end to homelessness.

To that end, the Canadian Alliance to End Homelessness has put forward a recovery plan for ending homelessness. This plan includes six points.

One is a federal commitment, with timelines and targets, to the prevention and elimination of homelessness, with expanded federal investment in community-based homelessness responses building on the reaching home program, including a national definition of "homelessness" and specific measures to address homelessness for indigenous people, veterans, women and people living in rural and remote communities. As we've seen in the pandemic, federal leadership is essential and highly effective.

Two is a national guaranteed minimum income to ensure those in greatest need have minimum financial resources to help them meet their basic needs and prevent homelessness when times are tough.

Three is the construction of 300,000 new, permanently affordable and supportive housing units over 10 years, and enhanced rental

support for low-income Canadians to address Canada's housing and homelessness crisis. In creating new housing, priority should be given to people experiencing homelessness or those at greatest risk. We should look closely at an expansion of the Canada housing benefits to better support prevention of homelessness.

● (1415)

Four is the meaningful implementation of the right to housing to surface and resolve inequities and systemic or structural barriers that contribute to homelessness and housing needs. As the private sector well knows, when you listen to your customers and respond to their needs, you get much more efficiency and better outcomes. This is at the heart of the right to housing.

Five is the implementation of measures to curtail the impact of financialization of rental housing markets by limiting the ability of large capital funds, including real estate income trusts, to purchase distressed rental housing assets. According to noted housing policy researcher Steve Pomeroy, between 2011 and 2016, the number of private rental units affordable to households earning less than \$30,000 per year—so those are rents below \$750 a month—declined by 322,600 units. In the same period, federal and provincial affordable housing investments, mainly in B.C. and Quebec, added fewer than 20,000 new affordable units. For every one new affordable unit created, at considerable public cost, 15 existing private affordable units were lost.

If this trend continued to 2020, that means over 480,000 affordable rental units would have been lost. Following the pandemic, there is a very real worry that this trend could accelerate, making Canada's housing crisis even worse. If we're in a hole, we have to stop digging.

Next is the final and very important point. Six is an adequately resourced, distinctions-based, urban and rural indigenous housing and homelessness strategy that is developed and implemented by urban, rural and northern indigenous peoples and housing and service providers. Indigenous peoples are approximately 5% of Canada's population but can account for up to 30% of the homeless population. According to federal shelter data, indigenous men are 11 times more likely to end up in homeless shelters than are non-indigenous men, and indigenous women are 15 times more likely to end up in a shelter than are non-indigenous women.

In every crisis there is opportunity. We have an opportunity to build back better. We cannot go back to normal, a normal world where 235,000 different Canadians are homeless, where 1.7 million households live in substandard or unaffordable housing, where people are at life-threatening risk for no other reason than that they're poor and they don't have a home.

Homelessness is the direct result of past policy choices. It's time for us to make better choices.

We also know what to do, and we know how to do it. We can follow the lead of communities like Edmonton, Calgary, Medicine Hat, Guelph, Chatham-Kent, Dufferin and Durham and more, which have all achieved large-scale reductions in homelessness. In fact, Montreal is a really good example. Montreal has half the rate of homelessness of Calgary because Montreal kept building affordable housing and supporting people's incomes.

Investment in ending homelessness saves money. According to a 2019 report from the City of Edmonton, since 2009, 8,400 people have been housed, and overall homelessness in Edmonton has been reduced by 43%. In addition, these efforts saved an estimated \$920 million in health and justice system costs. Canadian studies have shown that for every \$1 spent on housing-first programs, there's more than \$2 in savings in health and justice systems.

Investing in housing creates jobs. Our proposal to build 300,000 new units of housing over 10 years would create at least 300,000 jobs and stimulate another three million jobs elsewhere in the economy. We have an opportunity now to build back better, accelerate progress on any homelessness, address Canada's housing crisis, create jobs, achieve long-term cost savings, have better social policy and stimulate the economy. We have the opportunity to build a recovery for all.

Thank you.

• (1420)

The Chair: Thank you very much, Mr. Richter.

Now we're going to proceed to questions, beginning with the Conservatives and Karen Vecchio for six minutes.

Go ahead, please, Mrs. Vecchio.

Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC): Thank you very much, Mr. Chair.

It's wonderful to see you, Tim, once again, although it's not in person. Thank you for joining us also, Mr. Cimon. It's wonderful to speak to you as well.

I'm going to start with Tim and just a simple question. Has the portable housing benefit rolled out? It was supposed to roll out effectively April 1, 2020. Is that correct? Are we seeing any signs of life happening right now, or is it all stalled due to COVID-19?

Mr. Tim Richter: My understanding is that it is certainly in place in Ontario and that there are agreements in place with most of the provinces. I couldn't speak to whether or not the dollars are landing in people's bank accounts yet. I'm sure there are others on the call who could answer that question.

Mrs. Karen Vecchio: I'm sure Mr. Vaughan would say I should be asking him that question, but I was wondering whether that was

one of the tools that are being used right now and if that portable benefit is also there to help some of the social programs.

We've seen with COVID-19 a negative impact on a lot of things. I've dealt specifically with women's shelters across Canada. Tim and Éric, what are you seeing when you're comparing your larger communities to your smaller communities? As you indicated, Tim, COVID is very prevalent in cities like Toronto. We have fewer cases in cities like St. Thomas and London. Across the country, the Prairies have been very safeguarded.

What are some of the challenges you have seen that the homeless are facing and other things you're seeing in that rural versus urban split?

• (1425)

Mr. Tim Richter: I think the challenges are fairly consistent. It's a difference in scale. In a lot of smaller communities, they don't have shelters per se, so they're scrambling to find alternative arrangements in motels and in other places, community homes and things like that.

One of the challenges of COVID-19 is that there hasn't been large-scale testing, so it could be there and we may not see it. It could be spreading in the community and we don't see it, so it's urgent that we get universal testing and get it into the communities as quickly as possible. As you pointed out, one of the challenges we have in the way that federal investment is made is that there isn't enough money going to rural communities, in my view anyway. We benefited or, I should say, a lot of the community entities under the reaching home program benefited from that rapid federal investment, but a lot of communities and a lot of smaller towns didn't have access to that money, just by virtue of the structure of reaching home. We would certainly recommend greater investment in rural Canada.

Mrs. Karen Vecchio: Éric, I'm going to pass over to you but I did want to follow up with that.

Tim, when we talked about the reaching home program, you talked about getting some of those federal supplies for PPE, all those necessities. How was that networked? Was that directly? When we know there are rural and urban centres that are already having challenges, were we still able to reach all those rural centres as well that you've been involved in?

Mr. Tim Richter: I don't know. The rural communities really did struggle with things like PPE and funding for things like isolation shelters or some kind of sheltering arrangements. I know the homeless system, by and large, was able to access PPE only through federal funding, because the provincial infrastructure and emergency response infrastructure didn't respond to homelessness. It certainly didn't prioritize it, so it was up to those front-line organizations to get the PPE and the other things they needed, like staffing, to respond appropriately.

Mrs. Karen Vecchio: That's excellent. Thank you.

Over to you, **Éric**. First of all you talked about the fact that Quebec has not signed the housing agreement. Could you share with me some particulars of why not? What's the hold?

Also, what are you seeing with the challenges between rural versus urban. I know that Montreal has been a real epicentre of COVID compared to the rest of Quebec. Could you share some insight on that and the impact on the homeless?

Mr. Éric Cimon: On the first part about the urban and the community, when we look at the mobilization of people, people when they are isolated—and that's what we see in big cities—when you see people who don't have a social network to depend on, don't have neighbours they know or proof that they know, they will have difficulties getting through a crisis like this. We see it's more difficult in urban communities, but when they are organized in big projects in community housing or in community groups, they have an easier way through those crises.

In the *campagne*, out of the big cities, they have this network built up naturally and they work together naturally, so they respond. The way to respond for people who are more vulnerable or isolated goes much faster. We have to re-create those networks within big cities. This is what we do in social housing. When we talk about losing affordable housing throughout the years, when we put all our money in there, we don't have any guarantee for the future. We build affordable housing once and then it goes down and we lose it through time to speculation or different events.

When we build community housing, we ensure the affordable housing will be there as long as the building exists, and the people within the co-operative or the non-profit will be there. They'll make the average of the loan as small as possible and the impact will be as small as possible to pay for their building and their services. They'll get more services, more networks and more community because they'll be in those kinds of houses. It's good to have affordable housing, but this is not a nationwide policy that we have to go through. We have to make sure we build those networks for vulnerable people.

• (1430)

Mrs. Karen Vecchio: Thank you.

The Chair: Next, we have Mr. Turnbull, please, for six minutes.

Mr. Ryan Turnbull (Whitby, Lib.): Thank you, Mr. Chair.

Thank you, Mr. Cimon and Mr. Richter, for being here. I've often admired the work your organizations do.

Mr. Richter, I'm going to start with you. I wanted to dive a bit deeper into the quickness and flexibility of the government's response during this pandemic. We know there was \$15 million allocated for big cities, \$157.5 million to community organizations through the reaching home program, \$50 million specifically for women's shelters, and then another \$350 million for the emergency community support fund, which I know is not necessarily only targeted toward people who are experiencing homelessness but certainly deals with some of the organizations that provide many wraparound supports for vulnerable people.

Can you speak to how responsive you think the government has been at the federal level, first of all? Maybe provide a short comment on that one and then I'm going to ask you a few questions.

Mr. Tim Richter: As I mentioned in my statement, I think the federal government has been, to its credit, very quick and very responsive. I speak to Adam, the minister, their staff and the reaching home officials regularly. They've moved very quickly.

To be honest, that was one of the single most important factors for us for COVID-19 not being much worse than it could've been. When it first started and we watched what was happening in Italy and places like that, we were very worried it was going to be every bit as bad as the long-term care crisis. That it hasn't been is due in large measure to how the sector has responded very quickly, the fact that it had the resources available from the federal government and in place very quickly, and the flexibility, importantly, to use the money where it needed to in order to respond.

Mr. Ryan Turnbull: Thanks for that.

I know many of our shelters are built in such a way that people are in very close proximity to one another. There are bunk beds. I've worked in several shelters and supportive housing facilities that you would think would have a high risk of infection or where transmission would be possible.

My riding is in Whitby. Durham region received, I think, an increase in funding of 313%, if I'm not mistaken, through the reaching home program, and it's really made a difference. Can you maybe speak to how the regions or agencies use those resources to adapt to the realities they're experiencing on the ground?

Mr. Tim Richter: They've used the money in several ways, everything from buying personal protective equipment to hiring the staff necessary. When you create an isolation shelter, you rent rooms at a hotel or buy a hotel with this money, you still need to staff all of those things, so they've been able to do that and do it quickly.

Importantly, places like Durham have done a really good job of staying focused on housing as well and using the money to get people out of the shelters, out of those hotels and into housing. It's impossible to protect yourself really well from COVID-19 when you're in a shelter or you're homeless. The best protection from COVID-19 is a home. You see that in Durham and other communities, where they're using the money as well to move people rapidly into housing.

Mr. Ryan Turnbull: Thanks.

I know the Toronto Star recently said that the homeless population has sidestepped this disaster. Would you say that's true, and would you say it's a result of some of the supports we've put out there?

Mr. Tim Richter: I would say so, but a word of caution there is that due to lack of testing we may not see it all. Given the health some homeless folks have, what COVID looks like and what they may have look very similar, but absent of confirmed testing of everybody in the homeless systems in Canada, yes, I think we can say it could have been much, much worse.

We're not out of the woods yet. There could be a second wave. We have to maintain these protections for a bit longer, and we have to focus on housing.

Mr. Ryan Turnbull: Yes. I agree completely, but certainly in comparison to our long-term care facilities, the homeless population has fared a lot better than seniors have. Given their vulnerability as well, would you agree with that? I think it's pretty obvious, but....

• (1435)

Mr. Tim Richter: I think we appear to have fared better than places like Italy or long-term care. Again, we're not out of the woods yet.

I don't want to brush over the impact this has had on the homeless system. The homeless system and shelter providers are really getting battered. It's a difficult time for them. I want to make sure we are really emphasizing the work that the front-line workers have done, really heroic efforts, to prevent this from getting truly awful.

Mr. Ryan Turnbull: I couldn't agree more, and I don't mean to paint with too broad a brush there, but thank you for your response.

In terms of the six-point plan you put forward, there are large capital funds that we know are predatory in the market. They buy up rental housing and either take it off the market or increase the prices so that it's not affordable anymore. As you pointed out, we're losing lots of affordable housing—15 to one, I think you said, in terms of loss to gain.

Can you tell me what you think we should be doing about that in the future to prevent that predatory behaviour, given the fact that it may increase as a result of this pandemic?

The Chair: Could we have a short response, please, Mr. Richter? We're out of time.

Mr. Tim Richter: There are a range of measures. I think we could set up a fund that allows the non-profit sector and others to buy up the housing. The mayor of Montreal created a right of first refusal for the city to buy properties that might be distressed or up for sale. We could do that nationally.

I think we should explore taxation or other regulatory measures to prevent the rates and large funds from taking over this housing.

The Chair: Thank you, Mr. Richter.

Thank you, Mr. Turnbull.

[*Translation*]

Mr. Trudel, welcome to the committee. You have the floor for six minutes.

Mr. Denis Trudel (Longueuil—Saint-Hubert, BQ): Thank you, Mr. Chair.

I want to thank both witnesses for their presentations.

It's an understatement to say that a housing crisis exists in Canada, as Mr. Richter said. Obviously, it exists in Quebec as well. This crisis existed before the pandemic, and it will no doubt continue. In April, 50,000 households in Quebec were unable to pay their rent, despite the CERB. This is an issue.

The current issue in Quebec is the signature of the housing agreement. We know that \$4.5 billion has been spent on housing across Canada since the signature of the agreement. However, in Quebec, nothing has happened. The agreement is stalled.

Let's start at the beginning, Mr. Cimon. Quebec has a community-based and comprehensive approach to housing, which sets it apart from the rest of Canada.

Could you elaborate on this?

Mr. Éric Cimon: After federal funding was discontinued in the 1990s, Quebec created its own programs to fund community housing. So today, half of the country's cooperatives are in Quebec.

Housing associations, federations and offices have formed an ecosystem that is integrated into the health system and that includes all community partners [*Technical difficulty—Editor*] and Crown corporations.

I know that there is a lot of catching up to do in the country, and a model must be rebuilt. That's quite necessary. However, if the federal government comes back with a plan to invest money in a pre-established ecosystem that must work and that works well, and whose primary issues stem from funding, we can expect tensions to rise.

As I was saying earlier, when the house is burning, we don't think about who owns the water, we just put out the fire. Things must go beyond that. The money is the same for the same citizens, who have different representatives, but the need is the same. I am talking about homeless people, for instance, or single mothers who have to work two or three jobs to take care of their child. Those projects will ensure to get people off the streets and away from poor housing conditions.

So I want to re-emphasize the importance of this agreement. The amount of money is good, and these are things we agreed on. However, as Mr. Richter said, the money is totally insufficient to meet the housing needs of a modern society. Massive investments must be made, and there must be more mobilization to properly house people, get them off the streets and provide them with a decent quality of life. Housing is a primary need.

• (1440)

Mr. Denis Trudel: Thank you, Mr. Cimon.

There seems to be a stalemate in the negotiations stemming from the national housing strategy, while money is being spent across Canada, with the exception of Quebec.

The National Assembly is unanimous. Even the Quebec Minister of Finance, Mr. Girard, said last week there was no doubt about housing being a provincial responsibility, and Quebec wants to control that area. Why is it so important for Quebec to be the only master of its housing strategy on its territory?

Mr. Éric Cimon: All partners in housing know that the ecosystem and intervention methods exist. However, we are worried about creating something of a parallel network or operation. We want to ensure that the money gets into the system to meet the needs.

I can already tell you that we currently have in the system 10,000 homes ready to be built and funded through Quebec government programs. That represents 180 projects, which are lacking funding.

If the federal government is providing the money, we want that money to come into the system as soon as possible, as it is urgent to achieve success and obtain results. As we were saying to you, that takes three years.

If Quebec had an agreement with the federal government, housing would potentially be available soon to meet those needs. However, we don't have an agreement right now. To come back to that agreement, we must choose the fastest method and ensure that the money quickly makes its way into a system that works as it should.

Even though it is not perfect and there are issues, we deserve credit for having a housing system that takes some pressure off vulnerable individuals, both in homelessness and in all housing areas, during the 1990s and up until today.

Mr. Denis Trudel: If that agreement was signed tomorrow morning, we would be talking about \$1.4 billion. That's a lot, Mr. Cimon, but you told us earlier that it would not be enough to meet the current needs in Quebec.

Three hundred thousand Quebec homes are inadequate, and 82,000 individuals are spending more than 80% of their income on housing. Those people have immediate needs, as they are living in true poverty, in terrible dark despair, as we say in Quebec. So we must take care of those people. Moreover, once the pandemic has passed, we will have even bigger needs.

Provided you are able to quantify housing needs over the coming years, specifically for Quebec, how much would they be?

The Chair: Could you keep your answer brief, Mr. Cimon?

Mr. Éric Cimon: The current average cost of housing in a program funded half by the government and half by municipalities and mortgages or tenant rents is about \$115,000. However, I should remind you that the figure we are now providing is in anticipation of next year's budget, while construction costs will have increased and inflation will have adjusted.

The problem is that we are always relying on today's figures, but costs are going up. However, figures are never adjusted accordingly, so we are always behind in terms of true project costs. For our 10,000 homes, we will need an investment of about \$1 billion.

Mr. Denis Trudel: Thank you, Mr. Cimon.

The Chair: Thank you very much, Mr. Cimon and Mr. Trudel.

[*English*]

Next we have Ms. Kwan, please, for six minutes.

Ms. Jenny Kwan (Vancouver East, NDP): Thank you very much, Mr. Chair.

Thank you to the witnesses for their presentations.

Absolutely, it's correct to say that the federal government cancelled the national affordable housing program back in 1993, and as a result of that, our country lost more than half a million units of affordable housing. Quebec and British Columbia were the only provinces that carried on with housing initiatives. Consequently, we have the crisis we have today, even before COVID-19.

In dealing with the situation, while it is good that some monies went out from reaching home to some community groups, I also want to note that many other organizations that do not receive funding from the government did not receive any support and, consequently, were struggling to find personal protective equipment and other measures to support people in need of housing.

Going forward, what are your thoughts with respect to the national housing co-investment fund? As it stands, it is hugely stuck in the bureaucracy. Many of the projects didn't get approved. If we're to build 300,000 units of affordable housing, Mr. Richter, what do we need to do to fix the situation so that we can get the housing actually built on the ground?

● (1445)

Mr. Tim Richter: I think there are three things that I would do.

First, I would effectively double the national housing strategy investment. I would move the investment forward so that a lot of the money is spent over time, with more of it at the back end than at the front end. I think you need to move that forward.

I think one of the challenging things in the design of the co-investment fund is that it doesn't have a specific prioritization for people experiencing the greatest risk of homelessness, so you end up spending a little bit of money a mile wide and an inch deep. In order to achieve rapid success and protect the people in greatest need, those whose lives are at risk from homelessness and those in the most extreme core housing need, you need to prioritize the investment to those in the greatest need—first on homelessness and those in the extreme core housing need—and to target the investment fairly precisely.

It's also a fairly challenging program to get through. The application is 200-plus pages. In our sector, not a lot of organizations have the ability to do the housing and to do the work that goes into that. There's some work and investment that I know has been done on capacity in homelessness and housing systems around the country. Not everybody has Quebec's history and Quebec's experience in developing housing. B.C. and Quebec, I think, are probably about the furthest ahead in their ability to use the money appropriately.

Ms. Jenny Kwan: Thank you. Even then, I think there has been a challenge in terms of moving programs forward and, more to the point, moving projects forward to get that housing in place.

I want to ask this question. As it stands right now with COVID-19, many people are homeless. In British Columbia, they are, and our provincial government has been very proactive in trying to do something around that. They went ahead and purchased an old hotel, or a motel, if you will. The federal government provided zero dollars towards that.

If we are to actually escalate the availability of housing for people who are homeless, for those who have the most urgent need, what role do you think the government should play in terms of helping communities, provinces, municipalities and NGOs purchase these assets? Do they need to contribute money, or should they just remain “business as usual”?

Mr. Tim Richter: I think the federal government has a very important leadership role in housing and in ending homelessness in Canada. That's why we've been asking for that leadership in supporting the national housing strategy.

There are no silver bullets in ending homelessness. There are a lot of different housing forms. You can buy and convert a hotel, or you can use modular housing—which B.C. has done very well—or you can build new permanent supportive housing. There's a range of options that are unique to a community and the opportunities that are there.

I would say that the federal government has a role to play in working with the provinces. Like it is in Quebec, where they have their own approach, I think it's a partnership between the federal government and the provinces. If B.C. needs federal investment to purchase and convert hotels or to develop affordable housing, that's subject to negotiation between British Columbia and the federal government. But the federal government needs to have that leadership role, in my opinion, and to say, “Look, we are going to eliminate homelessness in Canada, we're going to prioritize our resources in achieving that objective, and we're going to make the funding investments necessary.”

That's also about understanding that provinces, when we think about the cost savings of ending homelessness, are actually the net beneficiaries. The provincial health systems, justice systems and social systems will save money, so there has to be a push for provinces to also invest, along with the federal government.

Ms. Jenny Kwan: Absolutely, and some provinces are more ready, willing and able to do so than others. It's a not a fixed formula. Not every province should engage in the same formula, if you will, in terms of that.

British Columbia, for example, is asking the federal government to contribute 50% towards the purchase of hotels and development, whether it be any other kind of development, in terms of addressing the homelessness crisis. In other communities, 50% may not work for them, especially in the smaller communities with more limited resources, for example.

I think flexibility is the name of the game, isn't it, in terms of moving forward?

I would like to ask Mr. Cimon that question, because I think Quebec has led the way in terms of this effort.

• (1450)

[*Translation*]

The Chair: I ask you to please keep your answer short.

[*English*]

Mr. Éric Cimon: I will just tell you that flexibility is definitely the answer, because with the co-investment that we have we're trying to make two programs work together, and they don't. We're trying to get the AccèsLogis in to fund the program, and we're trying to go to co-investment to get the money that we missed, and it doesn't work easily. It doesn't work the same way throughout Canada. We need to have the flexibility to make sure that we can help those communities get those projects up fast and easily.

The Chair: Thank you, Mr. Cimon.

Thank you, Ms. Kwan.

Next we're going to go to Mrs. Kusie, please, for five minutes.

Mrs. Stephanie Kusie (Calgary Midnapore, CPC): Thank you to both witnesses for being here today.

My first question is for Mr. Richter. I'd like to know if he sees an increase in homelessness as the economy reopens, following the COVID-19 pandemic.

Mr. Tim Richter: I think there is a very real risk of that, as COVID-19 seems to be impacting those with lower incomes and more precarious employment more. When we see eviction bans lift and we see the CERB stop at some point and income supports stop, I think we may well see a surge in homelessness.

The Americans are apparently worried about a 40% increase in homelessness as a result of COVID-19. Similar analysis hasn't been done here, but I think it's certainly a very real risk, which is one of the reasons we're arguing for increased investment in the housing benefits. For example, that money can get into people's pockets very quickly and keep people housed. The vast majority of people on waiting lists for housing are waiting in housing that they can't afford.

Mrs. Stephanie Kusie: Would you say that the increase would be amongst those who chronically face homelessness, or would you say these are individuals who have fallen on tough times as a result of COVID-19 and will be able to rebound and rebuild? As we plan our response, we have to consider the situations that Canadians are in.

Mr. Tim Richter: I think it could be both. For the vast majority of people—about 85% of people who experience homelessness in Calgary and across Canada—they're in and out really quickly. It's usually a disruption of income in some form, a loss of a job or something like that, and they can usually resolve it themselves fairly quickly. It could also be that we end up creating a new surge in chronic homelessness a bit further down the road, as people who are struggling with different disabilities or different challenges, and who would struggle to get themselves out of homelessness, fall into the system and maybe get trapped there, longer term.

Mrs. Stephanie Kusie: We are hearing already about the number of mortgage defaults, which are increasing, and of course there was the announcement from the CMHC last week in regard to tighter restrictions for lending. What types of effects do you think these things will have on the housing continuum, most specifically, homelessness?

Mr. Tim Richter: I think you'll probably see increased pressure on the rental market. People who aren't able to own their home anymore may find themselves renting, and that would put pressure on the rental market and may make it more difficult for people to move out of rental into housing. In places like Calgary, we know we need at least 15,000 units of rental housing in order to make some progress. We've seen this movie before in Calgary. We've seen the impacts of housing prices and challenges in the economy for sure.

Mrs. Stephanie Kusie: It's not my favourite film at all.

Would you say this will have a more significant impact where there was previously larger amounts of homelessness, such as the GTA and Vancouver? Do you think it will have a greater impact there, and perhaps in Calgary as well and those larger metro centres?

Mr. Tim Richter: It's tough to say, but I think anywhere you see people with lower incomes losing their employment and high housing costs, you'll see the pressure and potentially the increase in homelessness. It can happen in large cities and in small cities. The dynamic is essentially the same. If there's a loss of employment and not a lot of housing available, you may see people entering the homeless system.

Mrs. Stephanie Kusie: Of course, we've seen the lack of success recently with the first-time homebuyers program. Do you think that making home ownership more accessible to Canadians would do anything to ease the number of homeless and improve the situation?

• (1455)

Mr. Tim Richter: The short answer is not really.

Longer term, organizations like Habitat for Humanity or some forms of attainable home ownership can actually move people out of social housing and out of rental housing. They can be an important part of the housing continuum, but people experiencing homelessness have to pay rent less than \$750 a month in order to be able to get by.

Mrs. Stephanie Kusie: Thank you.

Recently, within the pandemic, we've seen, of course, as was mentioned previously, a number of hotels used to house the homeless.

Is this something that we see as a longer-term response, or do you see this alleviating once the pandemic is over?

The Chair: Please provide just a quick response.

Mr. Tim Richter: It certainly can be, if those hotels can be renovated to be effectively single-room occupancy.

Mrs. Stephanie Kusie: Thank you.

The Chair: Thank you, Ms. Kusie and Mr. Richter.

Finally, we'll go to Mr. Long.

Mr. Wayne Long (Saint John—Rothesay, Lib.): Thank you, Chair, but I think it's Mr. Vaughan.

The Chair: Mr. Vaughan, please.

Mr. Adam Vaughan (Spadina—Fort York, Lib.): Thank you very much.

I have a couple of questions for Mr. Richter.

There has been discussion about not imposing standards on provinces when federal and provincial agreements are signed. You're from Alberta. The Alberta government has refused to spend federal dollars because they have to match them, and as a result, no dollars are being spent.

Is there a risk to not demanding federal standards to add new money to housing systems to create new housing? If we don't put that in place, is there a risk that we simply displace provincial housing and we sustain the status quo?

Mr. Tim Richter: Yes, I think there's a risk that federal dollars would end up displacing provincial dollars, and then that benefit is negligible.

Mr. Adam Vaughan: In fact, we've seen that in Saskatchewan and Alberta since the accords were signed.

In terms of the call for supportive housing to be built, long-term care is a form of supportive housing. When you talk about supportive housing, do you include the long-term care sector in that calculation?

Mr. Tim Richter: We haven't included the long-term care sector in the calculation of our housing, but what is effectively done in long-term care is supportive housing. It's a form of supportive housing for people who are aging, but a lot of what we propose as supportive housing is in fact the same as long-term care.

Mr. Adam Vaughan: When other parties in Parliament say that when we invest in the long-term care and create long-term care supports for provinces, there needs to be federal standards and federal criteria attached to those dollars, why would we attach criteria in that sector of the housing market but then walk away from establishing criteria in the rest of the country?

Mr. Tim Richter: That's a great question. We should be looking at federal standards and expectations. The federal government shouldn't be shy about setting clear expectations, about setting standards and about having expectations for the dollars it has invested. That's basic duty to taxpayers.

Mr. Adam Vaughan: To be clear, you would support a government initiative that was capital intensive and was prioritizing non-profit housing providers to either acquire or renovate some of the housing that's being used to house homeless individuals during this crisis.

Would you support a new chapter being added to the national housing strategy, particularly to sustain housing for COVID-related housing measures?

Mr. Tim Richter: I think so. The challenge is that there's only so much housing around to renovate. We see that challenge in Calgary specifically.

Yes, it's an opportunity to move very quickly, but there are also other options. You can build, but supporting the income of Canadians at risk of homelessness is actually much faster than building anything. You're not going to build your way out of homelessness. You have to use income and construction, and supports for sure.

Mr. Adam Vaughan: Do you also support the Canada Health Act being used to provide those supports and mandate them into community-based housing projects?

Mr. Tim Richter: Sure.

Mr. Adam Vaughan: To Mr. Cimon, I have a quick question on Quebec.

We're very close to signing an accord, but as Mr. Richter has identified, if we don't tie that to new housing and new housing supports, we may just allow the Quebec government to displace existing systems.

Would it help Quebecers looking for housing if we didn't insist on new housing and new supports being mandatory as part of any agreement?

Mr. Éric Cimon: I think the government is trying to build new housing and making sure to deliver. Whether you put it in or not, the question is this: What's the accountability on the subsidy?

At the end of the convention, I think the people in Quebec and the government do want new housing. They want new development and they want to support the ones that are existing. I don't see any problem with or without, but the question is to do it quickly.

• (1500)

Mr. Adam Vaughan: Would you share Mr. Richter's concern that as the federal government puts money in the front door, if a provincial government were allowed to take money out the back door, the status quo would prevail even though a new accord would have been signed?

Mr. Éric Cimon: You have to go with the good faith. When somebody is clear that they won't use it, that's one thing, but when a government has a system in place and wants to use it in a different way, you have to get the flexibility to make sure that the money goes down.

It's a question of everything or nothing. You have to make sure that there is something in between.

Mr. Adam Vaughan: Prioritize the flexibility, but make sure that you add capacity to the system, not just simply fund the system.

Mr. Éric Cimon: Exactly.

Mr. Adam Vaughan: If the federal accord is structured along that, would you encourage the Quebec government to sign?

Mr. Éric Cimon: I don't want to get into the politics. That's for sure. I'm looking at projects for people who are probably in bad housing situations. For three years, because of the bureaucratic knowledge of who's responsible for what.... I don't want to know who's responsible. I want to make sure that the money is there and that it gets on the ground. Both governments are well known and with good faith can arrive at an understanding that this money needs to go down to the projects to build up.

Mr. Adam Vaughan: Thank you.

The Chair: Thank you, Mr. Cimon.

Thank you, Mr. Vaughan.

We've reached the top of the hour.

Mr. Cimon and Mr. Richter, thank you very much for your thoughtful and thorough presentations and responses. They are of great assistance to the work of the committee, and we appreciate your being with us.

Mr. Tim Richter: Thank you.

The Chair: Colleagues, we're going to suspend for three minutes while we get the sound check for the next panel of witnesses. We are suspended.

• (1500)

(Pause)

• (1505)

The Chair: I'll call the meeting back to order.

I thank our witnesses for joining us today. We are awaiting Jeff Morrison, executive director of Canadian Housing and Renewal Association.

We have with us from the Co-operative Housing Federation of Canada, Timothy Ross, executive director; and from the Namerind Housing Corporation, Robert Byers, president and CEO.

We'll start with Mr. Ross.

Please proceed with your opening statement. You have 10 minutes.

Mr. Timothy Ross (Executive Director, Co-operative Housing Federation of Canada): Thank you, Mr. Chair, and thank you for the invitation to present to the committee today.

My name is Tim Ross, and I'm the executive director of the Co-operative Housing Federation of Canada. CHF Canada is the national voice of the co-operative housing movement, representing over 2,200 housing co-operatives, home to over a quarter of a million people in every province and territory.

Before I begin, I just want to take a moment to recognize our current social context and acknowledge that co-operatives are built on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. It is with that value of solidarity that I say as long as systemic racism exists in our communities, we must and we will work to dismantle this injustice. We, as a sector, stand with individuals and communities affected by systemic racism, violence and discrimination, including police brutality against black individuals, people of colour and indigenous people here in Canada.

Now I will move on to the subject of your study. COVID-19 has reminded us that a safe, secure home is the foundation on which we build our lives, and not all Canadians had this prior to the outbreak of COVID-19. We have seen how this pandemic has also brought to the surface the social and economic inequities that have been invisible or not prioritized here in Canada.

When it comes to housing options, people often know they can buy and they can rent, but there is another choice out there that's underutilized, and that is co-operative housing. Housing co-operatives provide secure, at-cost housing for people of diverse backgrounds and incomes who work together democratically to make decisions about their housing. Housing co-operatives are owned by their members. They provide security of tenure and they are affordable forever. For example, I am speaking to you here in Ottawa, where a two-bedroom apartment costs, on average, well over \$1,400 a month. A two-bedroom apartment in a co-operative in Ottawa costs approximately \$1,000 per month.

In my report I'll inform the committee how the co-op housing sector has been affected by COVID-19 and provide some recommendations on how to curb the socio-economic devastation brought on by this pandemic.

As a general headline, housing co-operatives are weathering this storm. Because of their community focus, housing co-operatives, by design, are strong communities. They are able to weather economic and social hardship, and anecdotally across our membership we've heard that housing charges, or rental arrears, have remained manageable in March, April and May of this year. We believe this is evidence that the CERB and other income assistance programs are working and reaching the people in need to help them pay for rent and other necessities.

CHF Canada and our partners will continue to monitor these trends in the coming months as the economy slowly starts to reopen across the country.

Co-operatives in Canada and around the world adhere to seven central business principles, making them distinct from other businesses. One of those principles is concern for community. We have seen people taking this principle very seriously during this health crisis. We have heard countless stories of members checking in on each other, particularly their most vulnerable neighbours and the elderly, running errands, picking up groceries and prescriptions, coordinating child care and assisting in countless other ways through their strong community bonds.

During the COVID-19 pandemic, CHF Canada's top priority has been the health and safety of our members and supporting their social and economic stability through COVID-19.

CHF Canada supports the significant steps the federal government has taken to flatten the curve and contain the threat of COVID-19, while also limiting its impact on the social and economic welfare of people in communities. We also appreciate that CMHC's early outreach, specifically to the community housing sector, was to commit very early on to doing what it can within its mandate to ensure no housing loss in community housing during COVID-19.

We also applaud the government's introduction of the various emergency income response programs such as the Canada emergency response benefit. Since the beginning of the pandemic CHF Canada has advised co-op members who could pay their housing charges to do so in order to protect the financial stability of their co-operative homes.

COVID-19 has already highlighted what we already know: The current housing market does not address the housing needs of all Canadian families. Without sustainable action and investment in affordable housing, the disparities in our communities will only deepen and worsen, especially as eviction bans are lifted and emergency support funding ceases.

• (1510)

CHF Canada is recommending that the federal government prioritize investments in housing as a part of its COVID-19 response and recovery plan. Further to that, we recommend that the federal government put housing at the centre of its health, social and economic response and recovery work. To that end, I have a couple of specific recommendations.

Recommendation one is relative to income or rental assistance. Let's recognize that COVID-19 is a global pandemic. COVID-19 is a pan-Canadian pandemic and the economic, social and health impacts are being felt from coast to coast to coast. We need federal leadership to prevent housing loss due to COVID-19 both during the response and during the recovery period to COVID-19.

Yes, we all know that housing is under the jurisdiction of provinces and territories; however, the socio-economic devastation from COVID-19 is universal and requires federal leadership and investment to prevent housing loss. We need to make sure the deferred rents of today don't become evictions of tomorrow, and we need strong income supports now and in the recovery phase to prevent housing loss.

The second recommendation is relative to supply. We encourage the federal government to support the development of non-market, non-profit co-operative housing through both development and acquisition, and that includes housing co-operatives. Housing really does need to be the focal point of any social and economic recovery plan, and investment in affordable and co-op housing is not a radical idea.

During the 1970s and 1980s, Canada developed many programs that successfully started most of the co-ops that exist today, sprouting up in every province and territory. These federal programs were cut in the 1990s or devolved to provinces, creating a shortage of affordable homes. Had these programs continued at their prior rate of growth and development, we'd have half a million more affordable homes across the country and people would be able to weather the storm more effectively. Instead, we have what has already been reported by my colleague Tim Richter, a severe net loss of affordable rentals due to the financialization of housing following the 2008 recession. Let's learn from that recession and not make the same mistakes again.

Finally, I would be remiss if I did not comment on the devastating loss of life among elders in long-term care. In terms of our members and members of housing co-ops across the country, we're very committed to aging in place for our elderly members. Co-ops have been helping to adapt to the changing needs of members as they age in place so that they can stay independent and autonomous in their strong community. With the need continuing to grow for low-cost housing options for seniors, we recommend that the government consider investments in aging in place for housing providers such as co-ops.

Considering the broad system impacts of our recommendations, it's paramount to take an integrated approach to the economic recovery planning in partnership with all levels of government, as well as sector organizations with community-based housing experience and expertise.

The co-op housing sector is well poised to work closely with public, private and non-profit partners to build the critical socio-economic infrastructure needed to meet the pre-existing and growing housing needs in our communities. Our movement is resourceful, passionate and dedicated to a future with more co-operatives as a housing option that are open, sustainable and strong.

Amidst the significant level of public spending in response to COVID-19, investing in long-term solutions that support community well-being must be a top priority in economic recovery planning. This is the time for ambitious public investments in people and communities, and this is the time to invest in more non-market, not-for-profit housing, including co-operatives, across the country.

I really appreciate and thank you for the invitation to be here today. I'll conclude on that statement, and I look forward to questions and dialogue.

Thank you very much.

• (1515)

The Chair: Thank you very much, Mr. Ross.

Next we were to go to the Canadian Housing and Renewal Association, but we're going to start with Mr. Byers. Mr. Morrison has had some technical challenges.

Mr. Byers, between you and Mr. Morrison, you have a total of 10 minutes. Please bear that in mind.

You have the floor, sir.

Mr. Robert Byers (President and Chief Executive Officer, Namerind Housing Corporation): I'm the president and CEO of Namerind Housing Corporation, as well as the chair of the Canadian Housing and Renewal Association's indigenous housing caucus. We have a membership of around 140 indigenous housing and service providers from across Canada. Namerind is an indigenous non-profit housing provider here in Regina.

Our mission is to provide safe and affordable quality housing and economic development opportunities for indigenous people in Regina.

In 1977, our community determined a great need for affordable housing for indigenous people. Supply was an issue, but so was discrimination. We decided to take care of our own. Since then, that goal has led us on a journey that now includes so much more than a roof over the heads of our tenants. We are giving opportunity back to the indigenous community—the opportunity to create jobs, to create wealth and to create a sense of ownership. We focus on the importance of each staff member as an integral part of this team—first nations, Métis, and non-native and visible minorities.

We have also created community partnerships to better the broader Regina community. Together we believe we can provide safe, affordable and self-sustained housing to all those in need.

We wholeheartedly support the Truth and Reconciliation Commission's principles as well as its calls to action. Reconciliation requires political will, joint leadership, trust building, accountability and transparency. As Canadians, we share the responsibility for establishing and maintaining mutually respectful relationships. We have to be honest about where we are.

My focus today is on Regina's indigenous homeless population. The most recent point-in-time count of homeless people in Regina was done in 2018. Though indigenous people make up 9% of Regina's population, they are 79% of the homeless population. Across Canada, indigenous people are struggling and homeless. In the same year, a point-in-time count was done in Toronto. In the general population, indigenous people represent 1% to 2.5%. They are 16% of the homeless population there and 38% of the outdoor population.

Regina's shelters are of the typical dormitory style with as many beds per square foot as possible, and they are full. Why are indigenous homeless people not sleeping in shelters? Why are so many of them on the streets of Regina, or the streets of Toronto for that matter? Many of our people struggle with mental health and dependency issues. The ensuing chaos makes it unlikely they will be organized enough to get a bed, but that is true of many non-indigenous people as well.

Where our people are sadly unique is in that we have grown up with the unimaginable damage that we, our parents and our grandparents have endured in residential schools. We grew up and shared their pain. The images are seared in all of our brains. When I think of residential schools, I see in my mind pictures of terrified indigenous kids in dormitories. For us, shelters aren't merely grim. They trigger despair.

It's really hard to be homeless in Regina. We saw a young indigenous man walking down the street in Regina on one of our coldest days in January of this year, just as we were starting to wrap our heads around COVID-19. It was -43°C, and he was dragging two shopping carts. Everybody drove by. We were in shock that anyone was walking outside in such cold temperatures.

We called our maintenance workers to pick up him and his belongings and to bring him back to our office. We tried reaching out to numerous shelters to no avail. Because it was two p.m., we could not use the after-hours line of social services. Every line we called told us to call somewhere else. It was frustrating. We gave him a furnished apartment, for which we reduced his rent, and we got him a telephone so he was able to make appointments.

Over the next four months, we worked with this young man to keep a roof over his head, to attend appointments and to start building a relationship with his mother. He applied for social assistance for his rent in February and finally received a payment on April 29. I'm not sure where anyone could live without rent payment for four months. This is the reason people remain homeless in Regina.

• (1520)

It is also hard to help a homeless person. Resources are scarce or non-existent. Existing shelters offer help for tonight but not for tomorrow. Prior to this young man getting help from Namerind, he spent his days walking the city. He slept in banks at night. He ate from garbage cans and shared the food he found with other homeless people. In order to stay warm, he would plug in a toaster oven and that's how he kept his hands warm. He's still our tenant and this young man and his mother are beyond grateful for the help that we've given them.

Our sense is now that the number of indigenous people who are homeless in Regina is much bigger since the onset of COVID-19. We see elders, mothers and kids that COVID-19 has forced onto the streets. They were precariously housed before and have been forced to leave by anxious hosts. We certainly are not used to seeing them in such numbers. They have nowhere to go. The places they accessed for food were closed for many weeks because of COVID. Donations were left outside and frequently plundered so nothing was left. We see long lines of indigenous elders, moms and kids lined up at churches for dinner. For many of them, it's the only meal they get that day.

COVID-19 has laid bare the magnitude of the problem. Our five shelters were not prepared for social distancing. How could they be when the design of those shelters was to fit in as many bodies as possible. Some of them simply closed during the early weeks of emergency measures.

Namerind is in the business of housing indigenous people. We could see right away what was badly needed and we knew we could

help. We need a capital investment to provide transitional, transformational private accommodation with priority given to elders, women and children.

Housing is our business, so we quickly found a suitable downtown site for sale that could be easily refurbished. It has a commercial kitchen and dining area. Because it is a motel, there are plenty of individual rooms that can provide social distancing in the short run and privacy in the long run. We will need a directly funded service provider to run the facility and provide appropriate services. Our goal is to welcome the residents to a Namerind apartment or house when they are ready. Our transitional housing will truly be transformational. Unlike shelters, we will work with partners to put mental health and addiction supports in place. We want our people to recover, not just have a roof over their heads.

We have two recommendations. Canada needs to recognize that 87% of indigenous people live in Canada's cities. They deserve a housing program that addresses their needs. The Canadian Housing and Renewal Association's indigenous caucus has recommended that the federal government introduce an urban, rural and northern indigenous housing strategy.

Recommendation two is to provide \$2 million to Namerind Housing to purchase 1009 Albert Street in Regina, so it can be converted into COVID-compliant indigenous transitional housing.

In summary, Regina has an indigenous homelessness crisis. It's hard to be homeless in Regina. COVID-19 laid bare the shortcomings of the existing shelter system and forced elders, moms and kids onto the streets. The legacy of residential housing means indigenous people are more at risk, and they reject dormitory housing. We have a plan to help.

Thank you.

• (1525)

The Chair: Thank you, Mr. Byers.

Mr. Morrison, there are a couple of minutes left if you have anything you want to add before we open it up for questions.

Mr. Jeff Morrison (Executive Director, Canadian Housing and Renewal Association): Thank you, Mr. Chair.

You have my apologies. Of course, the one time my computer and Internet would go down would be right now, so this is what we call improvisation.

As some of you know, the Canadian Housing and Renewal Association is the national association representing the social non-profit and affordable housing sector in Canada. I'm very pleased to be joined by board member Robert Byers, whom you've just heard from.

I would add that during this pandemic, social and non-profit housing providers have played a vital role, often under the radar and rarely acknowledged by the media. Housing providers have maintained safe and affordable housing for approximately 600,000 households across the country, many of which are low income or vulnerable. They've worked with community advisory boards and local governments to secure short-term housing solutions for homeless populations, which has been aided by the one-time \$157 million in extra financing provided through the reaching home program.

Housing providers have provided a range of social supports and services to tenants, often at great personal risk given that the access to personal protective equipment for providers has been a significant problem. They've worked with tenants to find solutions to loss of income or employment such that no tenant has been forced to leave due to an inability to pay rent. As an example, in British Columbia, a survey of housing providers was done that indicated that 46% of housing providers in the province had deferred or waived rent for some of those tenants.

Despite this good work, housing providers are of course being impacted by the pandemic. Based on some surveys and feedback we've received, there have been a couple of quick lessons we've learned. For example, the number of units in arrears or units unable to pay rent has actually been relatively low, about 10% to 15%. This is because, in part, seniors who live in some of these units are living on fixed incomes, and therefore, the pandemic has had a limited financial impact. As well, federal support programs such as CERB have helped mitigate the impact.

Another reason, though, that arrears have been so low is that many units in non-profit housing are a rent-geared-to-income model, meaning that rents are calculated as a proportion of a person's income. As a person's income goes down due to impacts such as loss of employment, the rent they pay goes down. Although this assists the tenant, it has a negative financial impact for the housing provider, as their total revenue also goes down.

A final difficulty faced by providers is that many units are in fact sitting vacant. Because of physical distancing and cleansing requirements, housing providers are often not able to rent out units to prospective tenants during this period. Quebec has said this is a problem. In B.C., that aforementioned survey I referenced, 17% of respondents indicated that they were experiencing vacancies due to the pandemic, which not only reduces income but of course reduces housing.

● (1530)

The Chair: Mr. Morrison, I'm going to get you to wrap up if you could, please. We're anxious to get to questions.

You'll be able to get a lot of your points out through the questions, so if you could just wrap it up, that would be great. Thanks.

Mr. Jeff Morrison: I'll wrap up with three quick points we would like to propose in terms of recommendations.

One is that the Canada housing benefit, which was originally introduced in the national housing strategy, be fully implemented. Right now there's only one province that has signed the national housing benefit agreement: Ontario. We need all the others.

Number two, the federal government needs to introduce an acquisitions program and policy that would allow non-profit providers to acquire properties such that they could be converted into long-term permanent housing.

Number three, if there is a post-pandemic relief package—and we hope there is—we recommend that housing be the centrepiece of that package. It would not only create jobs and economic activity but also address social ills and better prepare us for the next pandemic to come.

Thank you, Mr. Chair. I do look forward to those questions.

The Chair: Thank you, Mr. Morrison and Mr. Byers.

We will now proceed with rounds of questions, beginning with the Conservatives and Mr. Vis, please, for six minutes.

Mr. Brad Vis (Mission—Matsqui—Fraser Canyon, CPC): Thank you, Chair.

Just before I start with my questions, I do need to make a point. In this committee, one month ago today, I asked for timely statistical information from Immigration, Refugees and Citizenship Canada officials, within two weeks, which you, Chair, said was completely reasonable. We're on to 20 business days now, double the original timeline. It was relayed to my office last week that IRCC officials have actually completed these responses, but their transmission to this committee is being held up in the final stage of this process. What I understand is that it's likely sitting on the desk of a political staffer, waiting for approval. I certainly hope that's not the intention. I'm just going to make it known that I really want to receive that information so that I can do my job on behalf of my constituents.

Now, my first question goes to Mr. Ross, from the co-op society.

I like the fact that co-ops are independently and community owned in Canada. It's a great model. I also understand that many co-ops across Canada are retiring their first mortgages through CMHC.

How can the co-ops that are retiring their mortgages use their assets to develop more units? Could you comment on that, please?

Mr. Timothy Ross: Absolutely, and thanks for the question.

We know that as co-ops come to the end of their operating agreements and their first mortgages there are two really big things that happen.

One is that low-income households living in housing co-operatives lose the rental assistance subsidy that allows them to stay affordably housed. That's why it has been the focus of our movement to campaign for the renewal of rental assistance programs, or the creation of new rental assistance programs, which have come in as a part of the national housing strategy through the federal community housing initiative and the Canada community housing initiative. The delivery of those programs has not been uniform across the different provinces and territories, so there's a lot to be preoccupied and concerned about there.

The second piece is that we're talking about 30- or 40-year-old buildings. Some of these were actually acquisitions and rehabilitations, so they require significant reinvestments for modernization. What we've done as a sector is create financing programs to link co-ops up with their credit unions to do a long-term asset management plan and to finance long-term modernization and repair.

Once the preoccupation with rental assistance for low-income households is addressed and resolved, once the repair and renewal question is resolved—and through our programming across the sector, we've already tapped into about \$130 million in credit union lending to help with the modernization of co-operatives—we also have some capacity, as we have seen within some of our members, to look to buy some land, acquire something and build something new. We're just on the cusp of this new wave of growth of housing co-operatives.

However, it is a highly competitive and expensive housing market out there, and we're really outbid and out-positioned by the big guys. That makes it really hard to develop new autonomously owned, locally owned, co-operative homes.

• (1535)

Mr. Brad Vis: Thank you.

Given that co-ops are community and independently owned by their respective members, I guess some co-ops want to participate in some of these broader federal initiatives, but other co-ops, with the retirement of their mortgage, might see it in their interest just to keep their rates very low for their members and to go it alone.

Would that be an accurate understanding of some co-ops across Canada?

Mr. Timothy Ross: It is a very diverse movement and I wouldn't want to paint with broad brushes.

As a sector, we've been working with our members to help make sure that they have really good governance, sound management and good long-term asset management and financing to keep these homes in a good state of repair, not only for today's generation but the next generation, to provide permanent affordability for today's members and future members living in housing co-operatives.

We see a lot of interest in rehabilitation and modernization, as well as new growth. In fact, through a democratic motion two years ago at our general assembly, our members supported very broadly a growth mandate to build new co-op homes.

Mr. Brad Vis: Thank you.

Mr. Timothy Ross: There's certainly interest and concern for the community to offer more Canadians co-op homes.

Mr. Brad Vis: Thank you, Mr. Ross.

I know in Vancouver, and even in Abbotsford where I live, when co-op spaces become available, many families rush to get those spots because they're so sought after and they provide safe places for many Canadians of all socio-economic backgrounds to live in.

Mr. Byers, I'll turn to you for my remaining time.

What has your experience been in terms of getting money from either Indigenous and Northern Affairs Canada or Indigenous Services Canada? Do you find the bureaucratic process overly complicated? Would you say that Ottawa is always very responsive to the needs of indigenous people in Regina?

The Chair: Let's have a short answer, please, Mr. Byers.

Mr. Robert Byers: Yes. We haven't worked with Indigenous Services or anything like that. We've worked with another ministry and with CMHC.

The Chair: Thank you, Mr. Byers and Mr. Vis.

Next we'll go to Ms. Young, please, for six minutes.

Ms. Kate Young (London West, Lib.): Thank you very much, Mr. Chair.

Thank you to Mr. Morrison, Mr. Byers and Mr. Ross for appearing today.

First, I wanted to pass along my thanks through the three of you to all the front-line workers in the affordable housing sector, who are truly doing heroic work in supporting those living in our communities during this crisis. I wanted to mention that to start.

Mr. Ross, you mentioned in your presentation that during COVID rental arrears are manageable for housing co-operatives. I wanted to ask you about this because when the government introduced the Canada emergency response benefit, it was hoping to support those individuals and families who saw their income evaporate.

Have you seen a significant reduction in the number of people paying rent?

Mr. Timothy Ross: No, there have not been widespread reported cases of a significant number of people not paying rent. Our message to our members is that if you have the means to pay rent you should pay your rent or, as we say in co-op land, housing charges, because that is not only how you keep a roof over your own head, but that's how you keep a roof over your neighbours' heads within your co-op as well. So far, the reported levels of arrears remain manageable. By that I mean around less than 10%.

I think we need to study very closely who is falling behind and why, so that we can make sure they can access support to remain stably housed so that there's no housing loss due to COVID-19.

Ms. Kate Young: Do you see the CERB playing a role in this during COVID?

• (1540)

Mr. Timothy Ross: I think this would require further study, but we don't have any firm way of correlating the manageable rental arrears in housing co-operatives and the availability of the CERB. That should be studied, I think, but anecdotally we are hearing that the CERB is allowing those with economic loss and job loss due to COVID-19 with the means to pay their housing charge and meet their other basic needs.

Ms. Kate Young: That certainly helps. Thank you very much.

Mr. Byers, we have the N'Amerind Friendship Centre, so I'm familiar with the name "Namerind".

You gave us a very personal account of a homeless, indigenous man in Regina. It was a tragic story, all too common. This committee was planning an in-depth study of this issue before the COVID-19 pandemic, an urban and rural indigenous housing strategy.

Can you tell us whether you believe this issue should remain our first post-pandemic priority, and why this issue is so critical?

Mr. Robert Byers: Thank you.

It's so important to us. Even sitting on the board of the Canadian Housing and Renewal Association—as I said, I chair the indigenous caucus—we've invested money and worked with CMHC to develop our for indigenous, by indigenous housing strategy. I believe we've presented it to the federal government, and it talks about a strategy that is specific to urban, rural and northern indigenous people.

It's different for us, and we need something that is specific to us.

Ms. Kate Young: I hope, Mr. Byers, when we do have that study—and I certainly hope that study will be forthcoming—you'll be able to come back and be a witness during that testimony too. Thank you.

Mr. Morrison, if I could go to you briefly, you talked about some things. You didn't have much time to talk about what you were hoping for. I'll give you the rest of the time to tell us more about what you would like.

Mr. Jeff Morrison: The study your committee had proposed on urban, rural and northern is so crucial, to reinforce Robert's point, and our indigenous caucus looks forward to working with you on

that. As Robert mentioned, we have a lot of data, a lot of information, to provide.

I want to reiterate a point I made at the end of my comments. In terms of the post-pandemic world as it relates to affordable housing, probably the most important recommendation we're putting forth has to do with the notion of a federal acquisitions program. In a very sad way, perhaps the only population who may be sad to see this pandemic end is in fact the homeless population because, as you know, many municipalities and housing providers have currently acquired properties on a very short-term basis to provide housing for homeless people. The problem is that when the pandemic is over, those arrangements will also be over, meaning those homeless people will be back out on the street.

If we could put it in place to allow municipalities and providers to acquire those properties on a long-term basis to complement the other measures already in the national housing strategy, then we could actually turn a very sad and tragic situation, this pandemic, into an opportunity to put a real dent in homelessness, while at the same time providing safe and affordable housing to those who really need it.

The Chair: Thank you, Mr. Morrison.

Thank you, Ms. Young.

[*Translation*]

Ms. Chabot, you now have the floor for six minutes.

Ms. Louise Chabot (Thérèse-De Blainville, BQ): Thank you, Mr. Chair.

Good afternoon, respected witnesses. Thank you for joining us.

Mr. Morrison, I will also give you an opportunity to finish your answer. As you know—and we see this regularly when it is a matter of the national housing strategy—the bilateral agreement with Quebec has still not materialized. That is the only province still without an agreement, while the needs are major. They were major before COVID-19 and still are. We are here talking about affordable and safe social housing.

According to the message you sent us, you seem to think it is important to finalize the agreement. Could you tell us why?

• (1545)

Mr. Jeff Morrison: Yes, absolutely. There is no doubt about it.

As you know, Quebec is the only province that has still not signed an agreement with the federal government to implement national housing strategy measures.

If that's okay with you, I will continue in English.

Ms. Louise Chabot: Of course.

[English]

Mr. Jeff Morrison: We actually did have a conversation with Minister Hussen, perhaps two weeks ago now, in which we reiterated the importance of finalizing an agreement with the Government of Quebec to implement the measures.

As the only jurisdiction that has not signed—and it has been two and a half years since we've had the strategy—Quebec is missing out on the investments targeted for affordable housing in the province of Quebec. The people, the tenants within Quebec, are not able to benefit from that agreement.

We understand that over the weekend CMHC put forth a new offer to the Government of Quebec responding to some of its concerns, so we hope the Government of Quebec will seriously entertain that and that we can get an agreement signed. Two and a half years to come up with an agreement is simply too long. We need those investments today.

[Translation]

Ms. Louise Chabot: Do you think that, if the agreement had been concluded three years ago, it may have changed things?

I remind you that conditions in Quebec are fairly simple. A witness told us earlier that we have already developed an entire ecosystem.

I think Quebec is entitled to its fair share of that agreement, while respecting its reality and its own ecosystem in this area.

Do you think things would have been improved had the agreement been concluded three years ago?

[English]

Mr. Jeff Morrison: It's difficult to say whether the situation, especially during the pandemic, would have been better had Quebec signed sooner. It does take some time for some of these policies and for properties to be built and put in place. However, since other jurisdictions have signed their agreements on the national housing strategy, we have seen literally billions of dollars flow to other provinces and other housing providers to repair and renew existing housing units, to build new units and to continue the rental subsidies.

Had Quebec signed a year or two years ago, we definitely could have seen a better situation for the province of Quebec than we are seeing at present, but history is what it is. Hopefully the government will sign soon and we can get moving on those investments.

[Translation]

Ms. Louise Chabot: We will hope that the federal government will remove its restrictions, and that Quebec will become a participant.

My last question is for Mr. Ross.

I really care about affordable housing. As you said, affordable housing and cooperatives are not really affordable or safe. We know that this can make a big difference, as many women live in that type of housing. Safety is a major issue.

You said earlier that, when it came to home support, an increase in that kind of housing was a winning option. Can you tell us more about what cooperatives offer?

[English]

Mr. Timothy Ross: Thank you for the question.

Generally you are absolutely correct. Community not-for-profit and co-operative housing that gets developed does need to be affordable in order to meet the needs of community. Given how expensive, competitive and difficult it is to operate and develop housing in our highly financialized investment- and profit-driven housing system across the country, there needs to be a role for the federal and provincial governments to invest in the development or acquisition of new housing supply through favourable financing and through grants to make housing more affordable to operate.

As well, individuals need adequate income supports. If they're precarious workers, or if they have precarious health or don't have reliable labour participation, it is very difficult to meet their housing costs and the other costs associated with their day-to-day living. That is why income support programs need to be very broad, robust and sufficient to meet people's housing needs and other essential needs.

● (1550)

The Chair: Thank you, Mr. Ross.

[Translation]

Thank you, Ms. Chabot.

[English]

Next we have Ms. Kwan for six minutes, please.

Ms. Jenny Kwan: Thank you very much, Mr. Chair.

Thank you to all the witnesses for their presentations.

I'm going to first start with Mr. Ross, carrying on with the issue around co-op housing.

As you indicated, the federal government pretty well pulled out of the building of housing back in the 1990s, and included with that, of course, was co-op housing. The impact has been great. The government is engaging in the renewal of operating agreements, another realm of short-term renewal. What I hear from the co-op sector is that, as we keep on talking about renewal of agreements, we're not really talking about new stock, because we're just trying to stay afloat at this moment. I wonder if you can quickly comment about what we really need to do.

Would you support the federal government coming back with a co-op housing program similar to the one that was dismantled before? In terms of the renewal, would you have any recommendations in terms of the length of term, and associated with it, the requirements for the subsidies, for keeping up with the cost-of-living increases and so on?

Mr. Timothy Ross: With respect to the best path to create new, non-market supply of housing, including co-operatives, it would seem as though there are difficulties in accessing and generating new development opportunities through the federal co-investment fund, and I know that a lot of work has been under way to make that work more favourably for smaller non-profits and smaller co-ops. I know CMHC is now allowing for a portfolio approach to access that favourable financing and those grants.

However, we continue to advocate for a not-for-profit, non-market, co-op supply program through the federal government, ideally with the participation of provinces. It's very difficult and may not be reasonable to expect co-op and non-profit housing in Canada, which is a universe of just over 600,000 units, to compete with the whole private market when applying for these existing programs. A stand-alone program would certainly help with that.

To the second point, on renewal of agreements with co-ops and non-profits, what's really important and what must happen is that we need to separate income support from ongoing operations and management of buildings. Co-ops and non-profits in Canada are very well positioned to look after the buildings, but we need strong income support programs to help those who don't have enough income to pay an economic rent. Currently there are three programs on the table in the national housing strategy: the housing benefit, the federal community housing initiative and the Canada community housing initiative. They were all 10-year programs at the beginning of the strategy and now we're a few years into the strategy. Not all of them are up and running, so we really want to focus on getting those up and running.

Generally, longer-term, more permanent or stable rental assistance programs should be for more than a decade.

• (1555)

Ms. Jenny Kwan: Thank you, Mr. Ross. If you have additional recommendations on what needs to be done, could you submit them to the clerk's office?

I'm limited in time so I want to turn to Mr. Byers now. Thank you so much for your presentation and for highlighting the situation with urban, northern and remote indigenous communities.

In my own riding of Vancouver East here, we have a large homeless population, including urban indigenous folks. The national housing strategy, as you noted, does not actually focus on these sectors and that's a huge problem. For the \$2 million you requested, have you asked the federal government for that funding?

Mr. Robert Byers: Actually I did. I sent a letter. Really it wasn't applying through any sort of a program. It was just an ask, because I think it will really transform the shelter system here in Regina. I think it's something that could be replicated across the country, because shelters aren't set up for something like this.

As I said in my presentation, they're usually set up dormitory style and if you've grown up or experienced the residential schools, it's horrible to go back to that. Most people would sooner sleep on the street than go back to it. A friend of mine and I took to the streets a few weeks ago to feed people, and that's what they talked about, sleeping outside.

Ms. Jenny Kwan: Thank you for that. In my own riding we actually have a group of indigenous people who are homeless, and in the dead of winter, desperate for housing, but at the same time, they were saying that they couldn't stay in a shelter. Why? Because it reminded them too much of the residential school experience and it was just too traumatic. They actually went outside.

They need housing developed by them, initiated by them to meet their needs, and not by someone else's definition of what is deemed to be appropriate, so I thank you for that.

The Chair: Thank you, Ms. Kwan. That's your time.

Next we're going to go to Ms. Falk, please, for five minutes.

Mrs. Rosemarie Falk (Battlefords—Lloydminster, CPC): Thank you, Chair.

I would like to thank all the witnesses for coming today and for all the work you're doing.

I wanted to make a quick note. Mr. Ross, I completely agree with you regarding community bonds. I see this definitely in a rural riding. Having other people in the community, even in a non-housing way, is so important for the health of people, including their mental health.

Mr. Byers, I also wanted to make a comment to you. I was a social worker previously, so one thing that actually led me into politics was having an influence on the macro, being able to dismantle some of that red tape, because I have been on the phone with social services, whether it was Alberta or Saskatchewan, and had them saying, "It's not my issue." It gets very frustrating at the end of the day.

I would like to direct my first question to Jeff Morrison, with the Canadian Housing and Renewal Association. I know in your open letter to Minister Hussen on May 13 you made the point that affordable housing should be a key component of a post-pandemic economic response. In that letter you mentioned simplifying and expanding existing programs, like the federal lands initiative. This is a federal program that can certainly be utilized to help tackle affordable housing.

During the election we put forward a proposal to make surplus federal real estate available for affordable housing, to reinvigorate the federal lands initiative and to reward municipalities that cut red tape for home building. I'm wondering, in your view, what role the federal lands initiative could play in responding to housing needs. How could this program be reformed or reinvested in to better respond to the current housing needs?

Mr. Jeff Morrison: Thank you for the question. You're absolutely correct. The federal lands initiative represents an opportunity for housing providers to really grow their stock of supply. Let's face it, you cannot build a new property unless you first have the land.

During the last election campaign we put forth a proposal for a revamped federal lands initiative. It would provide for the ability of the federal government not just to transfer its own surplus federal land but possibly to acquire surplus municipal, provincial, territorial, plus even private sector land, and then transfer that land to non-profit providers on the condition they build new, affordable supply.

That would require an increase in its funding. Under the national housing strategy, the federal lands initiative went from \$2 million to \$20 million per year. That's a tenfold increase, but 20 million dollars' worth of land across Canada still does not get you a lot of land required to build new supply.

We think that with a revamped program, with an expanded mandate, but also additional investments, you would be much better placed as a government to stimulate additional supply across the country.

• (1600)

Mrs. Rosemarie Falk: Okay, perfect. Thank you.

As a follow-up, I'm wondering how having all this red tape and bureaucracy impacts our end housing goals. I would appreciate it if any of the other witnesses would also comment.

Mr. Jeff Morrison: I can give one quick answer to that. Under the national housing strategy, the largest program was the national housing co-investment fund, the \$14-billion fund intended to invest in both the repair and renewal of existing units and the building of new units.

There are a lot of housing providers across the country who are not applying for that fund, even though it is well resourced, because of the bureaucratic hurdles that are required to access the funding. The form itself is about 200 questions. If you're a small housing provider, it's difficult just to fill in the form. It's also lacking in clarity in terms of the ratio of grant to loan that an eligible housing provider would receive.

That's a good example where the bureaucratic makeup of the program in and of itself is a disincentive to apply for the program even though it's funded to the tune of \$14 billion.

Mrs. Rosemarie Falk: Do any other witnesses have a quick comment?

Mr. Robert Byers: The co-investment fund is a costly endeavour. As Jeff said, the time involved when you're a small non-profit, when you put your resources into one project or one program, takes from many others. We've been working on one project for quite some time and it's costly. You're always paying people's wages, but you hate to spend so much all in one area not knowing what the return will be, or if there will be a return.

The Chair: Thank you, Mr. Byers.

Thank you, Ms. Falk.

We're going to finish up with Mr. Dong for five minutes.

Mr. Han Dong (Don Valley North, Lib.): Thank you very much, Chair.

I want to thank all the panellists for coming here today.

I will share three minutes with Mr. Vaughan.

Mr. Ross, I'm a big fan of co-op housing because I think it is sustainable and builds strong communities. I do agree that the recovery phase of COVID-19 may present lots of opportunities for increases in co-op housing in our country. In my riding the percentage of renters has grown rapidly versus that of homeowners. I remember in my previous life as an MPP, the previous Ontario administration put aside \$3 million to help co-op organizations develop plans and apply for and access funds from other levels of government.

Has that money started to flow?

Mr. Timothy Ross: I'm sorry, which program are you referring to? Are you referring to a provincial—

Mr. Han Dong: Yes. In Ontario there was \$3 million put aside to help the co-op organizations to put together their applications, their planning, so that they could start building, adding stock in Toronto.

Mr. Timothy Ross: I'm not sure if the current provincial government decided to continue with that program or not. We'd be happy to speak with Minister Clark and his team about new supply of co-op housing. In fact, we do quite often. We have a very good relationship with Minister Clark as well. That's the thing. Everybody loves co-ops, but we need a new supply program in order to build co-ops.

Mr. Han Dong: To your mind, what is the best way to get more co-ops built in Toronto, given that the cost of development and acquisition could be a challenge, and also that there's a density issue as well in Toronto?

Mr. Timothy Ross: Sidewalk Labs has just exited a massive development opportunity. That might be an opportunity for government to work together to increase the supply of non-market housing, particularly in Toronto. What governments really need to cooperate on, if you want non-market housing built in your ridings, is a supply program that provides favourable financing and significant grants to address the equity gap, and you need to pair it with income supports to house the most vulnerable.

Look at all the current national housing strategy housing programs. Has any program, since it started, created a reliable output and a significant increase of new co-op housing? No, it hasn't.

We're really willing to work with all existing programs, but if you want a specific outcome of new housing co-ops, you need a non-market housing supply and acquisition program.

• (1605)

Mr. Han Dong: Thank you, Mr. Ross.

We'll go over to you, Mr. Vaughan.

Mr. Adam Vaughan: Thanks very much.

Mr. Ross, to be clear, what you're saying is that a stronger capital program, a financing system that works and the Canada housing benefit, if the province would deliver it, would actually meet those three criteria?

Mr. Timothy Ross: They would quite potentially, yes.

What we actually called for in our last pre-budget submission was just a modest start of a \$300-million earmarked new supply program to provide financing for capital, but also grants to address the equity gap.

Mr. Adam Vaughan: I have only a couple seconds.

To Mr. Byers, the B.C. government wanted us to transfer all of the reaching home dollars to the provincial capital and have the provincial capital choose which front-line organizations worked. If this was done in Saskatchewan, do you think your organization would get any money?

Mr. Robert Byers: I'd prefer that the money went to the service provider, because if it came to us, I really think that would speak to reconciliation. In my presentation, I spoke a little about reconciliation. I think sometimes money can go from federal to provincial, and by the time it gets to provincial, how they're going to spend it can change.

My hopes are that it would go to the provider.

Mr. Adam Vaughan: You had an application for that shelter. It's in front of our government now as we try to figure out how to build out of COVID. The same application went in front of a city council

in your city. Were you successful? If you weren't successful, where did the money go?

Mr. Robert Byers: I don't know.

Mr. Adam Vaughan: You put an application in to city council.

Mr. Robert Byers: We talked about it for the homelessness strategy, and they decided there wasn't a clear plan in place. They voted to give \$20,000 in support of it, but in that same meeting they actually voted in favour of the support of a \$20-million building for the humane society. The upsetting part in that for me was when they said it was to house homeless pets.

Mr. Adam Vaughan: So homeless pets got—

The Chair: Thank you, Mr. Byers, and thank you, M. Vaughan. Thank you, both.

Thanks to all of the witnesses. We're a little past our allotted time. Your testimony has been thorough and appreciated.

Thank you, Mr. Morrison, for working through the technical challenges.

It was good to have you all here. We very much appreciate what you had to say. It will be important to our work.

Colleagues, thank you very much. We will see you, I believe, on Friday, and we have a subcommittee meeting before that to talk about the rest of our plans.

With that, we are adjourned.

Published under the authority of the Speaker of
the House of Commons

SPEAKER'S PERMISSION

The proceedings of the House of Commons and its committees are hereby made available to provide greater public access. The parliamentary privilege of the House of Commons to control the publication and broadcast of the proceedings of the House of Commons and its committees is nonetheless reserved. All copyrights therein are also reserved.

Reproduction of the proceedings of the House of Commons and its committees, in whole or in part and in any medium, is hereby permitted provided that the reproduction is accurate and is not presented as official. This permission does not extend to reproduction, distribution or use for commercial purpose of financial gain. Reproduction or use outside this permission or without authorization may be treated as copyright infringement in accordance with the Copyright Act. Authorization may be obtained on written application to the Office of the Speaker of the House of Commons.

Reproduction in accordance with this permission does not constitute publication under the authority of the House of Commons. The absolute privilege that applies to the proceedings of the House of Commons does not extend to these permitted reproductions. Where a reproduction includes briefs to a committee of the House of Commons, authorization for reproduction may be required from the authors in accordance with the Copyright Act.

Nothing in this permission abrogates or derogates from the privileges, powers, immunities and rights of the House of Commons and its committees. For greater certainty, this permission does not affect the prohibition against impeaching or questioning the proceedings of the House of Commons in courts or otherwise. The House of Commons retains the right and privilege to find users in contempt of Parliament if a reproduction or use is not in accordance with this permission.

Also available on the House of Commons website at the following address: <https://www.ourcommons.ca>

Publié en conformité de l'autorité
du Président de la Chambre des communes

PERMISSION DU PRÉSIDENT

Les délibérations de la Chambre des communes et de ses comités sont mises à la disposition du public pour mieux le renseigner. La Chambre conserve néanmoins son privilège parlementaire de contrôler la publication et la diffusion des délibérations et elle possède tous les droits d'auteur sur celles-ci.

Il est permis de reproduire les délibérations de la Chambre et de ses comités, en tout ou en partie, sur n'importe quel support, pourvu que la reproduction soit exacte et qu'elle ne soit pas présentée comme version officielle. Il n'est toutefois pas permis de reproduire, de distribuer ou d'utiliser les délibérations à des fins commerciales visant la réalisation d'un profit financier. Toute reproduction ou utilisation non permise ou non formellement autorisée peut être considérée comme une violation du droit d'auteur aux termes de la Loi sur le droit d'auteur. Une autorisation formelle peut être obtenue sur présentation d'une demande écrite au Bureau du Président de la Chambre des communes.

La reproduction conforme à la présente permission ne constitue pas une publication sous l'autorité de la Chambre. Le privilège absolu qui s'applique aux délibérations de la Chambre ne s'étend pas aux reproductions permises. Lorsqu'une reproduction comprend des mémoires présentés à un comité de la Chambre, il peut être nécessaire d'obtenir de leurs auteurs l'autorisation de les reproduire, conformément à la Loi sur le droit d'auteur.

La présente permission ne porte pas atteinte aux privilèges, pouvoirs, immunités et droits de la Chambre et de ses comités. Il est entendu que cette permission ne touche pas l'interdiction de contester ou de mettre en cause les délibérations de la Chambre devant les tribunaux ou autrement. La Chambre conserve le droit et le privilège de déclarer l'utilisateur coupable d'outrage au Parlement lorsque la reproduction ou l'utilisation n'est pas conforme à la présente permission.

Aussi disponible sur le site Web de la Chambre des communes à l'adresse suivante :
<https://www.noscommunes.ca>