

# Time to Ensure Housing for All

*A CPJ position paper on Housing and Homelessness*

Approved by the Board of Directors: June 9, 2008

CITIZENS *for* PUBLIC JUSTICE





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### **Our Vision**

- CPJ is committed to seek human flourishing and the integrity of creation as our faithful response to God’s call for love, justice and stewardship.
- We envision a world in which individuals, communities, societal institutions and governments all contribute to and benefit from the common good.

### **Our Mission**

- CPJ’s mission is to promote *public justice* in Canada by shaping key public policy debates through research and analysis, publishing and public dialogue. CPJ encourages citizens, leaders in society, and governments to support policies and practices which reflect God’s call for love, justice and stewardship.

### **Public Justice**

- CPJ Public Justice is the *political* dimension of loving one’s neighbour, caring for creation and achieving the common good, and is particularly the responsibility of government and citizens.

CPJ addresses a range of public justice issues, from eliminating poverty to creating a climate of welcome for newcomers to fostering hopeful citizenship. CPJ’s professional staff actively engage in a number of activities to realize CPJ’s mission and keep public justice front and centre in policy debates.

Our members, who come from a wide variety of faith communities, are committed to public justice and its contributions to public dialogue. They participate in CPJ’s work through campaigns, dialogue and financial support. CPJ’s 13-member board of directors includes representation from across Canada and meets regularly three times per year.

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# **Time to Ensure Housing for All: A CPJ Position Paper on Housing and Homelessness**

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## **Executive Summary**

In 2004, one in seven Canadian households spent 30 percent or more of their budget on housing and are considered to be in core housing need. Today, there is a growing number of Canadians facing housing affordability problems or feeling the impact of inadequate housing and homelessness. The rising cost of rent and the lack of livable income to pay for housing reflect the urgency and scope of the current crisis in Canada. Without a national strategy, the federal government continues to deal with housing issues through a framework of crisis-based management and short-term solutions. In order to fully address the challenges of housing and homelessness in Canada, long-term solutions with strategic investments are needed to build on current policy to ensure access to affordable housing for all.

The increase in housing insecurity and homelessness is fueled by the unclear division of responsibility between various governments and the lack of initiatives to make affordable housing a priority on the political agenda. The cost of not investing in housing is seen in the resulting costs on health care, social services and the justice system. It would be more cost effective to build affordable housing and provide support programs than to temporarily house people in shelters, prisons and hospitals.

In order to address housing in a holistic manner, it is important to see poverty and homelessness as the wider context for housing insecurity. Poverty is a root cause of homelessness and has a deep impact on children, women, recent immigrants and Aboriginal peoples, who are more likely to be disadvantaged by the lack of affordable housing and to experience high rates of housing need. As the growing gap between the rich and poor widens, housing affordability becomes a challenge for millions of low-income Canadians.

Everyone has the right to live in dignity, to have their basic human rights respected by others, including access to basic needs such as housing. CPJ believes governments have the responsibility to protect the rights of their citizens and promote the well-being of communities by investing in affordable housing and providing the necessary funding and infrastructures. Governments should ensure access to housing and enable other social structures to meet identified housing needs in the community. Public justice requires governments to pay special attention to those that are disadvantaged by poverty and housing insecurity. The federal government needs to make housing and homelessness a national priority by recognizing that housing is a precursor to economic, social and personal well-being and ensuring living wages that do not force low-income Canadians to choose between housing and food.

CPJ believes sustained funding and strategic plans with accountability and measureable targets and timelines are key to ensure long-term solutions to affordable housing. There is a great need for strong political leadership to create a comprehensive housing strategy that integrates all levels of government, developers, non-profit organizations and community groups to ensure that all Canadians, regardless of income, have access to affordable housing.

## Introduction

In the midst of an affluent Canadian society, the lack of affordable housing impacts the sustainability of cities, the growth of local economies, and the health and well-being of individuals and families. A place to call home is needed for well-being and for participation in the economy and society. Conversely, the lack of affordable housing creates barriers for people to live responsibly and build healthy communities. The deep and devastating impact of inadequate housing and homelessness shows the need for a comprehensive housing strategy with accountability and measureable targets and timelines to successfully tackle housing insecurity. From a public justice perspective, housing is an issue that calls all levels of government, along with other sectors of society, to have a shared responsibility to work towards an equitable society that affirms human dignity, builds inclusive community and provides housing for all.

### ***1. Policy Analysis***

#### Current facts and statistics

In 2004, one in seven Canadian households, or 1.7 million households, spent 30% or more of their budget on housing and are considered to have housing affordability problems.<sup>1</sup> These Canadian households are considered to be in core housing need, falling below one or more of the adequacy, suitability and affordability standards. (See backgrounder for descriptions on core housing need). A 2007 report on the waiting list statistics for Ontario illustrated an enormous unmet housing need, with well over 200,000 households paying more than 50% of their income on rent and 123,182 households on the waiting list for assisted housing.<sup>2</sup> The rising cost of rent and the lack of livable income to pay for housing reflect the urgency and scope of the current homelessness crisis in Canada. Street counts of homelessness have increased dramatically in urban cities and have indicated troubling trends in the homeless population.<sup>1</sup> In Edmonton, the most recent homeless count in 2006 reported 2,618 homeless people, an overall increase of more than 19% in the number of homeless since the last count in 2004.<sup>3</sup> Homeless shelters are often overcrowded and people can end up living in make-shift shelters, forming their own tent city. In 2002, the forced eviction of more than 120 homeless residents in Toronto's Tent City grabbed media attention and forced the city to address its homeless population and find a viable housing solution for those evicted from Tent City. These statistics are more than just numbers; the homeless are vulnerable people, often facing complex and unique challenges, living in poverty.

#### Current state of policy

Canada is the only nation in the Organization for Economic Co-operation and Development (OECD) without a comprehensive national housing strategy. Today, the lack of a long-term strategic plan on housing and homelessness poses one of the country's greatest challenges. In the 1993 federal budget, the government cut national funding for new affordable housing in its efforts to reduce the deficit. Thereafter, responsibility for the administration and provision of housing lay solely with the provinces and territories. Since housing problems are felt most deeply at the local level, cities found themselves lacking the resources to deal with the increasing need for affordable housing. Indeed, the passing of

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<sup>1</sup> While street count is a valuable tool in providing information and generating awareness of homelessness, it is also not without controversy. Experts have argued whether street count truly gives an accurate picture of homelessness. There are arguments over what time of year to conduct the count and over the results themselves as whether those living on the streets and in shelters counted on one given night is representative of the homeless population in the city. In the end, the final tally of the street count can only represent something of a best guess.

responsibility to fund housing from national to provincial, and from provincial to municipal levels of government, in several provincial jurisdictions, perpetuated the shortage of affordable housing and ignored the critical needs of the homeless.

There is not a strong desire from the federal government to invest in housing, as evident in the marked decline in housing expenditures since 1993 and a growing deficit in leadership and social policy. With the lack of a national strategy, the federal government deals with housing issues through a framework of crisis-based management and short-term solutions. This is exemplified through the announcement of the \$1.4 billion towards affordable housing in the 2006 federal budget, reduced somewhat from the \$1.6 billion originally announced in 2005 (See backgrounder for more detail). The promised one-time affordable housing funding is due to expire at the end of fiscal 2008 and there are no plans to renew or enhance the affordable housing program. While the budget represents an important step in recognizing the need to invest in housing, it is a one-time allocation of funds, representing a fraction of what is needed. Long-term solutions with strategic investments are needed to build on current policy to effectively address the challenges of housing and homelessness.

### **Current roles of federal, provincial and municipal governments in housing**

There are two sides to affordable housing: one is the cost to build and the other is annual subsidy to keep it below market rate. The federal government carries out its responsibilities to supply affordable housing through the national housing agency, Canada Mortgage and Housing Corporation (CMHC). (See backgrounder for the functions of CMHC). The federal government plays an important role in delivering housing programs through CMHC and in transferring subsidies to provinces.

The provincial governments are responsible for looking at the specific housing needs and ensuring that affordable and supportive housing is delivered. They have a role in providing funding and working with municipalities to create public housing programs. In Saskatchewan and British Columbia, the provinces give cash support for low-income tenants through mechanisms such as rent supplements and portable housing allowances. While rent supplements are one way of supporting low-income Canadians, they are not always effective in areas where vacancies are low, which is increasingly the case in our inner cities. Likewise, housing allowance programs are effective policy tools, in that they use existing housing stock rather than requiring new housing and allow tenants to choose where to live, nevertheless it is important to build secure and affordable housing and ensure home ownership for long-term security.

Municipal governments play a critical role in addressing housing needs, making municipal lands available, building affordable housing and promoting inclusive communities and mixed income housing. They also provide supportive housing for vulnerable groups and work with non-profit groups and community workers to fund programs and services for homeless initiatives. These programs help prevent evictions by assisting people to find appropriate housing and helping them to stabilize their lives so they are less vulnerable to losing their housing.

Each level of government has a role and responsibility in providing funding and resources for long-term solutions on housing. In order to fully address the housing and homelessness crisis in Canada, the federal, provincial and municipal governments need to take up their responsibilities to create safe, secure and affordable homes.

## Policies being advocated

Today, there are numerous affordable housing groups speaking out for those in need of housing and advocating the governments for funding and effective policies aimed at solving structural problems regarding affordable housing. On a national level, the Canadian Housing and Renewal Association (CHRA) and the Co-operative Housing Federation of Canada are advocating the federal government to invest in affordable housing and provide sustained funding for non-profit and co-op housing. Along with other housing organizations, CHRA is asking the federal government to show leadership by committing to the *Maintain the Investment* campaign to ensure access to adequate and affordable housing for low income Canadians. It is important for the government to maintain funding levels even after mortgages on social housing expire. (See backgrounder for more information on the campaign)

Across Canada, a large number of people including low-income families, the elderly, people with disabilities or mental illness, the working poor and homeless depend on non-profit housing. In Ontario and British Columbia, non-profit housing associations are calling on the provincial governments to commit to non-profit housing by developing a long-term plan to repair and maintain existing housing, while building new units to meet current and future needs.

While underfunding and a lack of consistency from the federal government pass more responsibility to the provinces, the municipal governments are on the front line shouldering much of the cost of shelters and housing. With growing responsibilities and increasing financial strains, the Federation of Canadian Municipalities, the national voice of municipal governments, is urging the federal and provincial governments to work with municipal governments to develop a long-term strategy to deal with housing affordability and homelessness.

## Alleviating homelessness

Currently, the new Homelessness Partnership Initiative (HPI), which replaced the National Homelessness Initiative, allocates \$269.6 million over two years, aiming “to prevent and reduce homelessness by helping to establish the structures and supports needed to move homeless and at-risk individuals towards self-sufficiency and full participation in Canadian society.”<sup>4</sup> While this is a start in addressing the homelessness crisis, the plan lacks accountability, measurable indicators and timelines, and a serious commitment by the federal government to make long-term investment in chronic homelessness. The new HPI is due to expire at the end of fiscal year 2008 and the current funding is not adequate to alleviate or let alone end homelessness in Canada.

Homelessness is growing at an unprecedented rate across Canadian cities. The increase in housing shortages and homelessness is fueled by the unclear division of responsibility on housing between various governments and the lack of initiatives to make affordable housing a priority on the political agenda. There is a great need for strong political leadership to create a comprehensive housing strategy that integrates all levels of government, developers, non-profit organizations and community groups to provide the necessary funding and infrastructure to create housing for all.

While solutions for homelessness are related to affordable housing, it is important to be sensitive to the distinctions between homelessness and affordable housing issues, and not simply insist on the integration of HPI and general housing policy. Whereas a homelessness strategy would tackle the root issues such as poverty and income insecurity, a housing strategy would address the lack of affordable housing. In this case, a housing strategy would need to be flexible enough to accommodate not only the widely diverse needs of specific populations at risk but also the very different regional scenarios.

## The Costs of Homelessness and Housing Insecurity

CPJ recognizes that “budget decisions must take into account the full costs and benefits of policy choices in terms of their social, economic, environmental, as well as, fiscal effects.”<sup>5</sup> The cost of not investing in housing is seen in the resulting costs on health care, social services and the justice system. (See backgrounder for a cost analysis study) It would be more cost effective to build social housing and provide support programs than to temporarily house people in shelters, prisons and hospitals. From a budgetary point of view, it is much more fiscally responsible to invest in affordable housing than to neglect it.

There is a definite link between the availability of safe and secure housing, and the impact it has on people’s health. The worsening health of homeless people shows the need to improve access to affordable and adequate housing. Providing housing gives all citizens equal opportunities to live healthy lives, allowing them to improve their well-being and quality of life.

The cost of not investing in housing also deeply impacts children’s well-being. The lack of decent housing at prices which low-income families with children can afford makes it all but impossible for many families to bring up their children in a safe and secure home. Having adequate housing is vital to all aspects of children’s development and is essential for creating a healthy environment where children can grow and thrive.

Likewise, the provision of affordable housing is key to the functioning of an economy, as there is increasing evidence that shortages of decent affordable housing affects the vitality of urban economies. The relationship between economic growth and availability of affordable housing shows that in order for businesses to attract workers, there must be sufficient housing with rent and prices that these workers can afford to live in. According to TD Economics, addressing housing insecurity must be part of an economic policy as affordable housing helps attract and retain workers, and strengthens local economies.<sup>6</sup>

On the environmental front, the cost of inadequate housing is illustrated through low income Canadians who shoulder a higher energy cost burden and lack the resources to reduce energy consumption and greenhouse gas emissions. The reality is that the cheapest housing often has the highest utility bills, creating an affordability barrier. Housing groups and environmentalists have together called for the federal government to create a national affordable housing energy efficiency program. We have a responsibility to care for creation and practice justice and stewardship in our policy making.

## Poverty and homelessness

In order to address housing in a holistic manner, it is important to see poverty and homelessness as the wider context for housing insecurity. It is evident that Canada’s strategy to contain the rapid growth of homelessness has failed because of its inadequate fight against poverty. By spending on short term solutions such as shelters, governments are failing to recognize the need for long-term strategic investments in housing and poverty reduction. While poverty is a root cause of homelessness, income insecurity coupled with the rising cost of rent are the main factors leading to housing insecurity. As the growing gap between the rich and poor widens, housing affordability becomes a challenge for millions of low-income Canadians.

Poverty has a deep impact on children, women, recent immigrants and Aboriginal peoples, who are more likely to be disadvantaged by the lack of affordable housing and to experience high rates of



housing need. Homelessness and inadequate housing has huge implications for child poverty. Poverty has damaging effects, particularly for a growing number of families with young children living in inadequate shelters that provide degrading living conditions, especially for children to grow up in. A safe and secure home is vital for a child's development.

Women and especially single mothers are disproportionately affected by issue of affordability or discrimination. Their rights to adequate housing are often compromised by poverty, abuse and violence. Likewise, Aboriginal peoples living in poverty are faced with inadequate housing conditions and lack of access to basic services such as water and sanitation. Recent immigrants are also more likely to be in need as they often live in housing that is crowded or in need of repair. Living with a high level of poverty, they are thus unable to compete for decent housing. Hence, affordable and appropriate housing is conducive to settlement of newcomers and is crucial to the integration process.

Indeed, those affected most by poverty such as Aboriginal peoples, recent immigrants, young families with children, women and especially single mothers are the ones facing housing insecurity. Public justice calls governments to pay special attention to marginalized people and respond accordingly to their needs. More than ever, we need an integrated housing and homelessness strategy that reduces poverty and meets housing needs.

### Core values around housing

Canadians feel strongly about income inequality and the possibility of reducing the gap between the rich and poor. In November 2006, a nationwide poll conducted by Environics Research on behalf of the Canadian Centre for Policy Alternatives shed some light on Canadians' values around poverty and the role of government. The poll found that the vast majority of Canadians believe the gap between rich and poor is growing and that economic growth mostly benefits the rich. (See backgrounder for further findings). A majority of Canadians (85%) believe governments can take concrete action to reduce the nation's growing gap by creating more affordable housing for low-income Canadians and increasing minimum wage for workers.

The collective expression of concerned Canadians shows that governments have a role and responsibility to reduce the growing income gap by investing in affordable housing. A majority of Canadians believe adequate housing is an important step to reducing poverty. Since governments are representatives of the people, they need to respond accordingly to the inequality gaps and housing needs. While many Canadians value housing as a part of human well-being that requires support from governments, some see housing as a private good in which individuals are expected to provide their own housing through the markets. However, with the growing gap between the rich and the poor, low-income Canadians in need of housing lack the money to generate effective market demands. An inclusive housing attitude is needed to create an adequate system of support for households that cannot compete in the housing market. Housing is a basic human need that should not simply be subjected to market trends. Today, there seems to be strong public support for affordable housing, yet there is a lack of political will to put housing as a priority. Indeed, our core values around poverty and income inequality will dictate our actions in meeting housing needs.

## Key approaches to housing

There are a variety of approaches and core principles used to look at housing. These perspectives are important for understanding housing issues and the role and responsibility of governments in developing policies.

Under the free market approach to housing, one powerful perspective sees housing as just another commodity freely exchanged on the market. In this view, housing markets that are left free of government interference will reach an equilibrium where all people will find the housing that they can afford. This means not imposing rent controls on the assumption that when landlords are free to charge what the market will bear, builders will see a profitable opportunity to build new rental housing. This perspective is unconvincing as markets are failing and not meeting the demands of affordable housing and homelessness is increasing with housing shortages. For example, the recent October 2007 report by the United Nations Special Rapporteur on adequate housing showed that Canada is currently facing a national housing and homelessness crisis.<sup>7</sup>

In contrast to the market's view of housing as a commodity, housing should be seen as a basic human right. The right to adequate housing is affirmed under both the UN Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights. (See backgrounder on the rights documents). The Canadian Charter of Rights and Freedoms also includes many rights related to the right to adequate housing, such as the right to security of the person and the right to equality. While Canada is a signatory to both UN documents and has endorsed the principles of housing as a human right, it has failed to meet these international legal standards. There is a social dimension to housing in that it is a right and it should not be treated as a commodity. Housing is an essential human right and government must keep its commitments to ensure that all people have access to decent and affordable housing.

Another approach to housing is the pragmatic approach. This approach recognizes that there are social, economic and environmental costs associated with homelessness and insecure housing. It is reflected in reports like that of the Toronto Dominion Bank (see backgrounder for further information). This perspective sees a role for governments to intervene when the market fails to provide an adequate supply of affordable housing.

## ***2. CPJ's Work on Housing***

Over the years, CPJ saw the lack of affordable housing as a national emergency and recognized the need for political will to significantly reduce homelessness. CPJ has called the federal government to address issues of housing and poverty, and commit to sustained funding for affordable housing.

- In a 1986 pre-budget proposal to the federal government, CPJ proposed that the government establish an \$11 billion Social Development and Job Creation Fund to meet pressing social needs such as low-cost housing and create an increase of jobs. In its submission, CPJ called for an allocation of \$1.7 billion to build 28,350 low-cost housing units. This funding would allow adequate and affordable housing to contribute to personal and family, social and economic harmony.
- In the 1994 social policy review to the House of Commons Standing Committee on Human Resources Development, CPJ recognized that the provision of adequate housing is one of the most important factors in meeting the human needs of people living on a low income. In

response, CPJ called for greater federal investment in affordable housing and creation of new social housing units.

- CPJ has stressed that creating an adequate supply of affordable housing is a key step in eliminating child poverty. CPJ firmly supported Prime Minister Jean Chrétien's commitment to invest in children and called the federal government to allocate substantial funding for affordable housing as part of a national strategy to eliminate child poverty in Canada. In a 2001 open letter sent to Chrétien, CPJ, together with Campaign 2000 and the Campaign Against Child Poverty, urged the federal government to commit \$1 billion a year to help build 20,000 units of affordable housing annually.
- In its 2007 submission to the Standing Committee on Finance, CPJ called for specific measures the government can take to help reduce poverty by developing a national poverty reduction strategy and increasing investments in affordable housing programs.

### ***3. Public Justice Factors***

CPJ's concept of public justice is rooted in God's love for all people and God's call for justice and compassion in the many different social relationships that people have. CPJ believes that justice is the enjoyment of one's right and is indispensable to *shalom* - peace.<sup>8</sup> In this sense, *shalom* is an ethical community where individual rights, such as the right to housing, are necessary to uphold in order to enjoy justice and to live out God's calling. Indeed, as responsible citizens we must respond faithfully to the needs of the homeless and work toward a just and peaceful society where everyone has a sense of belonging and a place to call home.

CPJ sees affordable housing as a public justice issue in that everyone has the right to live in dignity, to be respected by others and to have access to basic needs needed to live out God's calling.<sup>9</sup> Governments have a responsibility to ensure access to affordable housing in their call to practice a politics of justice that protects the well-being of all people, advances the common good, and cares for creation. Governments also play a catalytic role in encouraging responsible action by business and civil society to create a just housing system and well-functioning communities.

It is imperative that social well-being be given equal importance with economic development when formulating budgets and policies. Governments need to practice an economy of care where respect for human well-being comes before economic growth and financial prosperity. In this sense, a one time funding allocation for affordable housing does not comprise a national housing strategy. Emergency shelters are short term plans and should not be the solution to housing shortages. The answer to homelessness lies not in creating more shelters, but in ensuring access to sufficient supply of safe and affordable housing. The federal government needs to invest in long-term solutions such as sustained funding for housing and poverty reduction strategies to ensure living wages that do not force low-income Canadians to choose between housing and food.

One of the most important indicators of public justice is the situation of the most marginalized, who have the least power to obtain justice for themselves. A test for citizens and governing agencies is determining whether affordable housing is accessible to those that are disadvantaged by poverty and housing insecurity. Recent immigrants, women, and Aboriginal people are disproportionately affected by inadequate housing and are most at the risk of becoming homeless. Public justice requires governments to pay special attention to these people and create an integrated housing and poverty reduction strategy that ensures homes for all.

Public justice demands that all people have access to the necessary goods and services to maintain their dignity as human beings. Justice requires us to ask whether our neighbors have equal access to basic rights, such as housing. Everyone needs a home; thus, we have a shared responsibility to invest in affordable housing and create safe, healthy, livable communities. While governments need to promote a just housing system and enable other social structures to meet housing needs, citizens should be an avenue to contribute to housing policy that promotes justice and protects the rights of the marginalized.

#### ***4. CPJ's Position on Housing and Homelessness***

Through the public justice lens, CPJ sees adequate housing as an integral component of the social, economic and personal well-being of individuals and families. Housing is a basic necessity of life and provides a foundation for building relationships with neighbours, for raising children and for participating in the economy and society. Everyone needs to have a sense of belonging and a place to call home; hence we have a shared responsibility to ensure that all have equal access to affordable and decent housing. The lack of safe and affordable housing is detrimental to the health of individuals, the well-being of children, the vitality of a growing economy, and the sustainability of environment. The social, economic and environmental costs of homelessness and housing insecurity are too great to be ignored as millions of dollars are spent in hospital stays, policing and jail resources. It would be more cost-effective for governments to invest in social housing and provide support programs and health services than to focus on temporary approaches like shelters and jails. Affordable and adequate housing is needed to create safe streets and neighbourhoods and build healthy communities.

CPJ believes governments have the responsibility to protect the rights of their citizens and promote the well-being of communities by investing in affordable housing and providing the necessary funding and infrastructures. Governments should fulfill their calling to promote public justice by ensuring access to housing that benefit all and by enabling other social structures to meet identified housing needs in the community. Principles of mutual responsibility, stewardship, economic justice and human dignity should be reflected in housing policy. The principle of mutual responsibility requires all persons to contribute to the well-being of the community, while economic justice requires governments to ensure that everyone has the right and responsibility to participate in the economy. A housing market that structurally excludes people from participating in it is unjust. A sustainable housing policy is needed to care for the environment and for future generations. Governments should incorporate these principles in building just and sustainable communities.

While a collaborative effort of all levels of government is needed to tackle housing insecurity, the federal government must demonstrate leadership and make housing and homelessness a national priority by recognizing that housing is a precursor to economic, social and personal well-being. Accountability is needed to ensure that funds are being used to provide people with access to affordable and supportive housing. While provinces and communities should be accountable for funding transferred to them to meet specific housing needs, the federal government should be a responsible leader by requiring accountability for the outcomes of sustained funding. Budget plans and social policies must take into account the right to housing and recognize the dignity and worth of a person in need of adequate housing. Everyone has the right to live in dignity, to have their basic human rights respected by others, including access to basic needs such as housing. The government should take a leadership role to ensure that respect for human-well being becomes a priority in policy development.

Since housing is part of a wider context for homelessness and poverty, it is important to recognize the link between poverty and affordability challenges. Inadequate incomes and the high cost of rent are major factors leading to homelessness in Canada. Poverty is a root cause of homelessness and it includes a lack of living wages to meet basic needs and to live in dignity. Finding affordable housing is one of the biggest challenges for children, women, recent immigrants and Aboriginals who are more likely to be disadvantaged by issues of poverty. Governments must pay special attention to marginalized people that are deeply affected by the effects of deepening poverty and housing insecurity. It is important to include these people in the dialogue to create effective housing strategies. Governments need to reduce the income inequality that presently exists and make particular funding and resources available to the marginalized in a manner that creates more equitable opportunities. Income security is needed to relieve low-income Canadians from having to make hard economic choices between food and housing. CPJ recognizes that housing must be placed in an integrated view of addressing poverty and that government should work toward a comprehensive national poverty reduction strategy that addresses housing and income as part of a holistic approach.

CPJ believes a comprehensive long-term strategy is needed to tackle housing insecurity and homelessness. Sustained funding and strategic plans with accountability and measureable targets and timelines are key to ensure long-term solutions to affordable housing. The lack of leadership has resulted in short-term crisis management instead of long-term strategic investment. A one-time funding allocation for affordable housing is not effective over the long run as there are no guarantees that the money will address the root causes of poverty and homelessness. The federal government needs to position itself not simply as a “publicly-funded philanthropist that gives money,” but as a responsible leader that is accountable for the outcomes of accessible and affordable housing.<sup>10</sup> A comprehensive housing strategy should include funding to build affordable housing, to maintain and renovate existing houses, and to invest in social housing, transitional and supportive housing. While rent supplements and housing allowances are needed to provide cash support for low income tenants, support for home ownership is needed to ensure long term security. Financial support for the non-profit sector is necessary for organizations to deliver effective housing and support programs. While strategic investments are key to move beyond crisis management and towards long-term solutions, governments should focus not only on funding, but on other means of provision in housing. These approaches include contributing to affordability, effective regulations, development patterns of cities and encouraging other sectors to be engaged in housing issues.

As housing is a shared responsibility, governments need to ensure that all Canadians, regardless of income, have access to affordable housing. For this reason, no single level of government can undertake the challenges of the housing crisis. Each level of government has the responsibility within its capacity to contribute to the well-being of the community. The federal government should work with provinces and municipalities to ensure access to affordable housing, and enable developers and non-profit groups to meet housing needs. Together, governments must ensure the viability of social housing and supportive housing and create affordable housing for millions of Canadians in need of homes.

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<sup>1</sup> Statistics Canada, "Measuring Housing Affordability," *Perspective on Labour and Income*, Vol.7, no.11 (75-001-XIE), November 2006.

<sup>2</sup> Ontario Non-Profit Housing Association, "2007 Report on Waiting List Statistics for Ontario," August 2007.

<sup>3</sup> Edmonton Joint Planning Committee on Housing, "A Count of Homeless Persons in Edmonton," October 2006, <http://www.moresafehomes.net/Homeless%20Count%202006%20Report.pdf>

<sup>4</sup> Human Resource and Social Development Canada, "Homelessness Partnering Strategy," [http://www.homelessness.gc.ca/about\\_us/index\\_e.asp#HPI](http://www.homelessness.gc.ca/about_us/index_e.asp#HPI)

<sup>5</sup> Citizen for Public Justice, "Letter to the Minister of Finance Paul Martin," November 15, 2001.

<sup>6</sup> TD Economics, "Affordable Housing in Canada: In Search of a New Paradigm," June 17, 2003, 2 [http://www.td.com/economics/special/house03\\_pr.pdf](http://www.td.com/economics/special/house03_pr.pdf)

<sup>7</sup> Miloon Kothari, United Nations Special Rapporteur on adequate housing, "Mission to Canada October 9-22, 2007," Oct. 22, 2007.

<sup>8</sup> Nicolas Wolterstorff, "Until Justice and Peace Embrace," Grand Rapids: Eerdmans, 1983.

<sup>9</sup> Citizens for Public Justice, "Public Justice: What does it mean for citizens, governments, and CPJ?" [www.cpj.ca](http://www.cpj.ca)

<sup>10</sup> Gordon Laird, "Homelessness in a growth economy: Canada's 21<sup>st</sup> century paradox," Sheldon Chumir Foundation for Ethics in Leadership (2007), 86.