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Chair: Mr. Sean Casey

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

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• (1540)

[English]

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

Welcome to meeting number 36 of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

Today's meeting is taking place in a hybrid format, pursuant to the House order of January 25, 2021. Proceedings will be made available via the House of Commons website. The webcast will always show the person speaking rather than the entirety of the committee.

The committee will now proceed to the consideration of matters related to committee business. I will remind members that we are in public and not in camera. I will also remind members that we have a witness coming at 5 p.m.—so in about 22 minutes—Romy Bowers. We were able to secure 90 minutes for her. I would ask that folks be mindful that we will have her here and that we have a limited amount of time for committee business.

The other thing that some, but not all, of you are aware of is that I will be ceding the chair to Ms. Dancho at or before 5 p.m. as I have some happy personal business to attend to. I want to thank Ms. Dancho for agreeing to take the chair on my departure.

In terms of committee business, it is my hope that we will be able to deal with two things that were raised previously and one new item, at least by way of reference. As you may be aware, yesterday the House referred Bill C-265 to the committee. As a private member's bill referred to the committee, it must be reported back to the House 60 sitting days following the date it was referred. We will receive soon—although we haven't yet—a memorandum from our support people at the House of Commons. We will receive a memorandum—as will independents such as Mr. Manly, who is with us here today—with information that will be of assistance to us in consideration of the bill. That's one thing that we could deal with today.

The other things that were previously before us that we'd like to finalize, if possible, in the next 22 minutes are the budget for the seniors study and the question of honorariums and gifts—we have some news on that. There's also the matter of the Centennial Flame Research Award. We have some information to get back to you on that.

Colleagues, I'm going to start with a suggestion in connection with Bill C-265, and then we can open the floor. Given that any dis-

cussion on how we're going to deal with Bill C-265 is likely to take more than the 19 minutes we now have, it would be my recommendation that we set aside some time for committee business at a future meeting to chart our course with respect to Bill C-265 in terms of how many meetings we should set aside, the timing of those meetings, the submission of witness lists, the amount of time allocated for clause-by-clause, etc. I think that will be a detailed discussion that we're not going to be able to deal with in a cursory fashion.

Those are my introductory remarks.

I see Madame Chabot.

[Translation]

You have the floor, Ms. Chabot.

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

If this is a good time, I would like to talk about Bill C-265. I would like to bring to our attention that we should act with the greatest possible diligence to help us complete this work by the end of the parliamentary session.

While significant in scope, this bill is simple in its technical form. I think one or two sessions with witnesses could be sufficient to study this bill.

The Chair: Thank you, Ms. Chabot.

We don't have many meetings before June 24. Also, we will receive the draft report on EI reform on June 7. However, I understand your suggestions and I fully accept them.

Are there any other comments on this issue?

[English]

Ms. Dancho, please.

Ms. Raquel Dancho: Thank you, Mr. Chair.

I'm fine to discuss what the plan should be for this bill at our next committee for a bit of time, just to debate it in a more fulsome manner.

It sounds like we have a lot on the go today and only about 15 more minutes to get it done. We're happy to have this on the agenda as the first step for the next time we have committee business, which is, hopefully, at the next meeting.

The Chair: Seeing no other hands raised, can we move to one of the other outstanding items? We will bring this back before the committee the next time we have committee business.

We have witnesses invited for the next two meetings, although I see a “to be determined” on the Tuesday panel. If that slot hasn't been filled, we may be able to have three sets of witnesses for one panel and leave some time at the end. That would be one solution. If not, we'll see what we can do on Thursday, June 3.

For the next item, you have a budget before you for approval with respect to the study we are currently undertaking, which is the impact of COVID-19 on seniors. It's a budget of \$4,300. When we last discussed it, a couple of questions were posed.

One was around the possibility of an honorarium and tobacco for indigenous elders who will be included among the witnesses that come before us. With respect to that, the clerk has done a bit of research and has indicated that there is a policy on the issuance of gifts from the official gift bank, which limits the issuance of gifts to either travelling committees or foreign delegations coming before the committee. This would be contrary to that policy. I would also point out as a matter of interest that this isn't something that is done at the indigenous affairs committee.

I'm happy to entertain further discussion on this. If there is none, I would ask for a motion that the budget be adopted as presented.

Ms. Gazan, please.

• (1545)

Ms. Leah Gazan (Winnipeg Centre, NDP): Thank you so much, Chair, and thank you for your work and research.

We know that, historically, the House of Commons is a very colonial institution. At a time when we're passing bills like Bill C-15, I encourage everybody on this committee, but also all members of the House, to really reflect on how sometimes we have to change and shift systems, so that they're truly inclusive and culturally relevant. Particularly, we have to remember that the very places where all of us sit are on indigenous lands in this country. The fact is, those are very small gifts considering the benefit of everybody in the circle.

I'll leave it at that. I won't have a grand debate, but I think this is something that really needs to be changed.

The Chair: Mr. Vaughan, please.

Mr. Adam Vaughan (Spadina—Fort York, Lib.): Can I propose that we draft a letter to send to the House affairs committee to ask for a change in the Standing Orders and the rules and procedures to allow us to honour indigenous elders in this way? It's an established practice and not one of cost, really. It's just a question of how we pay for it and execute it. We could take the lead and suggest that all committees be given permission to honour indigenous elders as they appear as witnesses, especially when we connect studies into indigenous affairs.

Secondly, I'll take it upon the government side to facilitate the presentation of the gifts that honour their presence. If we could get the addresses of the elders that are being invited, my office will take care of it as a gesture of goodwill towards establishing a new and good practice.

The Chair: Thank you, Mr. Vaughan.

Ms. Gazan, please.

Ms. Leah Gazan: Thank you so much to my colleague Mr. Vaughan. I really appreciate that offer.

Particularly as this is a human rights committee, I think this would be a really good practice for us to model. I'll just leave it at that.

Thank you very much for that offer. I appreciate it very much.

The Chair: Ms. Dancho.

Ms. Raquel Dancho: Thank you, Mr. Chair.

I appreciated the feedback from both Mr. Vaughan and Ms. Gazan. I see their points.

Mr. Vaughan, I just want to confirm. Were you saying that we should send a letter as a committee to...was it PROC? I missed where—

Mr. Adam Vaughan: I think it's PROC. I think it's procedure and House affairs. They are the ones...or is it internal economy? I can't remember which one does which.

Ms. Raquel Dancho: I don't know which one either. We were considering getting advice from them, as well as a proposal from us. Perhaps the clerk could come back with a suggestion for how to proceed with getting a further recommendation if we decide as a committee to do a formal letter.

Overall, having worked in Manitoba politics for a number of years, I'm very comfortable and familiar with a tobacco gift in particular. I know that's very common in Manitoba. Having an elder come and share their wisdom is a great honour, so I can understand providing a gift.

Our only concern with the honorarium is that it may set a precedent for all committees and all witnesses. I think we should get some advice on that before we proceed.

• (1550)

Mr. Adam Vaughan: I think the honorarium is a much more complex question, because it does become a matter of equity. However, I think honouring with a gift and the symbolism of that is something we can accomplish quickly. We can then ask the House and PROC or whatever...the clerk can tell us where to send the letter. We can just draft a quick letter suggesting that this become a standard practice for all committees when indigenous elders are asked to open meetings.

Ms. Raquel Dancho: Perhaps we could ask that they provide their expert opinion on how to proceed with that. We could get their advice and let them know that we are open to this and would like them to consider it. I think that would be well placed.

Mr. Adam Vaughan: I'll bring the letter to the next meeting.

In the interim, if the clerk could forward the addresses to me, I'll get the offerings to the elders in question. I'll do my best. I'm not sure I can do it on Amazon—nor would it be appropriate.

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

Colleagues, I am now going to cede the chair to Ms. Dancho and head off to my other engagement.

Thank you for your indulgence. Have a wonderful and productive meeting. Take care.

Thank you, Ms. Dancho, and good luck.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Chair.

I want to defer to the clerk. We have a few more minutes before the clock strikes four. If it's procedurally fine, we could discuss the Centennial Flame award before we do the sound check for Ms. Bowers.

Okay, we'll go into that.

Since we have a few minutes, why don't we talk about the Centennial Flame award, settle that and get it out of the way?

To recap, last time we had a discussion about \$5,500. We were looking to set a date. I believe it was June 16. That's coming up pretty quickly. I'll open it up for discussion.

Madame Chabot.

[*Translation*]

Ms. Louise Chabot: Thank you, Madam Chair.

I agree with what was said during our last discussions on the \$5,500 award. So we could go ahead.

[*English*]

The Vice-Chair (Ms. Raquel Dancho): To confirm, Madame Chabot, you're good with \$5,500. Is that fine, from your perspective?

Yes, okay.

Go ahead, Mr. Vaughan.

Mr. Adam Vaughan: I've been on this committee now, I guess, for.... Around this particular scholarship, it's stayed at this amount, even though the dollar amount from the fountain seems to be going up. I guess as we got rid of pennies, loonies started to appear. People wanted more luck from the Centennial Flame.

I think it might be time to revisit that dollar amount and peg it a little higher so that it actually helps the people who are doing the work they're doing. I propose we boost the amount to \$7,500 going forward, based on the fund and the way it's grown over the last five years. There are ample dollars in the account. Accruing a larger and larger account isn't helping students.

The other alternative would be to have a pair of recipients, but we tend to get only five or six real applications. I would suggest that a higher amount for an individual may be the way to go.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vaughan.

Ms. Falk.

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

I just want to bring up the fact that last year and this year, we did not and are not really going to see tourism, especially this summer, especially within the pandemic. I am wondering if maybe not this year but maybe in the future.... It would just be unfortunate if we raised it and then ended up depleting the account, depending on how tourism comes back. That's going to depend also on individual provinces and who can travel and that type of thing.

I would just be a bit more cautious of jumping the gun during a pandemic and increasing the amount, but that's just my opinion.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Falk.

Madame Chabot.

[*Translation*]

Ms. Louise Chabot: First, I spoke in favour of keeping the amount the same. However, Mr. Vaughan reminds us that, with no more pennies, there are more loonies in the centennial flame pool. He feels that there is an opportunity to increase the amount of the award.

We know what all the work of the award recipients can mean. Basically, as a sign of appreciation, I am open to the idea of increasing the amount of the award. It is not too much to talk about an additional \$2,000. If we have the capacity to do so, I am open to such an increase.

• (1555)

[*English*]

The Vice-Chair (Ms. Raquel Dancho): Thank you, Madame Chabot.

Mr. Long.

Mr. Wayne Long (Saint John—Rothesay, Lib.): Thank you, Madam Chair.

I agree that we should increase the amount. I've been on HUMA now for six years, and the amount has not moved. The fact that there is—and I apologize—the number that's in the account right now, \$24,000 or what have you.... It doesn't have to be \$7,500, but I think an increase is in order, so maybe it's \$6,500 or \$7,000—whatever the committee feels is appropriate. I certainly am in favour of bumping that up a bit.

Thank you, Madam Chair.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Long.

Mr. Tochor.

Mr. Corey Tochor (Saskatoon—University, CPC): Thank you, Madam Chair.

I would disagree with increasing it this year. It's definitely going to need to be increased as inflation gets uncontrollably high in Canada in the years to come, so I would wait to see how that goes and, on the revenue side, to see if tourism comes back. I would be much more comfortable with a cautious approach of waiting to see where the next year goes.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Tochor.

Ms. Gazan.

Ms. Leah Gazan: I would agree with the amount's being increased. I know that things are financially tough during COVID for everybody, but I think that's more of a reason to increase it, particularly because we know that getting employment right now is really difficult. I actually feel like it's more of a reason that we need to increase it right now in the difficult economic times we're in.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Gazan.

I believe Mr. Vaughan is next. Then we have Ms. Young and then Mr. Tochor.

Mr. Adam Vaughan: I just have a question for the clerks or the support staff.

The dollar amounts have been increasing every year for the last few years. In fact, the reserve has been growing faster than... What is the trajectory that it's on? Where are we in terms of the surplus, and how much has it been growing annually for the last couple of years?

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vaughan. Those are excellent questions.

I'll let the clerk give a definitive answer, but just over \$27,000 is what is in there now.

The Clerk of the Committee (Ms. Danielle Widmer): Yes, you are correct, Madam Chair.

Let me take a look at it directly. There is \$26,747 right now in the account. It is dependent upon the contributions from those who contribute to the fountain, as well as donations themselves. In 2016, 2017 and 2018, the award amount was \$5,500. There was no award distributed in 2019 or 2020, but the amount can be decided by the committee, and it's allowed one award per year.

Mr. Adam Vaughan: What was the annual collection from the fountain on a year-by-year basis?

The Clerk: I can actually go back.

If you look at 2020, the total amount that was deposited was \$2,262. If the committee wants, I can go back and look at old account documents about this. I can usually get annual amounts, but right now I only have the amount for 2020, which is \$2,262.

The Vice-Chair (Ms. Raquel Dancho): Madam Clerk, could you provide the 2019 amount, so we know what it would be like in a normal year?

The Clerk: I can come back to the committee with that information, yes.

Mr. Adam Vaughan: My understanding was that we were collecting more.... Obviously, COVID and construction have pushed people away from the fountain. It was closed for a period of time as it was rebuilt. My understanding and my recollection was we were collecting more in coins than we were giving out, and that was why the remodelling made sense.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vaughan.

Ms. Young.

• (1600)

Ms. Kate Young (London West, Lib.): I just wanted to mention that it doesn't mean, if we increase the amount, that we have to increase it every year. Could we not, every year, look at how much is available and decide how much we're going to give out that year? That's one idea.

Certainly, I think it speaks to the fact that most people don't know where that money goes. We need to promote the program and tell people that this is how we're using the money. I think maybe we would get more.

Thank you.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Young.

It sounds like, just from a general consensus, most seem okay with increasing it by at least a modest sum. As Ms. Young pointed out, we could decrease it if we find that in 2021 there were no donations or there's \$2,000 or less and it's not sustainable, which is our goal in this, of course.

I know there's not full agreement, but do we have consensus to increase it a modest amount?

If that's all right with everybody...I'm not sure. I'm just going to look at all the faces here. Mr. Tochor, you're okay with a modest increase? You're so-so.

We also need to pick a date for the deadline for submissions. Before we get to that, we can just finalize the amount. Madam Clerk, we may need a motion. We don't have a full consensus though.

Madam Clerk, would you mind chiming in?

The Clerk: The committee can move a motion in terms of the quantity for the award amount. The last meeting it recommended \$5,500. That was proposed. The committee can change the number of that and set a date.

At the last meeting, there was a discussion regarding June 15 for applicants to submit their applications. The committee can choose a later date to provide possible applicants additional time. It could be a date sometime in the summer. It's really up to the committee.

We just need a motion to adopt the amount and the deadline.

The Vice-Chair (Ms. Raquel Dancho): Okay. It may take a little more work and today we're about out of time. Ms. Bowers is here. She wasn't able to provide two hours, but she's here for 90 minutes.

Mr. Vaughan, go right ahead.

Mr. Adam Vaughan: I was going to suggest, as a compromise, since it's the Centennial Flame award, that we make the amount \$6,700. It would be numerically apropos, it would land in the middle, and it would hopefully put us on a sustainable base going forward.

You could make the date July 1 to line up with Canada Day. That would allow people to submit in advance of July 1. That would make everything poetically and symbolically tied together.

The Vice-Chair (Ms. Raquel Dancho): It sounds like a nice idea. I know we don't quite have consensus yet, so if everyone is comfortable, we can revisit it next time when we revisit the letter we discussed with Mr. Vaughan. I think that might be best. We could settle on that.

The clerk just let me know that we do have to pass that budget for the seniors study, as well, since we've discussed what we're going to do with a possible letter and referring to PROC. Is there a consensus for the \$4,600 for the seniors study? Is everyone comfortable with that?

Everyone looks good.

Thank you, Madam Clerk, for these trusty notes. We'll suspend for a few minutes and prepare the witness, to make sure she's got her sound checked and everything.

We'll suspend for two minutes.

• (1600) _____ (Pause) _____

• (1600)

The Vice-Chair (Ms. Raquel Dancho): I call this meeting back to order.

I have just a few procedural things, really quickly. Pursuant to Standing Orders 110 and 111 and the motion adopted by the committee on Thursday, May 6, 2021, the committee will commence consideration of the order in council appointment of Romy Bowers to the position of president of the Canada Mortgage and Housing Corporation.

In addition, pursuant to Standing Order 108(2) and the motion adopted by the committee on Wednesday, October 28, 2020, the committee will resume its study of the rapid housing initiative.

I'd like to welcome our witness to begin discussion with an opening statement followed by questions.

Ms. Bowers, we go over to you.

Ms. Romy Bowers (President and Chief Executive Officer, Canada Mortgage and Housing Corporation): Thank you so much. Thank you to the chair.

Before I begin, I'd like to acknowledge that I'm joining the committee today from Toronto, which is the traditional territory of many first nations, including the Mississaugas of the Credit, the Anishinabeg, the Chippewa, the Haudenosaunee and the Wendat peoples.

I'm very pleased to meet with the committee today in my new capacity as president and chief executive officer of the Canada Mortgage and Housing Corporation. As many of you may know, I was appointed to this position effective April 6, succeeding our former president and CEO Evan Siddall. Prior to this, I served in a number of other capacities at CMHC, first as chief risk officer when I joined the company in 2015, and more recently as senior vice-president of client solutions.

Like everybody at CMHC, I'm motivated by our aspiration, "By 2030, everyone in Canada has a home that they can afford and that meets their needs." Housing affordability is compelling for me personally, because I believe it is essential for our nation and for creating a Canada that is truly equitable and a place where every person can fulfill their potential and prosper.

Our aspiration has never been more relevant than it is today. Housing affordability is a top concern for Canadians, heightened in no small part by the COVID-19 pandemic and the new awareness that it's created among us of the sanctuary of a home.

We see that house prices continue to rise in major centres across the country. Young households are taking on more and more debt. This represents a substantial threat to Canada's financial stability in the event that interest rates or unemployment levels begin to increase significantly.

The current environment is also accentuating the economic divide between those who can afford to purchase a home and those who cannot. At CMHC, our work to improve affordability is supported in part by the national housing strategy, a 10-year, \$70-billion plan to give more Canadians a place to call home.

• (1605)

[Translation]

National housing strategy programs generally focus on those Canadians who are most vulnerable, such as seniors, people with disabilities, women and children fleeing violence, and people from indigenous and other racialized groups.

They also focus on addressing the biggest challenge to affordability, which is the lack of housing supply. Core NHS programs support projects that build new rental homes and renovate existing ones.

[English]

Federal investments in affordable housing have been growing year by year, including in budget 2020, which proposes to invest \$2.5 billion in new funding for housing. The budget also proposes to reallocate \$1.3 billion in existing funding to help build, repair and support 35,000 existing housing units sooner than planned. All of this new and accelerated funding will be delivered by CMHC.

Of particular note, the government is expanding its investment in the highly successful rapid housing initiative, or RHI. As the committee may know, the RHI was introduced last fall with federal funding of \$1 billion to quickly create affordable housing for vulnerable people who have been most affected by the pandemic.

At the same time, the goal was also to stimulate the economy, creating good jobs when they're needed most.

The initiative provided funding to cover the construction of modular housing, including land acquisition. It also supported projects to convert existing buildings to affordable housing. Cities, provinces, non-profit organizations, indigenous organizations and government bodies were eligible to apply for the RHI funding. Most importantly, all housing had to be created within a year of signing the funding agreement.

The results for RHI exceeded all expectations. The original goal of the program was to create 3,000 units of permanent affordable housing. By working with partners and communities across the country, we were able to sign agreements that will create some 4,700 units. We also received many excellent proposals that far exceeded the initial budget.

As a result of the success of this approach and the high level of interest and capacity to do more, the government included an additional \$1.5 billion for the RHI in budget 2021. This new investment should create another 4,500 units of housing. I'm also pleased to note that 25% of this new funding has been allocated to projects for women, who sadly have been disproportionately impacted by the pandemic. Further details about the RHI will be announced shortly.

With the RHI, other budget measures and ongoing programs, it's going to be a very busy year for CMHC. Nevertheless, I have every confidence in the ability of our 2,200 employees across the country to deliver on the government's expectations with respect to the national housing strategy.

CMHC will also continue to deliver its commercial programs. This will enable us to support our mandate to support financial stability. Through our mortgage funding programs, we make low-cost funding available to financial institutions to support their lending activities. Our mortgage insurance products, on the other hand, have enabled qualified homebuyers and developers to access financing at very competitive interest rates.

Last year, our mortgage insurance products helped more than 94,000 households purchase homes across Canada, and supported the construction of more than 174,000 new homes in multi-unit projects. We will continue to monitor the state of the housing markets across the country to identify signs of potential vulnerabilities. We are also partnering with other stakeholders on research and data

collection and analysis to explore innovative solutions to the complex challenges facing Canada's housing system.

CMHC has also begun to implement a company-wide strategy to become a climate change leader. We are accelerating our efforts to meet our anti-racism and equity commitments. This is not only integral to our 2030 aspiration, but is of great importance to me personally, as a person of Asian heritage.

As for my new role, I'm taking time to meet with our board of directors, management team, employees, affordable housing providers, private developers, the non-profit sector, industry associations, bank CEOs, government partners and indigenous organizations, to list just a few. I have been seeking their insights on their vision for CMHC and the role we should play in the housing system going forward. I'm calling this my "listening tour". It's been a very productive time so far, and I've listened to many ideas people have regarding the future of CMHC.

My own thinking is that there will never be sufficient funding at the federal level to reach our aspiration for housing affordability for everybody in Canada, whether they choose to rent or own. While the national housing strategy provides a very significant investment, a bigger and broader effort is needed. Housing is very complex and is not solely a federal responsibility. In fact, most housing in Canada is provided by the private sector. Having said that, there is a huge opportunity for CMHC to foster greater collaboration between partners to address affordability challenges. CMHC can use its influence and expertise to identify, highlight and address the barriers to housing affordability.

On my listening tour, many people have emphasized that the value CMHC brings to housing is a combination of its policy and market expertise, its ability to deliver national housing programs, and its knowledge of the housing markets through its mortgage insurance, mortgage funding and market analysis programs. I believe these strengths and our unique mix of publicly funded and commercial programs position us to harness the power of the private and non-profit sectors to achieve the results we seek—results that we believe will ultimately benefit all Canadians.

Chair, I would like to thank you again for the opportunity to meet with the committee today. I'd be very happy to take any questions at this time.

• (1610)

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Bowers, for your opening remarks.

We'll go to questions now.

First up are the Conservatives, with Mr. Vis, for six minutes.

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

Thank you, Ms. Bowers, for appearing today. Congratulations on your new role.

You packed a lot into your opening eight minutes and I don't think I'll be able to cover everything I want to talk on today, so I'm just going to jump right to it.

Living in the Fraser Valley, one of the most common questions I get from regular Canadians is on foreign buyers' effects on the real estate market. Recently, we heard from Mr. Vaughan that sometimes our system works better for foreign investors than for Canadians. What data is CMHC collecting right now on foreign buyers? Does CMHC backstop the mortgages of foreign buyers?

In 2016-17, there was CMHC data that outlined that in Metro Vancouver, one in five buyers of condos was in fact a foreign buyer. What does that look like today?

Thank you.

• (1615)

Ms. Romy Bowers: Thank you very much, Chair.

I'd like to thank Mr. Vis for his warm words of congratulation.

On the subject of foreign buyers, CMHC collects information on this through our rental surveys. We can provide you access to our rental surveys after this meeting.

With respect to just the topic of foreign buyers, I believe there were actions in the recent budget to address this issue. Of course, CMHC monitors this issue. However, we don't think this is the most critical issue affecting housing affordability in Canada today. We believe the issues that are giving rise to house price escalation in the markets today are driven by supply factors. For a number of years—and this predates the pandemic—the pace of housing supply creation has not kept pace with demand. From our perspective, that is the single most important factor that has contributed to escalating housing prices.

Our recommendation to the committee and to Canadians at large—this was outlined in a 2018 paper that our housing economists provided—is to put the focus on the barriers to housing supply. Again, this is a complex issue that involves action by many levels of government. It's our view that of course it's important to track—

Mr. Brad Vis: Thank you, Ms. Bowers.

I would agree with you. In my assessment, and from what I've been hearing from experts too, supply is the number one factor related to affordability in Canada.

You mentioned in your opening remarks that the federal government can work more closely with other levels of government to address the supply challenges we're facing. Can you give some concrete examples of what we could be doing better at the federal level to get more supply built?

Ms. Romy Bowers: Thank you, Mr. Vis.

There are a number of programs under the national housing strategy, and most are supply-based programs. We have a number of programs in place that promote the creation of supply. The tools are there at the federal level to create supply, especially supply directed towards the most vulnerable elements of our society.

When you look at the housing market as a whole, though, most housing in Canada is provided by the private sector. What prevents supply from being created, especially in our large cities, are things like the development life cycle, zoning, permissions at the municipal level and Nimbyism in many neighbourhoods, which prevents dense housing from being created.

Mr. Brad Vis: Thank you.

On that point, on municipal bylaw processes, could the federal government play a role in incentivizing municipalities to get through that backlog and adopt policies that are more inclusive, allowing for densification where we need it to get more housing built? Can the federal government play a role there, in your opinion?

Ms. Romy Bowers: Yes, I think that would be something that is definitely worth pursuing. Ultimately, the decision is at the local level, but I think there is merit at the federal level in thinking about what types of incentives we could create to create alignment at the municipal level.

Mr. Brad Vis: That's very helpful.

Earlier in your remarks, you touched upon the budget line item regarding the 1% non-residents tax. I don't think I got that completely right, but you know what I'm referring to. In CMHC's market analysis division, have they done a study of the impact of the proposed 1% non-resident tax and the impact it would have on the Canadian housing market?

• (1620)

Ms. Romy Bowers: No, we have not.

Mr. Brad Vis: Would CMHC be open to doing an analysis on the 1% tax?

Ms. Romy Bowers: I have to point out, Mr. Chair, that anything related to tax regulation is the responsibility of the Department of Finance, so it may be better to direct this question to the officials there.

Mr. Brad Vis: Okay. That is duly noted.

In my neighbourhood, and where you live in Toronto—

The Vice-Chair (Ms. Raquel Dancho): Mr. Vis, your time is up. I apologize.

Mr. Brad Vis: Thank you, Madam Chair.

The Vice-Chair (Ms. Raquel Dancho): Now it's on to the Liberals, with Mr. Dong.

Go ahead.

Mr. Han Dong (Don Valley North, Lib.): Thank you very much, Madam Chair. You're doing a great job, by the way. I also want to offer my congratulations to Ms. Bowers. Thank you very much for the presentation.

With the release of the national housing strategy in 2017, CMHC has become increasingly involved in the financing of affordable housing with the aspiration that by 2030, everyone in Canada has a home that they can afford and that meets their needs.

In your opening remarks, you mentioned the inclusion of the not-for-profit sector. I'm a big fan of co-ops and not-for-profit senior residences. Could you talk a bit more about not-for-profits accessing capital under CMHC?

Ms. Romy Bowers: Again, Madam Chair, I'd like to thank MP Dong for his warm words of congratulation.

In terms of the national housing strategy, when you look at what is perhaps the flagship program within the national housing strategy, the national housing co-investment fund, that's a program that provides financing, primarily to the non-profit sector, to promote the creation and repair of affordable housing.

We have had great success in the take-up of that. The program is a 10-year program. We're about three years in. We're exceeding our annual targets every year in terms of supporting the financing of affordable housing by many non-profit organizations across Canada.

Mr. Han Dong: Thank you very much for that.

I've had conversations with not-for-profit stakeholders in the long-term care or senior home sector. Their feedback is that they feel that the restrictions on them in terms of getting loans from CMHC pose a great challenge and sometimes put them at a great disadvantage compared to the for-profit sector.

It's not a criticism, or even a suggestion. I'm just making an observation.

Are you confident that CMHC will provide more opportunities to the not-for-profit sector to access low-interest loans from CMHC?

Ms. Romy Bowers: Thank you, Madam Chair, for that question.

There's no doubt that there's more that CMHC can do to improve our client service and ensure that our non-profit clients have access to the NHS programs. I welcome any type of feedback that you may have from your constituents, and we can definitely look into that in terms of things we can do to improve.

With respect to the national housing co-investment fund, for example, we have taken many of the criticisms we received about the delivery of the program in the early years, and we have acted on them. We are very pleased to say that we have reduced our turnaround times by about 50% over the past year.

Long-term care is a very specific challenge because, as you know, CMHC's mandate is to finance housing, and long-term care often involves a housing-related component but also facilities that are more linked to...let's call it health care. It's possible to use our

national housing strategy programs for that, but in cases like long-term care, we often have to involve provincial health authorities in looking at the various aspects of the services that are provided in those facilities, and that creates complexity.

I don't know if your constituents are perhaps referring to that—

• (1625)

Mr. Han Dong: I appreciate the difference between the health sector and the national housing strategy. What I'd like to see is overlap of public policies as opposed to creating gaps between public policies.

Yes, they fall under the purview of health care; however, at the end of the day we're talking about dwellings for seniors. They live there with additional support. I'm talking about creating more units that will be able to house more seniors. That's how I see it.

You mentioned that housing affordability for all by 2030 is your key goal. What are the greatest challenges you face in pursuing that goal?

Ms. Romy Bowers: You asked that question at a very interesting time. Our 2030 goal was challenging prior to the pandemic, and I think the challenges are greater now. The pandemic has had a disproportionate impact, as I said in my opening comments, on the most vulnerable in our society. When you look at how the pandemic has impacted Canadians, you see that homeowners have in some cases done better economically than renters, and our most essential workers are in the lower levels of our income distribution.

I think the slogan is to build back better. Post-pandemic there's a great opportunity to really address some of the socio-economic divides that exist in society and make the necessary investments so that Canada is truly equitable. The COVID crisis has exposed some of the inequities and inequalities in our society, but I view that as a great opportunity to address those going forward, and housing is a key component of that.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Bowers.

Thank you, Mr. Dong.

Now we will go to the Bloc, with Mr. Trudel.

[*Translation*]

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

Ms. Bowers, thank you for being here today. Congratulations on your important appointment. As you mentioned earlier, during this pandemic, CMHC is playing a crucial role in the way out of the crisis.

In your introduction, you talked about the rapid housing initiative, a \$1 billion program launched in October. It's not a bad program per se. Actually, I think it's very interesting, but I want to talk a little about how the money is being allocated.

The first component of \$500 million, intended for large cities, allocated only \$63 million to Quebec, or 12.8% of the money. As for the second component, there was an agreement with Quebec, we received \$116 million, and a project was accepted in the north for the Cree. On balance, however, Quebec, which represents 23% of the Canadian population, has not received its fair share of the \$1 billion distributed under this program.

When you decide how to distribute the funds, do you take into account the demographic weight of Quebec, for example, which represents 23% of the Canadian population?

[English]

Ms. Romy Bowers: I would like to thank MP Trudel for his kind words of congratulation.

In terms of the first round of the RHI, the province of Quebec, including all the projects, received approximately 18% of the funding. When you look at how we distributed the funding, you see that there was \$1 billion in funding available, and \$500 million of that was provided for the major cities. We identified the major cities, and we looked at the level of severe housing need that existed in those cities, as well as accounts of homelessness. We based our allocation of the \$500 million on those statistics.

The other \$500 million was under what was called the project stream. Quebec received a special allocation, but when you're thinking about our methodology, it was for projects other than in the province of Quebec. It was based on the merits of the strength of the various projects that came in.

[Translation]

Mr. Denis Trudel: We may not have the same figures. In the first component, money was given to Montreal and Quebec City, for a total of \$63 million out of \$500 million. According to my calculations, this amounts to 12.8%. There seems to be a shortfall both in the first component and in the total amount of \$1 billion.

That's a little sad, because a lot of people submitted projects, but few were accepted. Yet, as we know, the need for housing is dire. In Quebec, 40,000 households are waiting for low-cost housing.

This brings me back to the fact that the federal government abandoned housing in Quebec 25 years ago. Fortunately, the Société d'habitation du Québec, the SHQ, took over. We set up programs like AccèsLogis, which is a very good program. We developed a social and community approach that is praised across Canada. I have already discussed this with Mr. Vaughan, who sits on the committee. However, it seems that Quebec, because of its successful approach, is penalized in the way CMHC distributes the money.

What are your thoughts on that?

• (1630)

[English]

Ms. Romy Bowers: As a general comment, I would like to just make the point that the demand for the RHI funding exceeded the amount of funding that was available.

We received almost in excess of 3.5 billion dollars' worth of applications for the \$500 million that was available. It is true that, unfortunately, we had to put many very worthy applications on hold. I think many of the constituents, perhaps, who were speaking to MP Trudel were many of the applicants that we were, unfortunately, not able to fund.

The good news is that in the new budget we have \$1.5 billion in additional funding available, and we're in the process of determining how those funds will be allocated. We haven't finished our work on that, but we will be very pleased, in the coming weeks, to share our approach and methodology for how we can advance the additional funding we have received.

[Translation]

Mr. Denis Trudel: That's interesting. Thank you, Ms. Bowers.

On that point, when the program was launched in October, people were given until December 31 to submit projects. Then the organizations working on the ground were told that they would receive an answer on January 31. Some organizations in my riding, in Montérégie, had made offers to purchase land that ended on March 31. As of March 31, they still had not received a response.

I know that you received many projects, but how could you launch a program so quickly without being able to provide answers to the organizations? We are talking about those who work with homeless people and women who are victims of domestic violence, for example. That's very important. Because of processing delays, some projects have not been able to see the light of day. It's a little difficult to understand.

Will this be corrected for the second component, which will be \$1.5 billion?

[English]

The Vice-Chair (Ms. Raquel Dancho): Give a very brief answer, Ms. Bowers.

Ms. Romy Bowers: Yes. We like to think of ourselves as a learning organization, so we have taken all these comments into account, and we will try our best to make improvements in the second round to address these issues going forward.

Thank you for the comments.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Bowers.

[Translation]

Thank you, Mr. Trudel.

[English]

We will now go over to the NDP, to Ms. Gazan, for six minutes.

Ms. Leah Gazan: Thank you so much, Madam Chair. You're doing a great job today.

Congratulations, Madam Bowers, on your new post.

I just want to build on my colleague MP Dong's comments with regard to the rental construction financing initiative and how it benefited, for the most part, the for-profit sector to the point, in fact, where 90% of the agreements were for the for-profit sector. I will be following up with the non-profit sector in my riding to get recommendations to you as soon as possible from many who felt really left out of the program.

That particular program was also criticized with regard to the whole definition of affordability. For example, in Ottawa, \$2,750 would meet this definition of “affordable”. The report highlights projects that were considered affordable but were well above average market rent. This is certainly an issue in the city of Winnipeg and in my riding.

When the government says it has helped over one million Canadians find affordable housing, does this include units that meet the RCFI's definition of affordable, which I would argue is not affordable for many?

• (1635)

Ms. Romy Bowers: I would like to thank MP Gazan for her kind words of congratulation.

With respect to the RCFI program specifically, I always like to think of the national housing strategy as a very broad tent. The housing continuum is very broad, and although most of the programs are focused on more deeply affordable housing, we want to include programs that support the rental sector.

For many years, there has not been growth in purpose-built rentals in Canada, and the RCFI program was developed specifically to provide new rental housing for middle-class Canadians versus people at lower income levels.

I know that when you're actually looking at the rents that are being charged for RCFI projects, it's important to compare the rents not to the market in general but to the rents for new buildings that are being constructed.

We are pleased with the RCFI program because it generates new units in rental, which is very much needed, and we are able to drive greater affordability than—

Ms. Leah Gazan: Unfortunately, with all due respect, it's really left a lot of people in my riding behind; it's the third-poorest riding in the country.

Building on that, you spoke about historically marginalized groups. Certainly that was highlighted in the National Inquiry into Missing and Murdered Indigenous Women and Girls. In fact, a report by the Native Women's Association of Canada stated that first nations women living off reserve experience “gendered and racialized discrimination by potential property owners”, which affects their ability to find adequate housing. In talking about people who fall outside of the definition of “middle class”, I'm still trying to figure out what that is, with all due respect.

With this in mind, my question is this. How is the CMHC responding to the calls to justice of the National Inquiry into Missing and Murdered Indigenous Women and Girls, for example, calls for

the establishment of long-term, sustainable funding of indigenously-led, low-barrier shelters; safe spaces; transition homes; second-stage housing and services for indigenous women, girls and 2SLGBTQQIA people?

Ms. Romy Bowers: At CMHC, we have a group that is responsible for delivering housing programs to indigenous communities and Canadians who live in the north. There are probably about 70 people in that group, and their sole objective is to make sure all the programs under the national housing strategy are available to indigenous Canadians.

We work very hard every day with organizations that serve indigenous Canadians, to ensure that the federal housing programs that exist are made available to them.

I was very pleased to see, in the recent budget, the commitment, for example, that 25% of the new RHI funding that's available will be dedicated to women and children fleeing violence.

Ms. Leah Gazan: Just to build on that, because I have a limited amount of time, I note that in Winnipeg we have the highest number of indigenous people and indigenous families in core housing need in the country. I would say that amount needs to be increased substantially to really lift up this basic human right.

Going back to your CMHC biography, you stated that you believe that “CMHC can be a catalyst for solving housing affordability challenges and a leader in building a housing system that is equitable and free of systemic racism.”

We know there's a lot of discussion about systemic racism. In order to get out of systemic racism, it's important to identify and know how structures and current systems perpetuate the ongoing colonization and racism in order to change—

The Vice-Chair (Ms. Raquel Dancho): Madam Gazan, perhaps you would ask a question. Your time is up, and we will have a brief answer, please.

Ms. Leah Gazan: Sure.

—these systems. Can you speak to how the CMHC has participated and continues to participate in acts of systemic racism?

• (1640)

Ms. Romy Bowers: One of the privileges I've had in working at CMHC is that I've had the opportunity to serve many indigenous communities. I recognize that in delivering federal government programs, there's systemic racism built into some of the assumptions we have in how we set our criteria and develop programs. This is something we've taken to heart at CMHC. We believe that reconciliation is at the heart of what we do, and we recognize that sometimes unconscious biases and how we operate as a federal Crown corporation can be acts of systemic racism.

We have a mandatory training program at CMHC to enable all employees to learn about indigenous culture and history, to ensure that when we deliver and design programs, we take into consideration—

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Bowers. Perhaps you can consider that in our next round.

Ms. Leah Gazan: Thank you for letting me indulge, Ms. Dancho.

The Vice-Chair (Ms. Raquel Dancho): All right.

We're going to go back to the Conservatives for the second round.

We go over to you, Mr. Vis.

Mr. Brad Vis: Thank you, Madam Chair.

Ms. Bowers, do you believe in the last year that the 2030 goal of CMHC is closer to being achieved or further away from being achieved?

Ms. Romy Bowers: As I stated, I think the pandemic has created a situation where there is a greater divide between the haves and the have-nots.

Mr. Brad Vis: Unfortunately, because of the pandemic, the extra spending and low interest rates, the country has become less affordable.

Ms. Romy Bowers: However, at the same time, I think there is a public mood where we actually see these inequalities. I think there is huge public support for making the necessary investments to make sure that the gap between the haves and the have-nots is closed.

I'm very optimistic that post-pandemic, there is a great opportunity to make investments—

Mr. Brad Vis: Thank you.

Many Canadians cannot afford the 20% down payment required for an uninsured mortgage and are required to pay for mortgage insurance through CMHC. Recently, CMHC provided a \$3.5-billion dividend payment to the Government of Canada.

Why is CMHC paying into the federal government general revenue fund instead of reducing insurance rates or offering rebates to lower-income Canadians who are just getting into the housing market in this crazy time?

Ms. Romy Bowers: I'd like to point out that the mortgage insurance system that exists in Canada is a legislative requirement. CMHC and two other private companies provide mortgage insurance. As you know, it's a legislative requirement for people who don't have a 20% deposit on their houses to purchase the mortgage insurance and—

Mr. Brad Vis: Thank you, Ms. Bowers.

Mayor Hurley, the chair of the Metro Vancouver housing committee, shared with me yesterday that his city has nine shovel-ready housing sites—six for the national housing co-investment fund, and three for the rapid housing initiative—none of which received funding for construction.

Why has CMHC ignored Burnaby? It's one of the most expensive places to live in Canada.

Ms. Romy Bowers: That's fair enough. With respect to Burnaby, as I mentioned, for the three RHI projects, we just received the \$1.5 billion in housing. A number of projects are on hold—

Mr. Brad Vis: I'm going to give my plug for the mayor of Burnaby today, that they need more from CMHC in that community. I was shocked that they did not having anything yet except for funding under the rental construction financing initiative. Burnaby needs support.

On Burnaby, the mayor told me his staff had to fill out 250 pages of paperwork to receive seed funding of \$50,000 per project for three projects. That's 750 pages for \$150,000. You mentioned earlier that the application processing time has been reduced.

Has there been any action on reducing the administrative burden of applying for funds under the co-investment fund?

Ms. Romy Bowers: As I mentioned previously, we have been working very assiduously with our proponents to reduce the administrative burden. We have a fantastic group in B.C. that is working with proponents in Burnaby to make their applications a reality.

Burnaby has been successful in receiving seed funding for those projects. I've just received an update with respect to the co-investment projects in line. What's happening is that co-investment requires investment from other levels of government—

• (1645)

Mr. Brad Vis: I'm going to have to jump to one final question. I think I made my point there.

The government responses to my Order Paper questions on the rapid housing initiative have been distributed to all members of the committee. Unfortunately, very little useful data was actually provided. The majority of the information was redacted. I would ask that CMHC provide the unredacted version of these documents to the committee.

To that point, I will move the following motion: “That CMHC provide the committee with the complete and unredacted versions of Order Paper questions 244 and 420 within 10 business days.”

Thank you, Madam Chair. I bring that to the floor.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vis, for your motion.

I would ask that you email it to the clerk as soon as you can, so that it can be distributed to everyone.

Mr. Brad Vis: I will do so right away.

Thank you, Ms. Bowers, for appearing today. I appreciated the discussion.

The Vice-Chair (Ms. Raquel Dancho): Madam Clerk, may I ask for your feedback? Would you mind letting us know if we have to debate the motion now, or are we just putting it on the floor?

I want to confirm, to make sure we're following procedure.

The Clerk: Mr. Vis didn't move the motion, so it is on the floor right now.

The Vice-Chair (Ms. Raquel Dancho): Okay, so we can move forward.

Mr. Turnbull.

Mr. Ryan Turnbull (Whitby, Lib.): I would just request, if possible, that we have the motion in both official languages.

The Vice-Chair (Ms. Raquel Dancho): Yes, I believe we've been doing that.

Mr. Vis, I'll empower you to provide that or work with the clerk to do so.

Ms. Falk.

Mr. Brad Vis: [*Technical difficulty—Editor*] translate it right now.

Thank you.

The Vice-Chair (Ms. Raquel Dancho): Thank you.

Ms. Falk.

Mrs. Rosemarie Falk: I'm just wondering if we are debating the motion right now. Is that the step we're at, or are we just waiting until everybody receives the motion?

The Vice-Chair (Ms. Raquel Dancho): We just confirmed with the clerk that Mr. Vis did not move the motion. He just put it forward. It's put forward now, but we're not debating it.

Is that correct, Madam Clerk? Yes. I see you nodding.

[*Translation*]

Ms. Chabot, you have the floor.

Ms. Louise Chabot: Thank you, Madam Chair.

Actually, you have answered the question. I was going to say that we don't think the motion needs to be debated now. We understand that it has just been put forward. So let's give the witness the floor and continue our work.

Thank you.

[*English*]

The Vice-Chair (Ms. Raquel Dancho): Thank you, Madam Chabot.

Mr. Turnbull.

Mr. Ryan Turnbull: I think I left my hand up from before, but I do have an additional comment.

I noticed that my colleague, Mr. Vis, said that he was just undertaking the translation.

Mr. Brad Vis: Sorry, it was already sent. My apologies, Mr. Turnbull.

Mr. Ryan Turnbull: Okay, thanks. I just wanted to make sure, because I think the Standing Orders require the translation bureau to do the translation. I just wanted to make sure that we were following that.

Thanks.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Turnbull.

I want to ensure that, moving forward, all the motions put forward are done.

Mr. Brad Vis: Madam Chair, when I submitted the motion, I forgot that I did it earlier. I did the motion automatically in both official languages, so that was sent.

Thank you.

The Vice-Chair (Ms. Raquel Dancho): Great. So, you speak French. Thank you, Mr. Vis.

I think we can move on now to questions again.

We are going to go to the Liberals for five minutes.

Ms. Young.

Ms. Kate Young: Thank you very much, Madam Chair.

Thank you, Ms. Bowers, for appearing today. I was thinking that I'm sure taking over the CMHC during a pandemic can't be easy, but you're obviously the right person for the job, so thank you very much for appearing today.

I want to pick up on what MP Vis questioned you on. You were just starting to talk about how optimistic you are about the future. I want to give you an opportunity to express what your thoughts are about where we're going and the optimism that you see.

Ms. Romy Bowers: First of all, I think there are two aspects to my optimism. One is that CMHC is a great Canadian institution. I'm very blessed to be surrounded by employees who are committed to doing their best to serve Canadians. We have employees who are distributed across the country, and their jobs are to help proponents gain access to very important federal funding that supports the development of affordable housing across the country. It's a privilege for me to be leading such a dedicated workforce. That is one source of optimism.

Another source of optimism is when I think about the national housing strategy. The \$70-billion commitment is a significant commitment. CMHC, as an organization, is focused on delivering on that. There were some hiccups in the early years in terms of delivery, but I feel we have the great ability to deliver on the government programs. I have great confidence. We received over \$3 billion in funding through the most recent budget, and I feel confident that we can deliver that quickly. That investment will have a very meaningful impact on the lives of many Canadians, especially those who are most vulnerable.

I mentioned the top-up to the rapid housing initiative, which is fantastic. We also have an opportunity to bring forward funding for the co-investment program, which will be great. In addition to that, there was a theme about helping women and children. I'm particularly pleased that there was \$300 million of additional funding for the Canada housing benefit, particularly targeting women and children who are fleeing family violence. I think there's a lot of good we can do with the program.

In addition to that, the biggest funding aspect of the most recent budget is \$4.4 billion in energy retrofits for home owners. We at CMHC are very committed to climate change, and we recognize that housing stock is a very big emitter of greenhouse gas emissions. We feel blessed that the government has entrusted us to deliver on this very important program to address greenhouse gas emissions in the housing sector. We're very pleased to deliver on that as well.

• (1650)

Ms. Kate Young: Thank you very much for that. There's a lot there to unpack and I am particularly pleased to hear about the 25% through the rapid housing going to women and children. That is obviously most needed.

I want to mention also that this committee just finished a study on indigenous housing, urban, rural and northern housing, and the recommendation is for a stand-alone organization run by indigenous for indigenous.

I just want to get your thoughts on the recommendations we put forward, if you've had a chance to see them at this point.

Ms. Romy Bowers: I haven't had a chance to look at the recommendations in great detail, but I have taken a high-level overview of them. Obviously we wait for the response by the government in terms of how we would respond to the recommendations.

In the event that CMHC is responsible for any of these responses or the action plans, we're ready to support any type of implementation. As I mentioned, reconciliation is a key aspect of our strategy and mandate. We have employees who are very committed to the concept of housing by the indigenous for the indigenous, and we believe some of the values that we espouse as a Crown corporation are very aligned with some of the principles that I saw in just the very high-level aspects of your recommendations.

Therefore, we're very happy to support what comes out of that.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Young.

We're going to go on to the Bloc Québécois, with Monsieur Trudel, please.

[Translation]

Mr. Denis Trudel: Thank you, Madam Chair.

Ms. Bowers, I'd like to come back to the rapid housing initiative.

In the first round of the RHI, the projects that were submitted across Canada totalled \$4 billion. The Federation of Canadian Municipalities called for a reinvestment of \$7 billion in the same program. Clearly, they felt that the funds allocated to the program were not sufficient to meet the needs, as the agencies also testified.

Are you at CMHC considering asking the government to put more money into this program in the near future?

[English]

Ms. Romy Bowers: At CMHC, we are very committed to addressing homelessness in Canada. We view this as something that is very important to address. We're very pleased to have been entrusted with delivering the first \$1 billion of the rapid housing initiative. We're very pleased again to receive an additional \$1.5 billion, given the need, and we're here to follow the direction of government and are prepared to make sure that, whatever funds are made available to address homelessness, we get this money out to the communities and organizations that are serving homeless people on a day-to-day basis.

• (1655)

[Translation]

Mr. Denis Trudel: Okay.

Let's talk about the second component, of \$1.5 billion. Organizations are waiting to know the details.

In Quebec, most of the people who submitted a project under the first component have received negative responses. They were told to wait and see if there would be new funds. Yes, additional funds were injected in the new budget and the second component now totals \$1.5 billion.

I have heard from people that they have invested thousands of dollars to prepare and submit projects for CMHC programs. Will people who submitted a project before Christmas, under the first component, automatically be reconsidered in this second component, which was increased to \$1.5 billion as a result of the budget?

[English]

The Vice-Chair (Ms. Raquel Dancho): Ms. Bowers, please provide just a short answer.

Ms. Romy Bowers: The final terms and conditions of version two of the rapid housing initiative are still being developed, and as soon as we have clarity on that, we'll provide them to the public. Under all circumstances, we want to make sure for all proponents that the application process is simple and that we reduce any rework or any additional administrative burdens.

[Translation]

Ms. Raquel Dancho: Thank you, Mr. Trudel.

[English]

Now we'll go over to the NDP for two and a half minutes.

Ms. Gazan.

Ms. Leah Gazan: Thank you so much, Chair.

Madame Bowers, it's abundantly clear. It's becoming clearer that housing is no longer something that serves as a shelter and home for Canadians, but an asset for investors on Bay Street. This has happened and continues to happen at the expense of people, especially low-wage workers and racialized individuals who, as you've indicated, see a greater proportion of their disposable income go towards housing, sometimes up to 75%. That's something that's actually very common in my riding.

At the CMHC, we need leadership to correct this trend and to ensure that housing is a basic right that all Canadians can enjoy without taking on absurd levels of debt.

Are you committed to restoring housing as a basic human right, and if so, how?

Ms. Romy Bowers: As you know, an essential aspect of the national housing strategy is a national housing strategy act, which makes the commitment that Canada views housing as a right, and we're working towards the progressive realization of that right.

In the last year, we saw the establishment of the National Housing Council. I was very pleased to participate in that council as part of one of my first meetings when I became the CEO. I think the process is under way to appoint the national housing advocate, which is also a key component of looking at housing as a right.

When you look at the national housing strategy programs, which are diverse in nature, you will see that there is a focus on the most vulnerable in our society. We have programs such as the RCFI, but that is more of an exception. The vast majority of the programs under the national housing strategy focus on the most vulnerable. At CMHC, we're committed to working especially with Canadians who are not well served by the private market, and we make every effort to ensure that every dollar of investment for Canadians who are made most vulnerable has the most positive impact.

Ms. Leah Gazan: I asked that question because I understand, for example, that CMHC provides mortgage loan insurance to private lenders such as commercial—

The Vice-Chair (Ms. Raquel Dancho): I'm sorry, Ms. Gazan. Your time is up.

We will go back to the Conservatives for five minutes.

Mr. Vis.

Mr. Brad Vis: Thank you, Madam Chair.

I'd like to go back to the point I raised at the end, last time, and the motion I moved.

I believe I was in order, because you are able to move a motion on the floor related to the subject matter at hand, so I'd like that motion to stand and I'd like to have a recorded vote or a—

• (1700)

The Vice-Chair (Ms. Raquel Dancho): Mr. Vis, I believe the clerk and I thought you had presented the motion, rather than moving it. It was my mistake. My apologies.

You have moved the motion and it is in order. We have all received it in our inboxes and it has been translated.

You are calling for a recorded vote. Is that correct?

Mr. Brad Vis: That is correct.

The Vice-Chair (Ms. Raquel Dancho): Thank you.

Mr. Vaughan.

Mr. Adam Vaughan: I have a bit of a concern about the motion as presented. It asks for detailed listings of all the applications, including the addresses and the price points that have been quoted as part of the application process.

This would put in jeopardy every single one of the applications, as they are all now currently on hold, waiting for the new dollars to arrive. If we simply produce the list of 700 assets across this country, with price points, and disclose that information, as well as the municipal address, we would be effectively putting out a shopping list to competitive bids that would undermine the integrity of the program, and also would put every one of these projects at risk of not being realized in real time.

The reason the property information is redacted is to protect the proprietary interests of both the vendor and the seller. The way this motion has been drafted is incredibly irresponsible and, as I said, would violate the trust that many of the applicants and many of the vendors have invested into this process. As I said, it would put in jeopardy our even being able to hopefully recognize some of these projects as being viable.

Therefore, I would ask that the committee defeat this motion.

I think what the member is looking for is a list of applicants, not the details of the financial information. If Mr. Vis could redraft the motion, I think we could find a way to support it, but as it's currently drafted, it would blow this whole process right out of the water and destroy the opportunities for housing providers from coast to coast to realize these projects.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vaughan.

Ms. Falk.

Mrs. Rosemarie Falk: Thank you, Madam Chair.

What's frustrating is that when there are Order Paper questions asked by the opposition, we see a lot of documents come back redacted. If there wasn't a trend on this, maybe there would be a little more trust there, but the opposition is just doing its job of holding the government to account.

Therefore, I would hope we'd vote for this so that we could get the information that Mr. Vis requested in the first place.

Thank you.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Falk.

Mr. Vis.

Mr. Brad Vis: Thank you, Madam Chair.

The purpose of my motion today and what I'm looking for is transparency. I'm open to a friendly amendment to take away some of the information on pricing, but I believe Canadians have a right to know the list of projects.

I'm not asking for a lot here. I am asking for information about who applied, who was accepted and who was rejected. The basis behind that is that one of the applications from my riding in the St'át'imc Nation was rejected, and I don't think they received adequate information.

The second reason refers to my earlier testimony. With the mayor of Burnaby and chair of Metro Vancouver Housing indicating that despite Burnaby being one of the least affordable places in Canada, they receive no money for shovel-ready projects in that community.

I'm prepared to hear a friendly amendment from Mr. Vaughan to take away maybe the price point of that information, to make sure we can stay within the bounds of privacy. Ultimately, I'm just asking for which projects were accepted and which were rejected. I'm not asking for the world here.

Thank you, Madam Chair.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vis.

Please correct me if I'm wrong, but I believe Ms. Gazan is next.

Ms. Leah Gazan: Yes. Thank you, Madam Chair.

I don't seem to have a copy of the motion in my mailbox.

The Vice-Chair (Ms. Raquel Dancho): We can ensure that it gets to you. I believe the clerk can make that happen.

I believe Madame Chabot was next.

[*Translation*]

Ms. Louise Chabot: Thank you, Madam Chair. This is quite a meeting for you today.

With regard to the motion put forward unexpectedly by our colleague Mr. Vis, I must say that I am sensitive to the transparency argument. Who is not in favour of transparency and access to as much information as possible? I do not know if our colleague has had bad experiences with other requests in other committees. Having said that, I am also very sensitive to issues of contracts, finances and confidentiality.

If the objective is to find out which projects have been rejected or accepted in a constituency or territory, I think that necessarily requires an amendment. I am compelled to say that, if the motion were to pass in its present form, some information could be disclosed that is not necessary or even safe.

• (1705)

[*English*]

The Vice-Chair (Ms. Raquel Dancho): Thank you, Madame Chabot.

Mr. Tochor.

Mr. Corey Tochor: Thank you, Madam Chair.

I support Mr. Vis's motion on the transparency of the awarding process.

I do understand Adam's comment. We don't want to sidetrack anything, and I think a friendly amendment from Adam on the motion would hopefully have the whole committee voting in favour of transparency where it doesn't hurt overall projects. I look forward to hopefully hearing Adam's amendment.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Tochor.

Mr. Vaughan.

Mr. Adam Vaughan: I was going to cover this in the question. Under the housing accord with Quebec, the Quebec government sets the criteria and then chooses the projects. We don't have the information as to what criteria or which ridings they chose or which projects and project applications they moved ahead with. We're being asked for information that is not entirely within our jurisdiction. We have to respect the decisions that the Quebec National Assembly and the Quebec government made.

On the amendment, it is a very long, complex and detailed set of requests that have been put here. For example, when we put in place an application that comes from a particular housing application, when they ask for the riding, is it the location of the proponent or the location of the housing? For example, in Winnipeg Centre we had an application that was put forth the other day by a company in one riding for a project in a different riding. We announced it in the riding and the MP in question wasn't invited to the announcement because we thought we were in a different riding at the time. There's a lot more to this equation than simply the information you're asking for.

I understand the need to understand which projects got funding, which ones didn't and why, but it's more complex than just the federal government or just the CMHC making these decisions.

I will go back to the point I raised earlier. I'm not going to fix this motion. The proponent can fix their own motion, but they are asking for us to disclose confidential, proprietary information and detailed financial transactions in a public way to a public body that would literally blow up the process that is currently under way. I would suggest that it would violate the good faith that both vendors and proprietors have put forth in these applications. They were never told they were going to have to disclose their financial information, which properties they were trying to acquire, the dollar amounts they proposed to put on the table or the funding sources for those dollar amounts, which are all part of this calculation.

I would suggest that the member withdraw the motion and come back with a clearer motion. I'd be happy to work with them to get the information they want. The way this is drafted puts at risk everything on rapid housing 2.0 and every single project that's currently on hold awaiting new funding, which is now being delivered by the budget implementation act and the budget.

This motion is a really serious overreach. I understand the intent and support the intent in principle, but in practice and in detail, this will literally take projects out of the hands of non-profit providers and hand them over to somebody else. Who knows what the consequences of that will be? Who knows what the consequences will be to people who have purchase offers that will then expire as a result of this information being disclosed? Who knows what legal remedies may be available to those individuals? They have invested dollars in trying to acquire these properties, only to see a committee of the House of Commons disclose all of the business dealings prematurely and therefore put at risk their security deposits.

There are a lot more implications to what Mr. Vis is asking for than what is currently in this motion. I would ask everyone to take a step back, focus the request more properly and deal with it in a responsible way. Don't put at risk the transactions that are on hold right now, awaiting future funding.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vaughan.

Welcome to the committee, Mr. Manly. Go ahead.

Mr. Paul Manly (Nanaimo—Ladysmith, GP): Thank you, Madam Chair.

I don't have a vote on this committee, but I would just like to support what Mr. Vaughan has said. I know in my riding, the City of Nanaimo has deals for properties going on with BC Housing, which cannot be disclosed. This is proprietary information. It would cause serious damage to the projects that are being proposed and that have gone forward with their application.

I love transparency. I want to see money flowing. We didn't get money in Nanaimo—Ladysmith for the rapid housing initiative. A couple of really good projects were proposed and the proponents are waiting for the next round to come. They cannot have this information that is part of their application disclosed. It would just create havoc. It will actually sink those projects.

I would agree with Mr. Vaughan. I hope the rest of the committee does as well, and doesn't support this motion.

Thank you.

• (1710)

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Manly. Again, welcome to HUMA. It's quite the day to be joining us.

Mr. Vis, go ahead.

Mr. Brad Vis: Mr. Vaughan can wordsmith all he likes. As I suggested, I would be open to a friendly amendment on excluding proprietary information, but I received redacted documents from the government—after this government promised to Canadians that it would outline everything on March 31, and did not—and now am told I'm being irresponsible as a parliamentarian.... I was given a

bunch of black pages by the Government of Canada when I asked for transparency. To then make it seem that I'm the irresponsible one for fighting and that Mr. Vaughan, the parliamentary secretary, is accountable to Canadians on the decisions of the government is misleading to all the members here.

I am open to a friendly amendment. I'll table one right now that maybe the lawyers, through the HUMA committee, exclude proprietary information but list the project names that were approved and those that were rejected to this committee. All I'm after is which projects were rejected and which ones were approved. He could have given that to me in the Order Paper questions, but Mr. Vaughan and his department decided to give us zero information.

Thank you, Madam Chair.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vis.

Ms. Falk.

Mrs. Rosemarie Falk: Thank you, Madam Chair.

I need to comment on the bullying language that I felt Mr. Vaughan was exhibiting.

What's very frustrating for me is that this is a government that has been riddled with scandal, cover-ups and redactions. As I mentioned earlier, this has been a trend since the previous Parliament, where we've seen pages just blacked out, sometimes with no letters on them whatsoever.

Our job, especially as Her Majesty's loyal opposition, is to hold this government accountable, and we owe it to the people who sent us here, who are Canadians. I don't appreciate that we are being threatened that everything could implode, especially to Mr. Vis's point that he got nothing when he asked these Order Paper questions. Even if a little had been given there, it would be better than what this is.

Again, on the track record of this government with scandals and cover-ups, I don't think I would be in a position to vote against this for the sake of transparency. If the government is not hiding anything and Mr. Vaughan is true to his word, I would assume that he would make an amendment that would be plausible to the government to show and reveal the answers to Mr. Vis's questions.

Thank you.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Falk.

I just want to confirm something.

Mr. Vis, did you put forward an amendment? I may have missed that. I apologize.

Mr. Brad Vis: I would be out of order.

I can't put forward an amendment to my own motion, so I'll ask one of my colleagues to move that.

The Vice-Chair (Ms. Raquel Dancho): My apologies. I just wanted to confirm that.

Back to the speaking order, we have Madam Chabot.

[*Translation*]

Ms. Louise Chabot: Don't look at me for that, Madam Chair.

I wanted to intervene because I have the impression—it's an impression—that we are currently going off the rails. Under the rules of the game, I don't think Mr. Vis is going to get what he wants. Even the Access to Information Act would not allow access to such sensitive data.

So what exactly do we want? I have a proposal for the committee to behave and let us finish the remaining 15 minutes with the witness. I don't actually know what the rules of procedure are, but is it possible, after a motion is put forward, to reword it and debate it at a future meeting? If we are going to debate the motion as is, I'm going to oppose it, Madam Chair.

• (1715)

[*English*]

The Vice-Chair (Ms. Raquel Dancho): Thank you, Madam Chabot.

Ms. Gazan, please.

Ms. Leah Gazan: Thank you so much.

I hear the frustration in my colleague, Mr. Vis's voice.

I feel frustrated most days, so I just want to say that I appreciate your frustration.

In saying that, even in listening to the presentation today from Madam Bowers, there were certain considerations for projects. In all fairness to Mr. Vaughan, there are different ways that decisions are made in terms of funding allocations throughout the country, and I think that factors in.

I would have to vote against it simply because I just don't have the information. I haven't had a chance to, for example, look over Order Paper questions 244, 350 or 420, so I don't even know what I would be voting in favour of or against.

I'm going to propose that we table this for the next meeting. That will give us all a chance to do some research. I certainly have some research to do, with what's been brought up in committee, so that I can vote in good conscience either for or against.

Right now my vote is certainly against because I just don't have the information to vote properly.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Ms. Gazan.

Mr. Vis.

Mr. Brad Vis: Thank you, Madame Gazan. I will note that I had those Order Paper questions distributed to all committee members in both official languages a number of weeks ago already. They should be in your inbox.

Do you know what? I didn't actually expect our committee to be disrupted in this way, but I really am trying to get answers on the rapid housing initiative, and when I get black pages from the gov-

ernment, that doesn't sit well with me as a parliamentarian who's responsible for fighting on behalf of my constituents, many of whom are indigenous and many of whom were upset with this program and the approach.

Furthermore, when I'm hearing from people like the mayor of Burnaby, chair of the Metro Vancouver housing committee, that there are some big problems, I have a responsibility to push for more information.

Sunshine is always the best medicine. I think there's an easy way around this, noting Mr. Vaughan's concerns around proprietary information. I understand that. That's why I was open to a friendly amendment, but he doesn't want to be accountable in a way that exposes his decision-making to the people of Canada. I understand that.

That's the last comment I'm going to make on this today. Really, I didn't think it would come to this today, but my point is that transparency is always better than black pages.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vis.

Mr. Tochor.

Mr. Corey Tochor: Yes, Madam Chair.

I'd like to make the following amendment to the motion: "That CMHC provide the committee with the complete and unredacted versions of Order Paper questions Q244, Q350 and Q420 within 10 business days"—here's where the amendment would carry on—"with the exception of confidential monetary figures and proprietary information that could inhibit current and future projects."

I am working on a translation right now, which will be forwarded to the members.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Tochor. I will defer to the clerk.

Is the amendment in order, Madam Clerk?

The Clerk: I would like to receive that in writing first.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Tochor.

Is there any discussion on the amendment while we wait for that? It doesn't look like there is.

Mr. Turnbull.

Mr. Ryan Turnbull: I really need to see it in writing in order to be able to read it and reflect on it.

The Vice-Chair (Ms. Raquel Dancho): Okay, thank you.

I'm just getting a note. We have to wait until it's received. Madam Clerk, could you let us know?

Why don't we suspend for a minute while you receive it, Madam Clerk, if that's in order? I see you nodding.

Mr. Tochor.

• (1720)

Mr. Corey Tochor: Thank you very much, Madam Chair. I wasn't aware of this motion before today. I think the reaction of the government to this motion is very telling. There's something there. There's a reason they don't want to release this information, and I think the sooner we move on this motion to find out which projects were approved and which ones were declined, the better off the country is.

I think it's a fundamental part of the transparency that's lacking of late in Ottawa and in our country, and I look forward to hopefully having the vote here shortly.

The Vice-Chair (Ms. Raquel Dancho): All right.

If there are no other comments on the amendment, I believe we have to—please, Madam Clerk, correct me if I'm wrong—vote on the amendment.

I will call the question.

Mr. Ryan Turnbull: Madam Chair, I have a point of order.

Have we all received a copy of that? I don't have a copy of the—

The Clerk: It has just been sent to all the members.

The Vice-Chair (Ms. Raquel Dancho): I just received it. Do you want to give it a minute, take a look, and then we can vote?

Mr. Ryan Turnbull: It would be really great to have a minute to actually look at it before we vote, because I need to know what I'm voting on, if that's okay.

The Vice-Chair (Ms. Raquel Dancho): All right.

We will take a minute.

Mr. Ryan Turnbull: On another point of order, Madam Chair, may I request, in view of this not having been put on notice in advance, that we have just a couple more minutes of suspension to confer with our team, just to review this? I think that would be pretty standard practice within the normal proceedings of our committee.

The Vice-Chair (Ms. Raquel Dancho): We can take perhaps a two-minute suspension, just because we are coming up to the end and we will need to do the vote before we hopefully.... I think the procedure is we'd have to vote on this, since it's been called. We'll take a two-minute suspension so you can confer with your colleagues, beginning now.

• (1720)

(Pause)

• (1725)

The Vice-Chair (Ms. Raquel Dancho): Madam Clerk, perhaps you could call the roll.

(Amendment negated: nays 6; yeas 3)

The Vice-Chair (Ms. Raquel Dancho): Thank you, Madam Clerk. I know we are running out of time here.

As the amendment has been defeated, I believe we go back to debating the original motion, or we could call the vote on that as well, if you could just give me a little direction here.

Mr. Adam Vaughan: Call the vote.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vaughan.

I'll call the vote on the motion of Mr. Vis.

(Motion negated: nays 7; yeas 3 [*See Minutes of Proceedings*])

The Vice-Chair (Ms. Raquel Dancho): Thank you, Madam Clerk. We'll move on.

Thank you, Ms. Bowers, for your patience and your intelligent remarks today. I know we are just running out of time here.

With our remaining minutes, I believe, Mr. Vis, it was your round, so please proceed.

Actually, we are out of time now, so it's officially the end. Unless there is a consensus to continue.... I assume there is a consensus to adjourn, but I'm just looking around—

• (1730)

Mr. Adam Vaughan: On a point of order, the practice of this committee has been to apportion time equally in questioning, and seeing as we have not achieved that yet, I would ask that the chair allow Mr. Vis to continue his final minute, and then that the next Liberal be given their turn, and that would apportion time equally in a way that would be fair to all participants.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vaughan.

He actually had five minutes in his.... He had taken up less than one minute, so he'd have four.

Again, I'm not sure of the availability of Ms. Bowers or others, but if everyone is fine to just finish off those two rounds, we can absolutely jump right into that.

Ms. Bowers, are you available for another nine minutes?

Ms. Romy Bowers: Yes, of course. I'm very happy to be here.

The Vice-Chair (Ms. Raquel Dancho): Thank you very much.

Go ahead, Mr. Vis, please, for four minutes.

Mr. Brad Vis: I have four minutes remaining? Okay.

Furthermore, Madam Bowers, on the RHI, CMHC did not meet its promised deadline of March 31. Could you provide...? Well, I'm not even going to ask that question anymore.

Please explain how CMHC came to predict a 9% to 18% decline in home prices early on in this pandemic.

Ms. Romy Bowers: When that prediction was made, we were in, I think, April or May, during the very early days of the pandemic, when there were very deep uncertainties about the future of the economy and also the role of government supports in providing mitigation of some of the very adverse economic impact.

The prediction, based on the facts at the time, was of a very extreme scenario. As we have learned, the impact of the pandemic has not been as severe as we initially thought. I think—

Mr. Brad Vis: Why did CMHC hold that prediction through the fall, though, when we were seeing the rapid increase in prices across Canada?

Ms. Romy Bowers: Customarily we update those outlooks on a yearly basis, so there was a gap between when those predictions were made and when the updates were made.

Looking forward, and learning from this pandemic, I recognize that in exceptional circumstances like the pandemic, we should put in place measures to make sure those kinds of predictions are assessed. I take that point.

Thank you very much.

Mr. Brad Vis: Thank you.

I'm going to return to some of your initial comments.

This week I had the opportunity to celebrate a project in my riding with Habitat for Humanity. Habitat for Humanity outlined again that home ownership leads to better socio-economic outcomes for all people in Canada.

You mentioned racialized communities as well, and your Asian heritage, and how racialized Canadians in some cases don't have the same access to home ownership as other groups in Canada do.

This morning a family friend came over. She is just scared, frankly, for her young daughter, who is graduating university. She's in pharmacy, and she lives in the Vancouver area. She has no hope of owning a home given the current prices.

What advice would you give to a young person facing those types of barriers?

Ms. Romy Bowers: As I mentioned in my remarks, I think that escalating house prices is a serious issue for Canadians. I was very happy recently to see OSFI in the Department of Finance taking some steps so that people would not be taking on excessive debt when house prices are so escalated. I view that as being very serious for the stability of the housing finance system.

As I mentioned in my earlier—

Mr. Brad Vis: Thank you.

I have one other quick point.

What do you think is the largest determinant leading to price increases in Canada?

Ms. Romy Bowers: There's a lack of supply.

Mr. Brad Vis: Thank you.

I think that's all I need to ask today, Madam Chair.

Again, Madam Bowers, congratulations on your appointment.

• (1735)

Ms. Romy Bowers: Thank you.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vis.

For the last round, we will go to the Liberals for five minutes.

I have Mr. Vaughan on the list.

Mr. Adam Vaughan: I have a couple of points to clear up.

With regard to the situation in Burnaby, my understanding is that there are five complete applications in and two pending. Those applications came in this year, 2021. Is that not right?

Ms. Romy Bowers: That's correct.

Mr. Adam Vaughan: No applications were made between 2016 and 2020 in terms of accessing the fund. If you don't make an application, we can't fund a project. Is that right?

Ms. Romy Bowers: That's correct, Mr. Vaughan.

Mr. Adam Vaughan: We are currently working with BC Housing to realize the five.

Ms. Romy Bowers: That's correct, Madam Chair.

The reason we have not been able to approve the applications is that it's a co-investment program, so we're waiting for some decisions to be made by BC Housing. We hope those decisions will be forthcoming, in which case we will be able to make a determination with respect to the Burnaby projects.

Mr. Adam Vaughan: With regard to the situation in Quebec, one reason for the slowness was that we had to negotiate a special pathway forward for the rapid housing in Quebec in order to directly fund cities. It was the first time we had ever done it in Quebec, but that caused a delay in terms of executing the project, because until the project money and the city money was allocated, we couldn't spend it in Quebec without an agreement with the Quebec government, and to proceed unilaterally would leave Quebec out of the mix. Is that not also true?

Ms. Romy Bowers: That's correct, Madam Chair. There are special circumstances in Quebec that create some complexity in terms of providing federal monies to municipalities. That was a challenge for us that I think we successfully overcame.

Mr. Adam Vaughan: In terms of offshore ownership, in the city of Toronto, for example, 81% of the new housing starts are condominiums, and close to 9% of those condominiums are bought by offshore investors. If 9% of the housing stock were returned to Canadians and offshore dollars were pulled out of that market, would pulling 9% of the purchasers out of the market not also create supply for Canadians?

Ms. Romy Bowers: We think that addressing foreign ownership can be part of the problem, but as I pointed out earlier, I think we need to focus on creating even more supply for Canadians. We should not be relying solely on things like a foreign ownership tax.

Mr. Adam Vaughan: In the last 10 years, with 161,000 condominiums, most in my riding.... That's why I got cut in half last time. If we pulled 9% of the offshore ownership and the vacant homes out of that mix and returned those offers to Canadians, would not a boost of almost 9% of supply have an impact on prices for Canadians? If they had more housing options, would that not also align with the goal of increasing supply?

Ms. Romy Bowers: Yes, I would agree with that.

I would just like to provide a bit of granularity regarding the foreign ownership. It is an issue when there is foreign ownership and the units remain vacant, but there are situations when there is foreign ownership and it's actually rented out. There is a bit of a distinction, but I take your point, Mr. Vaughan.

Thank you.

Mr. Adam Vaughan: There are additional measures around Airbnb, for example. There's a condominium in my riding where 72 units out of 310 are owned by one particular individual who rents them as Airbnbs and doesn't allow them to go into the housing market, either to be rented or to be owned. Additional regulatory measures around limiting that particular form of ownership would also return housing stock to the market and give Canadians choices. Is that not also true?

Ms. Romy Bowers: That is true. CMHC would be supportive of assessments of the impacts of Airbnb in certain markets. I think this is a municipal issue, but I think that has been successful in some foreign jurisdictions, so it's something Canada should definitely look into.

Mr. Adam Vaughan: On the recent infrastructure agreement that was negotiated with the Province of Ontario, my understanding is that the Province of Ontario refused to do things like increase the supply of affordable housing around transit-related projects. However, it's a characteristic of our CMHC programs that we prioritize projects that are being built around existing infrastructure to reduce the burden of providing supply, in terms of making sure we supply where people are trying to live, where people already live and where people have existing infrastructure to tap into. That's one of the ways in which we prioritize and increase supply in highly competitive housing markets.

Ms. Romy Bowers: Thank you, Madam Chair.

I'm not familiar with the particular Toronto, Ontario, transaction you're referring to, but CMHC is supportive in all our programs of

creating more density in cities. We feel that greater density around transit nodes is very supportive of our housing affordability goals, and it also aligns with our green change agenda.

Mr. Adam Vaughan: On the issue of process, supply and clearing red tape, the city of Calgary, for example, now has a 60-day turnaround on social housing application permits. As part of the contribution agreement when cities step up and reduce the processing time, we now calculate and count that as a contribution to the project in real dollars as part of the way in which we factor in approvals.

In other words, when the red tape is cut, they actually move to the front of the line quicker. Is that not true? It's also included as a cash contribution towards the realization of the projects.

• (1740)

The Vice-Chair (Ms. Raquel Dancho): Could we have a brief answer, please, Ms. Bowers?

Ms. Romy Bowers: CMHC would support any measure that prevents bureaucracy from preventing the creation of affordable housing.

The Vice-Chair (Ms. Raquel Dancho): Thank you very much, Ms. Bowers, for joining us today. We greatly appreciate your time and—

Mr. Adam Vaughan: On a point of order, Madam Chair, just to correct the record, I don't redact statements that are sent out from a Crown corporation to Order Paper questions. Several statements here today left the impression that I was doing the redacting of statements and the redacting of documents. I just want the record to be clear and accurate. To have that idea hanging in the air is a little unfair, both to me and to all other parliamentarians who don't do the redacting.

The Vice-Chair (Ms. Raquel Dancho): Thank you, Mr. Vaughan, for your clarification.

If there is nothing else, do committee members agree to adjourn? Okay. Thank you very much.

Again, Ms. Bowers, thank you very much, and congratulations on your new position.

Ms. Romy Bowers: Thank you very much. It was a pleasure to be here tonight.

The Vice-Chair (Ms. Raquel Dancho): Thank you.

Take care, everyone.

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