



# WHAT WE HEARD

## FEEDBACK AND UPGRADES TO A COMPREHENSIVE HOUSING POLICY FRAMEWORK

MAY 2021



Balanced  
Supply  
of Housing

Academic / Community Partnership

# Prepared for the Balanced Supply of Housing Node

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## Iterations

The housing policy framework (diagram and text) included in this report is based on an earlier version authored by Eric Swanson of Generation Squeeze. Upgrades were made based on feedback and insights generously provided by 21 members of the Balanced Supply of Housing Node:

- JOSHUA BARNDT | Parkdale Neighbourhood Land Trust
- MAGDA BARRERA | Advocacy Centre for Tenants Ontario
- KEVIN BARRETT | Kensington Market Community Land Trust
- CHERYLL CASE | CP Planning
- BRIAN CLIFFORD | BC Non-Profit Housing Association
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- ELVIN WYLY | University of British Columbia
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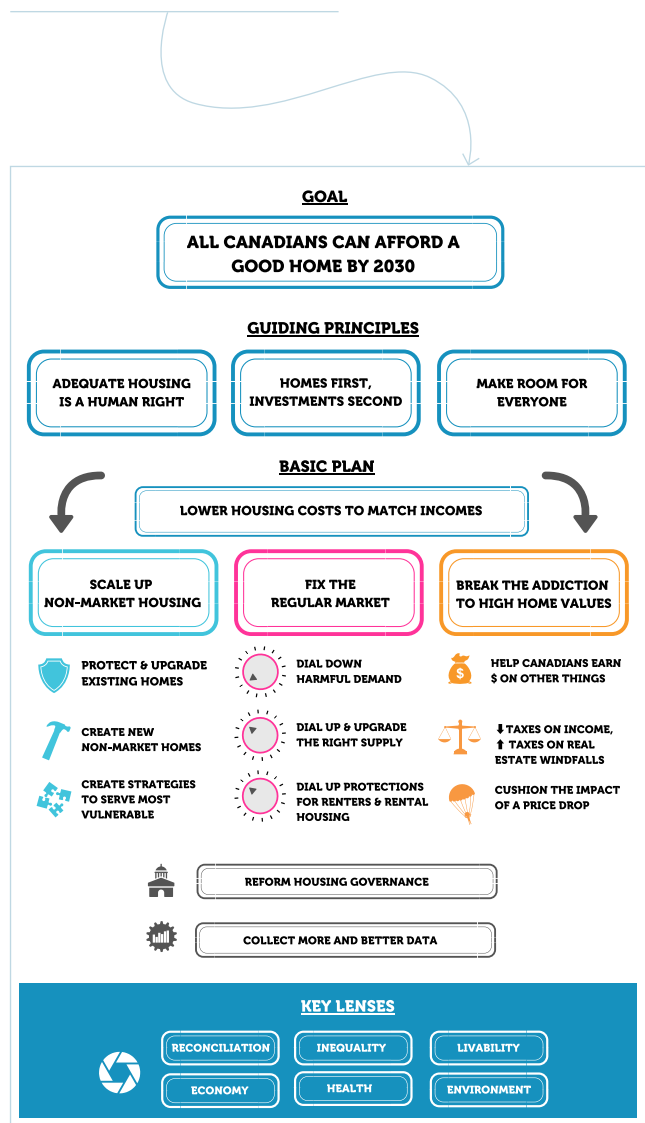
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# Introduction

This project was undertaken as a knowledge mobilization project of the Balanced Supply of Housing Node, with support from the University of British Columbia's Grants to Catalyze Research Networks.

The goal was to create a **comprehensive, shared housing policy framework** to:



**Unite and contextualize  
the work of individual  
Node members**



**Inform allocation of  
Node funds for  
project grants**



**Anchor knowledge mobilization  
activities over the remainder  
of the collaboration**

With a solid framework in hand for knowledge mobilization activities:

- A coherent, big-picture story can be told to decision makers and the public about how to address the housing crisis;
- Specific analyses and policy solutions can be made more compelling by placing them in the context of that bigger picture;
- Policy gaps can be more easily identified;
- Detailed road maps and implementation plans can be built around the basic framework; and
- The strength and breadth of other housing strategies and plans can be more easily assessed.

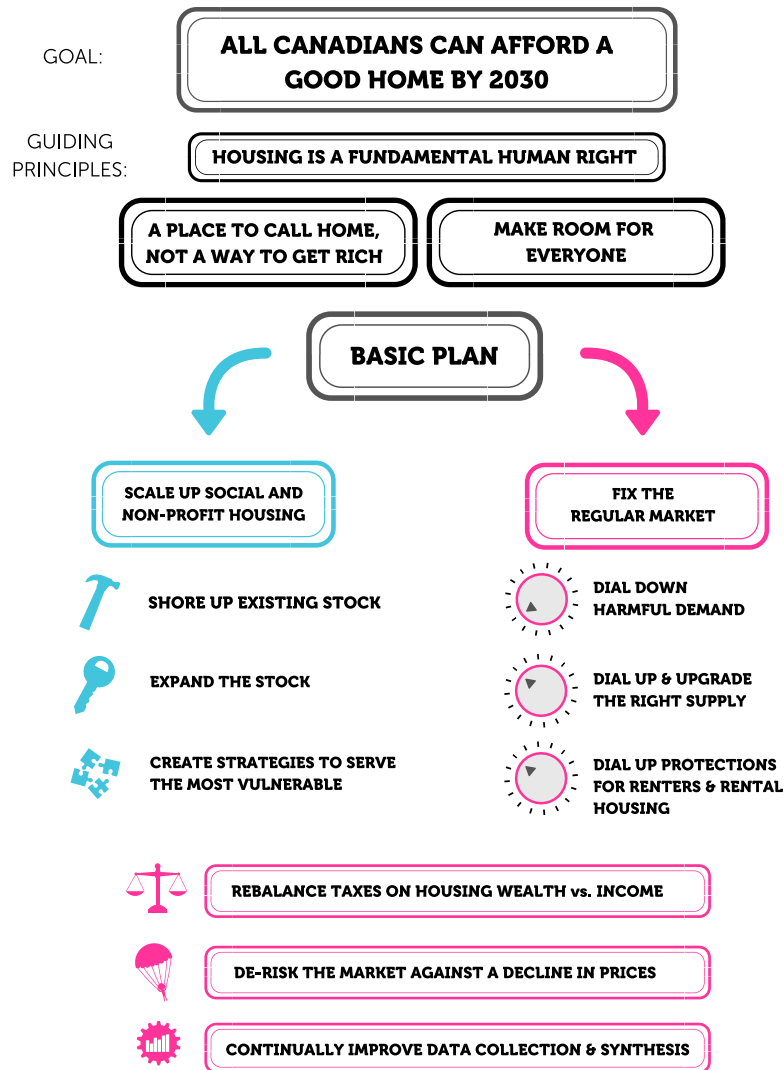
The starting place for this project was a policy framework originally developed by Generation Squeeze, which is a partner in the Node. The initial framework was itself based on several years of housing research, advocacy, and multi-stakeholder dialogues. This starting framework combined a simple summary diagram with explanatory text.

Through a series of twenty in-depth interviews conducted in 2020 with Node members and partners, this project gathered feedback and insights that were used to improve and upgrade the starting framework, as detailed throughout the remainder of this report.

The idea was not to create a perfect framework that enjoys 100% consensus, but to develop an increasingly strong "living" product that does a reasonable job of uniting different perspectives and areas of focus. The intention is to make regular improvements to the framework over time, incorporating more and more perspectives, and new information. It is anticipated the policy framework will be revisited annually as part of the Node's team-building activities, and as a strategy to synthesize findings from the various research projects funded by the Node.

# Initial Framework

## Initial Diagram:



## Initial Text:

<https://housingresearch.ubc.ca/resources/bsh-knowledge-mobilization-framework><sup>1</sup>

<sup>1</sup> Some interview subjects were mistakenly directed to a version of the framework hosted on the Generation Squeeze website. This link directs to a version hosted on the BSH site, which excludes internal Gen Squeeze references and statements about Gen Squeeze's internal priorities.

## Key Themes

Out of all of the interviewees' suggestions for improving the framework, eight key themes emerged:

### 1. NEW FRAMEWORK ELEMENTS

When asked if there were any key elements missing, several interviewees answered 'yes'.

#### Example feedback (missing elements):

- Preservation of affordable housing. [#20]
- We need to talk about issue about housing discrimination. [#1]
- Make the tax shift clearer and articulate what it looks like. [#3]
- Reconciliation is missing. We need to acknowledge the system is racist, classist, and infringing on indigenous people's rights and dignities. [#4]
- Indigenous component! Often, they are the ones most afflicted. [#5]
- Explicitly showing support for BLM, etc.... in strategies to serve the most vulnerable. [#9]
- What strategies can we implement to take care of both ends of the squeeze – old and young. [#11]
- Include recovery from Covid (adjust to take covid into consideration). [#12]
- Should be more explicit about the need for investment in brick and mortar housing from the GOVERNMENT and less on the private sector. Need government to invest in building homes. [#12]
- Local governments do not have enough power to combat housing issues. We need to rethink the division of power. [#15]
- Does not see how infrastructure being delivered [is] included. [#17]
- Recognition of housing for health and well being ... environment is important too. [#12]
- Something more on encouraging wealth accumulation through ways that do not rely so heavily on housing. [#15]
- We need to be thinking of housing as an economic generator (not real estate). [#16]
- Housing = primary driver for poverty. [#9]
- It's not just a housing crisis. It's a health, educational, economic crisis. [#5]
- Need to include mental health, addictions. [#17]
- Need to reorganize the operative concept – difference between affordable housing and quality of housing. Housing quality incorporates the physical dwelling and context! [#15]

## Key upgrades:

The upgraded housing policy framework now includes six new “Lenses” to better highlight key considerations when designing housing policy, and the intersections between housing and other elements of individual and collective health and well-being. The six new lenses are Reconciliation, Economy, Inequality, Health, Livability, and Environment.

Four new elements were also added to the main section of the diagram:

- A “Help Canadians Earn \$ on Other Things” policy category, to respond to feedback concerning Canadians’ degree of reliance on home values for financial security.
- A “Break Addiction to High Home Values” strategic pillar, to help bundle the aforementioned policy category with two pre-existing policy categories.
- A “Reform Housing Governance” policy category, to respond to feedback about the need to revisit the division of powers (and resources) when it comes to housing.
- A “Lower housing costs to match incomes” box, to make the ‘Basic Plan’ component (strategic focus) of the framework more immediately explicit, which will help respond to feedback e.g. calling for more clarity about whether we’re talking about rental and/or ownership affordability.

The upgraded text of the framework also incorporates ‘missing elements’ that had been identified, e.g. there are additional mentions of the need to preserve existing affordable housing, the Other ‘missing elements’ that were identified have also incorporated into the upgraded text throughout the existing affordable housing.

## 2. MORE USER-FRIENDLY, CLICKABLE & LAYERED

Many interviewees requested a more user-friendly layout with clickable elements and the layering of information.

## Example feedback:

- Suggestion: hyperlink from the diagram to the paragraph specific to that section. [#12]
- Try to make it interactive (clicking the diagram takes you to a section). [#17]

## Key upgrade:

The new version of the framework has been made clickable via a customized Tableau visualization. Users can now view the entire framework, and click and learn about individual elements without having to scroll up or down (on desktop).

### 3. MORE INFORMATION VS. LESS INFORMATION

Some people thought there was too much information overall, others thought there was too little, and others thought there was just the right amount.

#### Example feedback:

- There's too much information. [#12]
- Principles are a bit too general. [#8]
- Too much info. We should focus on creating diagrams/graphs/visuals for what we are trying to say... Replace wordy paragraphs with visuals. Layout is clean and easy to go through – enough spacing – it's not overwhelming. [#12]
- Words are just as important as graphics... it's a complex issue so we shouldn't aim to reduce what's on it. [#9]
- Is a bit diluted because it is reductionist – can be problematic. There needs to be another layer of information that is available – hyperlinks, footnotes, etc. [#15]

#### Key upgrade:

By making the framework clickable we've added more detail to virtually every element while simultaneously making it more digestible. Ideally, this upgraded user experience will help resolve some of the tension between calls for "more" and "less" information. Word counts for each section have now increased to respond to calls for specific kinds of new detail, described below in themes (3) and (4).



## 4. MORE INFORMATION ABOUT THE PROBLEM/CRISIS

Among comments requesting more information, several requested more detail on the current state of the crisis/problem for each element, including more explicit recognition of ongoing discrimination.

### Example feedback:

- We should be more thorough and explicit about what the crisis is. [#3]
- Should consider highlighting where the crisis occurs (in concentrated areas). [#8]
- Doesn't say what the crisis is. We need to define this. We don't explicitly state the problem...Include key facts to highlight the depth of the problem rather than just a link. [#1]
- We need a problem statement: what's wrong with the current regular market? [#1]
- We need to talk about issue about housing discrimination. [#1]
- When talking about human rights we need to recognize our system is inherently discriminatory – talking about human rights is not enough we need to acknowledge the system we are currently in is in conflict with discriminated groups. [#4]

### Key upgrade:

Problem statements (in some cases including key facts) have now been incorporated into the description for most elements. Future iterations could do more to identify the best key facts and/or provide more hyperlinks (see theme immediately below).

## 5. MORE HYPERLINKS, CITATIONS, FOOTNOTES, DATA

Among comments requesting more information, several requested more supporting hyperlinks, citations, footnotes or data be added.

### Example feedback:

- Should provide data! People want to see numbers. Collect data, determine housing need, put a number on what its going to take to house them. [#5]
- Would be better if it was user-driven (hyperlinks) – link to resources, action items, TED talks. [#8]
- There needs to be another layer of information that is available – hyperlinks, footnotes, etc. [#15]
- We can include links describing what terms mean. [#1]

### Future upgrade:

While not permitted by the resources and time available for this upgrade, a future iteration of the framework would benefit from a standalone project to design bespoke backgrounders for each element, which would consolidate the best and most relevant information and include detailed references. A single hyperlink could then be added to each element directing to the appropriate backgrounder. Hyperlinks from the description elements straight to external resources could be an acceptable interim solution, but it would take some additional time to curate the best ones to use for this purpose.

At time of writing, the Tableau visualization only allows for a single hyperlink to be included in each description box.

## 6. MORE IMAGES

Among comments requesting more information, several requested more use of imagery in place of text, while others pointed to text as being equally important.

### Example feedback:

- Including more graphics throughout, charts, data, visually illustrating. [#4]
- Big fan of infographics especially when being shared with the general public. Should include infographics with data like pie charts. [#5]
- We should focus on creating diagrams/graphs/visuals for what we are trying to say... Replace wordy paragraphs with visuals. [#12]
- Words are just as important as graphics...it's a complex issue so we shouldn't aim to reduce what's on it. [#9]

### Future upgrade:

The project team explored options for incorporating images, video, charts and the like into the upgraded Tableau visualization, but encountered trade offs between including additional text that was requested, while keeping enough space for more visuals.

For this iteration, we prioritized upgrading text. A future iteration could upgrade the visualization platform (e.g. with an additional nav tab to more visual resources) and/or include more visual content in the recommended bespoke backgrounders for each section. Hopefully, the side-by-side pairing of the clickable framework diagram and text elements makes this version feel more visual and digestible to the user.

## 7. MORE INFORMATION ON SPECIFIC ACTIONS & ACTORS

Among comments requesting more information, several requested more detail about the specific actions and actors required to solve the problem(s).

### Example feedback:

- The “people” side (who) is not captured at all...Who needs to be involved and engaged? [#17]
- Under each component add specific policy descriptions.... I.e. What we propose to do. [#3]
- Outcome-based not a process-based; doesn't identify the steps we need to take. [#4]
- What are the take away/actions that need to be done. [#8]
- Where should we include the different roles that people assume when trying to solve this issue. [#10]
- A little aspirational rather than instrumental. Need clearer statements. Need more explicit action items. [#15]
- But what about action? Who are the people that have the capacity to take action? What is the public's role? [#17]

### Future upgrade:

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Work is underway on an annotated policy database to be paired with this framework.

---

Users could then click on different levels of government/actors below each description block to be taken to a list of policies/actions that could be taken to advance that element.

For now, the framework includes a basic, short list of actions towards the end of most elements, though specific jurisdictional roles are not normally distinguished. Stay tuned.

## 8. CLEARER CATEGORIES

Some feedback pointed to the need to be clearer about how the various elements of the framework relate and flow from one to the next.

### Example feedback:

- Two arrows from basic plan suggests flow chart; but it is clearly not a flow chart...Colours are the same on different topics, need to differentiate...Better use of colour and relationship (what is connected to what). [#17]
- Some terms may be too complex for the public ('existing stock' 'shore up' 'non-profit housing', etc.) [#1]
- Doesn't look like a plan... a plan has activities and sequencing...These appear as priorities and objectives...Find different language to discuss how these things are related. [#17]
- The guiding principles need to be pulled apart from the plan (physically). Draw a line around the game plan to make it clear. [#15]

### Key upgrade:

The layout and colouring of the diagram has been updated to more cleanly differentiate between the Goal, Guiding Principles, elements of the Basic Plan, and a new category of Lenses. We've also created a new 'three pillar' structure that reduces confusion about the relation of the [former] bottom layer of plan elements and how they related to everything else.

We also heard that "Basic Plan" may not be the best label because some subjects conceived a proper plan to include a more detailed layout of activities and sequencing. We thus considered updating the terminology of "Basic Plan" to "Basic Strategy" or an alternative. However, while we agree that "Strategy" would be a more technically appropriate phrase, we don't feel the average member of the public spends much time parsing the distinction between frameworks, strategies, plans, objectives, road maps, outcomes etc. and we felt that the phrase "Basic Plan" does a punchy job of communicating the blended nature of the elements that follow, which could all be legitimately communicated as [sub]-strategies, objectives, outcomes, etc.



This new version then, flows from Goal to Guiding Principles to Basic Plan (Strategy) to Strategic Pillars (3 in this case) to Individual policy categories (defined in terms of major policy objectives) to Individual policies (in the forthcoming database).

## 9. CLARITY AROUND TARGET AUDIENCE

Some interviewees expressed uncertainty about who the intended audience was.

### Example feedback:

- We touch on equity and inclusion and commodification of housing. This depends on our audience – if we are trying to build a case for the elite: we will face backlash from our 2nd principle. [#2]
- Make clear who the audience is and how can we represent diverse audiences. [#17]
- Need to tailor it to audience. [#8]

### Key upgrade:

One of the more provocative elements of the framework is the guiding principle:

---

“Housing is a place to call home, not a way to get rich.”

---

This phrasing may be highly mobilizing for certain audiences, but risks alienating others. Thus, the upgraded framework reverts to an earlier form/phrasing of the principle:

---

“Homes first, investments second.”

---

Overall, the framework is intended for a wide and diverse audience ranging from policymakers to the general public, with the common denominator being a desire to see a bigger picture, to dive deeper, and to bridge traditional silos.

Ideally, this upgraded framework comes across as relatively unifying and neutral. Future iterations can correct for this, if not.

# Summary of Findings & Key Upgrades

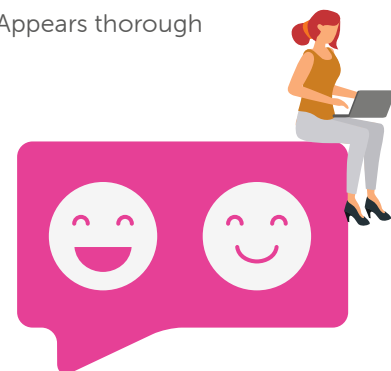
Interviewees generously provided a wealth of feedback speaking to the initial framework's strengths, as well as eight key themes for improvement.

## NOTE

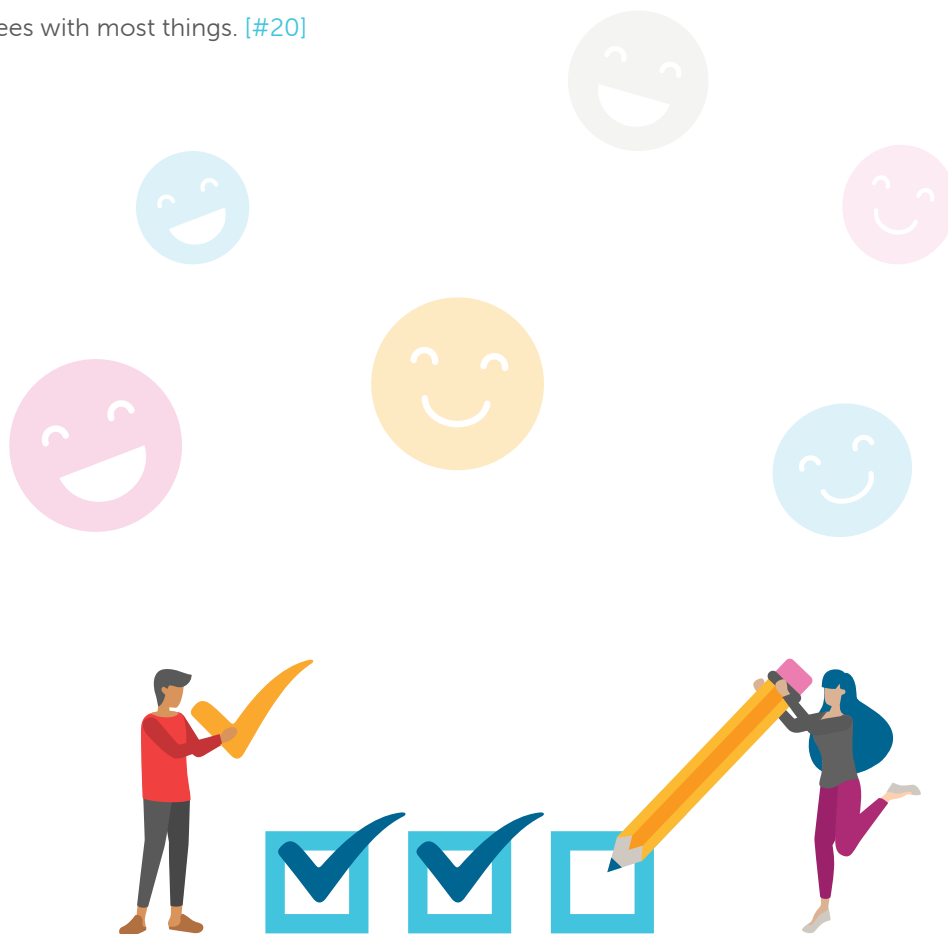
Throughout the remainder of this document, comments are labeled with a number corresponding to the individual interviewee from whom that comment was recorded. All of the comments are excerpted from the raw interview notes, many of the comments are paraphrased, and by convention any spelling or grammatical errors that occurred in note-taking have been preserved. Interviewees will be provided with their unique number so that they can see where their comments are specifically reflected.

### Example positive feedback:

- Overall: the principles are legitimate, wise, and well-founded. [#2]
- This framework has the potential to connect people...supportive overall. [#3]
- Simple and easy to read. [#4]
- Likes the approach in terms of infographic – easy to follow – especially depending on who we are educating. [#5]
- Supportive of the framework...likes the wording – things it's hip and attractive. [#7]
- Helpful to have framework that starts from first principles... Broad framework is good...Paths are well structured to guide more specific policies. [#8]
- Well thought out and comprehensive...not unreasonably jargony...Appears thorough and explicit and captures a lot of what needs to happen. [#9]
- Liked the guiding principles – most important piece because it shows what our assumptions are and where we are coming from...well-stated and simple.... structure is good. [#10]
- Impressed with clear language and format (really good communication piece)...Thought it was overall good. [#11]



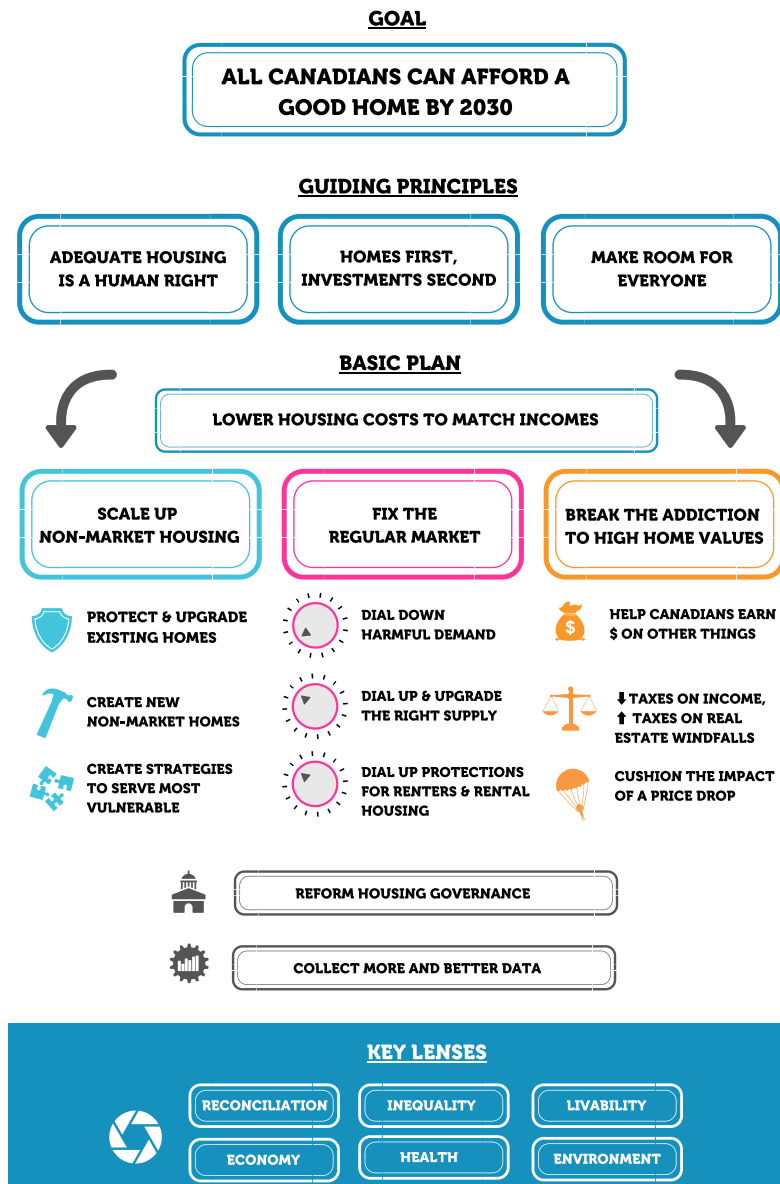
- Liked the diagram (flowchart); good to start with this visual. [#12]
- Framework is quite clear (not too complicated in vocabulary). [#13]
- Greatly approves of the framework...clear logic – goal, guiding principles, strategic actions for interventions...offers a common language for people from different disciplines... Brings together different actors...Addresses specific issues/preoccupations and identifies potential intervention without scapegoating, etc. Clear values... accessible to everyone! Average Joe to the council person. It's not too simplified – good for a piece of popularization that allows to build capacity and broad base of support. [#14]
- Agree with framework...Liked it because a lot of researchers focus on just one thing (i.e. population or issue) but this game plan addresses a multitude of issues (fixing regulatory, scaling up non-profit housing)... we can't look at something in isolation and this is a strength of framework...Addresses both ends of the spectrum...looks at the issue in a systemic way. [#16]
- [As a] piece of guidance it is suitable...visualization is good. [#18]
- Big fan...excellent framework. [#19]
- Agrees with most things. [#20]





# Upgraded Framework

## New Diagram:



## New Text:

<https://link>

# Framework Text – Table of Updates

The tables on the following pages provide a before-and-after picture of the text for each framework element.

INITIAL TEXT & FEEDBACK	UPGRADED TEXT
The left hand column contains the initial text of the framework and related interviewee comments.	The right hand column contains the new/ upgraded text, which attempts to respond and integrate the feedback.
FEEDBACK	

The comments are taken from the raw interview notes, which by convention have been kept as-is, including spelling/grammatical errors in note-taking.

The table is organized under headings that correspond to the [upgraded diagram](#) on the previous page.

## ALL CANADIANS CAN AFFORD A GOOD HOME BY 2030

### INITIAL TEXT & FEEDBACK

#### ALL CANADIANS CAN AFFORD A GOOD HOME BY 2030

Establishing a home will always take hard work and sacrifice. But for too many Canadians it's starting to feel impossible. In many places, housing costs have grown out of reach and out of control.

In response, the Canada Mortgage and Housing Corporation ("CMHC") have adopted a goal that "By 2030, everyone in Canada has a home that they can afford and that meets their needs." \*

This is the right goal. It balances ambition with specificity, and has the credibility of being associated with Canada's national housing agency. Achieving the goal will be very difficult. But, it's doable.

*\*Affordability means total shelter costs don't exceed 30% of a household's pre-tax income and "meets their needs" means the home is both in an adequate state of repair and has enough bedrooms for everyone living there. Check out this CMHC article for more explanation.*

### UPGRADED TEXT

#### ALL CANADIANS CAN AFFORD A GOOD HOME BY 2030

Establishing a home will always take hard work and sacrifice. But for too many Canadians it's starting to feel impossible. In many places, housing costs have grown out of reach and out of control.

In response, the Canada Mortgage and Housing Corporation ("CMHC") has adopted a goal that "By 2030, everyone in Canada has a home that they can afford and that meets their needs" as renters or owners. \*

This is the right goal. It balances ambition with specificity, and has the credibility of being associated with Canada's national housing agency.

Achieving the goal will be very difficult. But, it's doable.

*\*This means finding a home in your chosen community with total shelter costs less than 30% of your household's pre-tax income, enough bedrooms for everyone and in an adequate state of repair. Tracked via the 'core housing need' statistic, though supplementation with other metrics is warranted. As of 2018, 1 in 10 Canadian households were in core housing need.*

[\[Feedback is on the next page\]](#)

## ALL CANADIANS CAN AFFORD A GOOD HOME BY 2030

### FEEDBACK

- Surface/distinguish the different forms of tenure, more. [#1]
- Incorporate concept of location into definition of the goal. [Lesley, Josh B.]
- A bit more methodological and definitional clarity around “a good home”, as we define here using the CMHC standard. [#13]
- Good to have the statement of the goal aligned with CMHC but make it congruent rather than exactly the same. Is affordability the operative concept?... Suggestion: re frame it slightly so that the cynic wouldn’t say we are just the “yes” man. We should endorse it but critique it....Include any critiques we have of the goal/methodology. [#15]
- Should include where we are now. [#17]
- If we want everyone in proper housing, we need to define proper housing. [#13]
- Goal makes sense but we need to distinguish home ownership vs rentership. [#1]
- All Canadian have access to a range options that meet their needs based on affordability and their other needs (i.e. Where they can succeed, where they want to live). [#7]
- Same problems in Vancouver as in mtl... Similar problems but different scale. [#13]
- If we live in a place, it must be affordable. [#13]
- Unlikely to happen, but COVID has shown that what was previously unrealistic has happened. Opportunity for growth beyond a strict mindset of “that’s not possible”. [#19]
- Must consider income equality, welfare income, the problem is bigger than income and housing (homelessness, reserve housing). [#20]
- Too many people already living in housing that is affordable but does not meet their needs; are we advocating for a massive housing renewal investment? [#20]



# GUIDING PRINCIPLE

## ADEQUATE HOUSING IS A HUMAN RIGHT

### INITIAL TEXT & FEEDBACK

#### ADEQUATE HOUSING IS A HUMAN RIGHT

The concept that all people have rights to which they are inherently entitled simply because they are a human being is one of the greatest unifying projects of our species. Cementing the concept of human rights allows us to defend against the worst tendencies of our political, social and economic systems, including the tendency to leave people without adequate shelter. Indeed, the right to adequate housing and shelter is recognized both in the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights. As of 2019, it is also the framing principle of Canada's legislated National Housing Strategy. The cementing of human rights doesn't mean we don't take personal responsibility; rather, it expands the concept of responsibility to include both ourselves, and all of our fellow human beings. To realize the right to adequate housing for all Canadians, we need to pick other first principles that lean the entire housing system in the direction of affordability instead of away from it. And that's where the next two principles come in.

### UPGRADED TEXT

#### ADEQUATE HOUSING IS A HUMAN RIGHT

The concept that all people have rights to which they are inherently entitled simply because they are a human being allows us to defend against the worst tendencies of our political, social and economic systems.

One of the basic human rights is the right to adequate housing and shelter, recognized in the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, and in Canada's own legislated National Housing Strategy.

This right will have different meanings in different contexts, such that its definition and achievement is an ongoing process. Fundamentally, it means that if we're capable of offering access to adequate housing and shelter to everyone in Canada, then we do. It also requires us to address the many kinds of discrimination that exist in our housing system, and to include marginalized voices in decision-making.

To realize this right, we need to pick other first principles that lean the entire housing system towards its achievement. And that's where the next two principles come in.

### FEEDBACK

- Explicitly acknowledge discrimination in current system. [#4]
- Acknowledge that the right to adequate housing has different meanings in different contexts.
- Human rights is a process. [#4]
- Fundamental human rights is difficult to operationalize. [#20]
- Human rights approach to planning – means including marginalized voices as part of the conversation. [#4]
- Creating or enforcing fair housing laws. [#1]
- Housing is a fundamental human right BUT we need to incorporate quality! Include context in the principle. Housing alone is not enough. [#15]
- Housing = fundamental human right; but perationalizing it is difficult. [#20]



# GUIDING PRINCIPLE

## HOMES FIRST, INVESTMENTS SECOND

### INITIAL TEXT & FEEDBACK

#### A PLACE TO CALL HOME, NOT A WAY TO GET RICH

One of the root causes of housing unaffordability is the so-called “financialization” of housing.

One of the ways we financialize housing is when we treat the ownership of homes and land as an investment strategy — hoping to gain more wealth than we put in through principal payments and our own labour and improvements, plus inflation.

This kind of financialization is a core tension in the housing system because it pits the twin goals of affordability and ownership profitability directly against each other. We need to choose.

And if our goal is to ensure all Canadians can afford a good home (as renters or owners), then our choice must be to design policy that treats housing simply as a place to call home, not a way to get rich.

### FEEDBACK

- If we are trying to build a case for the elite: we will face backlash...Need to focus on how these principles will be used to build a coalition and with who. [#2]
- Big challenge: reliance on real estate to make up for failures in social safety net (retirement; help for future generations). Home equity is a huge part of middle class thought. [Wily]
- “A place to call home...” needs to address the fact that housing is a market whether we like it or not. [#8]
- How do we ensure this is done fairly?
- Need more research evidence as to how to combat this. [#12]
- Financialization - is a strong word.. Building to make money means increase in supply, that’s not a bad thing.. Financialization of investment property is not a bad thing. [#18]
- Not a fan of the “rich” thing...Second fundamental welfare theorem...Let them develop and charge them and distribute the money to the poor. [#18]
- Agreed BUT rental housing (where people are making \$) provides stable housing unit to people who cannot afford a down payment. [#20]

### UPGRADED TEXT

#### HOMES FIRST, INVESTMENTS SECOND

One of the root causes of housing unaffordability is the so-called “financialization” or “commodification” of housing.

Making money on housing by building or improving it, or by operating well-maintained rental suites at fair rents is normally a good thing, because it helps people secure a home.

Things become overly “commodified” when the mere ownership of homes and land is treated as an investment strategy — with the aim being to gain wealth (beyond principal payments) without really doing anything at all.

This kind of commodification (a.k.a. speculation) leads to institutional and individual expectations or dependencies on a type of profit that often comes at the direct expense of others’ ability to find and afford a good home.

This guiding principle calls us to treat housing more as a place to call home, and less as a way to get rich, and can be applied to every category of action in the game plan.



# GUIDING PRINCIPLE

## MAKE ROOM FOR EVERYONE

### INITIAL TEXT & FEEDBACK

#### MAKE ROOM FOR EVERYONE

Even if we successfully eliminate all sources of harmful demand from the housing market, and through tax and other policy ensure that everyone treats housing simply as a place to call home and not a way to get rich, we still need to build a lot of new housing to ensure everyone can afford a good home (as renters or owners).

Making room for everyone means being open and welcoming of a diversity of new people and well-designed buildings in our communities and neighbourhoods, especially in low-density neighbourhoods close to jobs, amenities and transit. This isn't just an affordability imperative, it's increasingly a climate change imperative.

### UPGRADED TEXT

#### MAKE ROOM FOR EVERYONE

This means all housing policy should be created with the intent of welcoming a diversity of people, incomes, quality housing forms, and tenures into all of our neighbourhoods and communities.

It is a response to existing housing policies (e.g. zoning regimes), practices and attitudes that drive urban sprawl and intentionally or unintentionally, partially or wholly, and proactively or reactively have the effect of excluding groups of people (inc. renters, people of colour, low and middle income people, immigrants, and families) from living in quality housing near desired jobs, amenities and family.

This guiding principle can be applied to every category of action in the game plan. In some cases the application is direct (e.g. dialing up supply) and in other cases indirect (e.g. any action that lowers costs can have the effect of making room).

### FEEDBACK

- Need to make the "make room for everyone" principle clearer and state it earlier... this is about stigma. [#7]
- Who are we talking about? The homeless, the very poor/poor? [#17]
- Make room: about inclusivity! [#2]
- Issues of combating discrimination, housing opportunities for individuals of all incomes, different household types. [#1]
- Make room: about inclusivity! [#2]
- Housing needs to be a mechanism of bringing people together rather than setting them apart; we need to expand the stock to reduce competition. [#19]
- Agreed! Must be open to newcomers, BUT, selling citizenship was a real problem (trickle down effect on market). [#20]



# BASIC PLAN

## LOWER HOUSING COSTS TO MATCH INCOMES

### INITIAL TEXT & FEEDBACK

#### LOWER HOUSING COSTS TO MATCH INCOMES

Affordability can be restored through some combination of higher incomes and lower costs. In many Canadian communities, housing costs have risen so sharply that it's unrealistic to expect many peoples' incomes to catch up.

So, while we also need to wrestle with the future of work and incomes, this basic plan focuses on reining in costs.\*

To rein in costs, we need to scale up the non-profit market and fix the regular housing market. To succeed at both, we'll need to re-balance how we tax property wealth vs. income, protect vulnerable households and our economy against a decline in prices, and continually improve housing data and our understanding of it.

*\* While this game plan focuses on reining in housing costs, we also need to rein in child care, parental leave and transportation costs, which themselves can add up to mortgage or rent-sized payments.\**

### FEEDBACK

- Include space for demand side housing subsidies... subsidy would cover difference b/w income and cost of providing housing; can be done in private market via a voucher or through social housing. [#1]
- Surface/distinguish the different forms of tenure, more. [#1]

### UPGRADED TEXT

#### LOWER HOUSING COSTS TO MATCH INCOMES

Affordability can be restored through some combination of higher incomes and lower costs. In many Canadian communities, housing costs have risen so sharply that it's unrealistic to expect many peoples' incomes to catch up.

So, while this game plan includes opportunities for direct and indirect income support (e.g. renters' benefits, lower income taxes), its major focus is on reining in housing costs.\*

A major area of debate is whether non-market housing, rental housing, and hybrid-tenure housing (e.g. fractional ownership) can realistically and sustainably ensure affordability for all even in a context of stratospheric home and land values.

This basic plan assumes that they cannot (or that it would be extremely difficult), and that some decline in home and land values is required to achieve and sustain the goal.

*\*We also need to rein in other costs such as child care, parental leave and transportation costs, which themselves can add up to mortgage or rent-sized payments.*





# STRATEGIC PILLAR

## SCALE UP NON-MARKET HOUSING

### INITIAL TEXT & FEEDBACK

#### PATH ONE - SCALE UP THE NON-PROFIT MARKET

We need to shore up and scale up all manner of non-profit housing to serve a range of incomes and needs and to guarantee affordability on a more permanent basis. This includes shelters, transitional and social housing to serve the most vulnerable and a diversity of community housing models that use co-operatives, land trusts, covenants, shared equity and other mechanisms to provide an array of rental and ownership housing across the spectrum.

Non-profit housing is a vital — and currently minor — component of Canada’s housing system. Even as we seek to aggressively expand it, the majority of Canadians will continue to rely on the regular housing market for the foreseeable future.

### UPGRADED TEXT

#### PILLAR 1 - SCALE UP NON-MARKET HOUSING

Non-market housing is housing protected from market forces, meaning more affordable rents and prices over the long-term. It makes up a small fraction of Canadian homes, much of it built many decades ago and in need of repairs.

We need to protect, repair, and build more non-market housing to serve a range of incomes and needs and to guarantee affordability on a more permanent basis, backed by large government investments.

This includes both shelters, transitional and social housing to serve the most vulnerable, and a full array of rental and ownership options delivered via public, non-profit or price-regulated private ownership models to serve a broad cross-section of society.

The ability to scale up non-market housing is impacted by conditions in the regular market like land and construction costs, and even massive new investments in non-market housing would leave most Canadians reliant on private options. This is why scaling up non-market housing and fixing the regular market go hand in hand.

### FEEDBACK

- Canada’s housing market mainly delivered by private sector. [#3]
- In Canada: No social housing and enormous emphasis on home ownership. [#6]
- In Canada, we have a vastly insufficient investment in public housing (especially at federal gov’t)...In Canada: No social housing and enormous emphasis on home ownership... Would like to see more emphasis on need for social housing and federal government investment. [#6]
- Become more explicit and less beating around the bush. [#7]
- We need clear messaging that preservation of affordable housing should be 1st on the agenda! Without preservative policy, we will lose it. It’s cheaper to preserve than to rebuild. [#7]
- Some terms may be too complex for the public (‘existing stock’ ‘shore up’ ‘non-profit housing’, etc.). [#1]
- Can pull research about housing demand, need, homeless count data, rate of e.g. rental loss to create targets. [#3]
- “Non profit market” is a tiny market in Canada (scaling up a lot still won’t address the issue fully) compared to Europe. [#8]
- Nexus b/w non-profit and the market; should include this and explain; R/ship b/w them as cause and effect. [#10]
- Be more explicit about the need for investment in brick and mortar housing from the government and less on the private sector. Need government to invest in building homes...We won’t get affordable housing without public investing. Especially deeply affordable housing. [#12]
- In social housing: small population of country = “poor” enough that they are on the market but will never be able to find somewhere to live... Social housing = sets standard of what we want to live. ~5% that really need help. ~10% that need a little help. [#13]

*[Other related commentary in the subsidiary categories]*



## PROTECT & UPGRADE EXISTING HOMES

### INITIAL TEXT & FEEDBACK

#### SHORE UP THE EXISTING STOCK

With federal and provincial resources and supports to address a backlog of maintenance and required upgrades.

### FEEDBACK

- Some terms may be too complex for the public ('existing stock' 'shore up' 'non-profit housing', etc.). [#1]
- "Shore up" is confusing. Keep existing stock affordable, etc. [#7]
- Need to preserve affordable housing and we need policy that does this... We need clear messaging that preservation of affordable housing should be 1st on the agenda! There are tertiary costs to displacing (health, social). [#7]

### UPGRADED TEXT

#### POLICY CATEGORY: PROTECT & UPGRADE EXISTING NON-MARKET HOMES

The first priority must be to ensure that existing non-market housing is maintained by investing in necessary repairs, including accessibility and climate upgrades.

For example, Canada's National Housing Strategy is currently aiming to repair and upgrade 240,000 community and affordable housing units through the National Housing Co-Investment Fund.

Remaining repair backlogs need to be identified and addressed.



## CREATE NEW NON-MARKET HOMES

### INITIAL TEXT & FEEDBACK

#### SHORE UP THE EXISTING STOCK

With government loans, capital, land and other supports to the community housing sector, and with incentives for both institutional and individual owners to add their own land and/or homes to a permanently affordable stock. Due to the scarcity of available land in our urban centres, there is an imperative to leverage — and not simply liquidate — public land for this purpose.

### FEEDBACK

- Some terms may be too complex for the public ('existing stock' 'shore up' 'non-profit housing', etc.). [#1]
- Rentership needs to be geared towards income...subsidies. [#1]
- Need to convert current housing...needs to be tax benefit if private owner is to sell to municipality which will use that land to create affordable housing. [#7]
- On a federal level we need NHS to include acquisitional program to support non profit organizations to acquire private buildings and transition to affordable rental housing (e.g. low interest financing). [#7]
- Housing provided by non profit providers does not make it affordable; the biggest cost is LAND! land market is a huge factor. Housing market does not occur in isolation. [#8]
- Local governments (if they own the land) can give the land for free or at affordable price. [#8]
- Can require market developer to give proportion as affordable housing. [#8]
- Recognition that housing IS a market; economic incentives operate. [#8]
- Finance and money = biggest challenges for affordable housing...Take land out of private market. [#9]
- Using integrated practices (architecture, engineering, construction) and innovative use of technology and improve affordability of the new homes. [#17]
- Needs to be a tax benefit if private owner is to sell to municipality which will use that land to create affordable housing...Reduces tax on seller to enable seller to provide property at lower cost to non profit. [#7]

### UPGRADED TEXT

#### POLICY CATEGORY: CREATE NEW NON-MARKET HOMES

Widespread trends of worsening affordability in the regular market make it increasingly important to create new non-market homes for Canadians.

This will require large and ongoing investments by all levels of government in the form of donated land, loans, and capital, as well as "inclusionary zoning" provisions that require a certain number of non-market homes be included in market developments (often in exchange for increased density), and incentives and programs to convert existing market housing to non-market tenure.

The entire spectrum of non-market housing needs to be expanded including shelters, transitional and social housing, and a full array of rental and ownership options for low and middle income earners.

Housing co-ops, land trusts, municipal and nonprofit housing corporations are all examples of non-market housing, as are private market homes with covenants or other mechanisms guaranteeing a degree of long-term affordability.

Affordability guarantees can range from strong (e.g. where costs are tied to incomes or inflation) to less strong (e.g. where costs float at some percentage below market value).



## CREATE STRATEGIES TO SERVE MOST VULNERABLE

### INITIAL TEXT & FEEDBACK

#### CREATE STRATEGIES TO SERVE THE MOST VULNERABLE

Including groups identified in Canada's current National Housing Strategy: women and children fleeing domestic violence, seniors, young adults, Indigenous peoples, homeless people, people with disabilities, those dealing with mental health and addiction issues, veterans, racialized groups, and newcomers.

### FEEDBACK

- Demand side housing subsidies. [#1]
- Housing services are only as good as the wrap around services that are there to support them. – drug addiction, alcoholism, battered women. [#5]
- Explicitly showing support for BLM, etc. [#9]
- Seniors with low income or seniors that are immigrants are especially vulnerable. We need to show empathy. [#11]
- Interventions should focus on serving those who need it the most; non-profit sector with government sector and policy intervention – land, public decisions benefit those people rather than just inflating housing prices. [#14]
- Covid has identified that we need to address assisted living and LT care as part of that housing system. [#16]
- Seniors living in private housing. [#16]

### UPGRADED TEXT

#### POLICY CATEGORY: CREATE STRATEGIES TO SERVE THE MOST VULNERABLE

Safe, adequate and affordable housing is crucial for protecting the health and well being of vulnerable individuals and families including women and children fleeing domestic violence, seniors, young adults, Indigenous peoples, homeless people, people with disabilities, those dealing with mental health and addiction issues, veterans, racialized groups, and newcomers.

However, housing services are often only as good as the wrap-around services that are also there to support them, including addiction and mental health supports, assisted living and physical supports, language and cultural supports, employment supports, protections against violence, etc.

Creating specific, integrated housing and support strategies for and with vulnerable populations will ensure the best outcomes for these groups and make the most of every housing dollar spent.

When there isn't enough dedicated non-market and affordable housing to meet the need, income supports such as rental assistance and renters' benefits need to be expanded to fill the gap.



# STRATEGIC PILLAR

## FIX THE REGULAR MARKET

### INITIAL TEXT & FEEDBACK

#### FIX THE REGULAR MARKET

We know the regular market is broken because housing costs are no longer coupled with local earnings in many of our communities. We can get the market working for us again by dialing down harmful demand, dialing up and upgrading the right kind of supply, and dialing up protections for renters and rental housing. Adjusting these dials won't guarantee affordability, but we can use them to push the market's creative energies in the right direction.

### FEEDBACK

- We need a problem statement: what's wrong with the current regular market? Why do we need to address it? [#1]
- In a sense, everything is government assisted. [#3]
- Private sector interested in social impact more than before. [#10 Lesley]
- "Fixing the regular market" - there is something not being represented (how do we make them affordable yet meet the needs of the client). [#17]
- [Places like] Vancouver [are] going to be expensive. [#18]

*[Other related commentary in the subsidiary categories]*

### UPGRADED TEXT

#### PILLAR 2: FIX THE REGULAR MARKET

The regular market generally means all of the housing in Canada that's privately owned by a person or for-profit company, with rent and ownership prices set by the market.

We know the regular market is broken because housing costs have broadly skyrocketed while local incomes have remained relatively flat, and because a range of specific market failures have been thoroughly described (e.g. excessive demand, insufficient and/or inappropriate supply, etc.).

All markets are managed by governments in one way or the other, and with approximately 19 of every 20 Canadians relying on the regular market to find housing, it's clear that failures in the regular market must be addressed.

We can work to fix the regular market by dialing down harmful demand, dialing up and upgrading the right kind of supply, and dialing up protections for renters and rental housing.

Adjusting these dials won't guarantee affordability or make the most expensive neighbourhoods available to everyone, but we can use them to push the market's creative energies in the right direction.



## DIAL DOWN HARMFUL DEMAND

### INITIAL TEXT & FEEDBACK

#### DIAL DOWN HARMFUL DEMAND

By tracking and restricting global capital flows into local real estate, eliminating hidden ownership, penalizing excessive speculation and “flipping,” cracking down on money laundering and fraud, taxing empty homes, restricting and regulating short-term rentals, and holding the line on mortgage stress tests and amortizations. Need more information/too subtle. [#1]

### FEEDBACK

- Define “harmful demand”. [#1]
- Redefine the “bad demand” section or make it clearer. [#13]
- Role of CMHC in encouraging homeownership/inflating demand. [#6]
- Add in mortgage/lending policy. [#21]
- Foreign investment is not a huge issue in all of Canada, just major cities. [#8]
- We can track transactions, prices, but not reasons why people bought the property. Buying 2nd houses used to be a method in touristic destinations – now impacting Canada...vacant homes/not occupied full time. Difficult to distinguish b/w speculation and someone buying a house for intentional, dispersed use. [#13]
- Support for aspiring homeowners (help them with deposits) without inflating house prices. [#14]

### UPGRADED TEXT

#### POLICY CATEGORY: DIAL DOWN HARMFUL DEMAND

One of the ways the regular housing market can fail is when we allow harmful types of demand to push up prices.

Harmful demand can come in the form of too many people buying housing for purposes other than a home, and it can come from too much money pouring into the system from low interest rates, loose mortgage regulations, foreign capital, home buyer subsidies and other sources.

For example, every year tens of thousands of potential homes across Canada are left empty as speculative or cash-holding properties, or used for commercial short-term rentals, flipping, or money laundering.

Meanwhile, banks and households are caught in a bubble/feedback loop of ever-larger mortgages fueled by low interest rates, rising prices and other factors.

Governments can dial down harmful demand by restricting global capital flows into local real estate, eliminating hidden ownership, cracking down on excessive speculation, “flipping,” money laundering and fraud, taxing empty homes, regulating short-term rentals, revisiting homeowner subsidies, tightening how mortgage lending is regulated, insured, and incentivized compared to more productive non-mortgage lending, and revising how housing costs factor into official inflation statistics.



# DIAL UP & UPGRADE THE RIGHT SUPPLY

## INITIAL TEXT & FEEDBACK

### DIAL UP AND UPGRADE THE RIGHT SUPPLY

By opening up low-density zoning to make room for a diversity of people and homes with an emphasis on more family-sized units and a lot more purpose-built rental (e.g. enough to get within the 3-5% vacancy range), an aggressive focus on energy efficiency and green building, and by introducing new provincial and federal infrastructure incentives to encourage municipalities to facilitate new supply.

## UPGRADED TEXT

### POLICY CATEGORY: DIAL UP AND UPGRADE THE RIGHT SUPPLY

One of the ways the regular market can fail is by providing too much of the 'wrong' (problematic) kinds of supply, for example:

- 'Tall and Sprawl' patterns that force a choice between an overabundance of small condos not suitable for families, or long polluting commutes
- 'Mansionification' where it's easier to get approval to build giant mansions than much-needed multiplexes
- New construction in places with limited livability or jobs
- New construction that destroys existing affordability
- Overabundance of condos over purpose-built rentals

'Right supply' means building homes that – in location, form, tenure and price – better suit the needs of existing and aspiring residents.

Governments can dial up the right supply by first rigorously assessing housing needs, then opening up low-density and discriminatory zoning for a diversity of people, families, forms and tenures (inc. lots of rentals), streamlining associated approvals, incentivizing and/or mandating affordability, climate upgrades, integrated practices and collaborative project delivery (to make the development process more efficient and cost-effective), all while protecting existing low-income housing and capturing land value uplift.

Provincial and federal incentives can be provided to make all of this happen faster.

## FEEDBACK

- Who are we focusing on? Higher or lower income? This impacts whether we want to address ownership affordability or rental affordability; we imply rental housing but should make it clearer. [#1]
- Should include the land issue – it impacts every region of Canada not just the hot markets i.e. Prince Rupert! It's built on a rock even though it's very rural. [#5]
- Every community needs co-ops, rental, ownership, etc., This builds complete community, people should have options! [#7]
- Need to preserve affordable housing and we need policy that does this. [#7]
- It's not about supply, it's about ensuring access wherever they want. [#1]
- It's about supply in places that meet our needs in places we can succeed. [#7]
- Need to focus on preservation more so than supply. [#7]



## DIAL UP & UPGRADE THE RIGHT SUPPLY

### FEEDBACK CONTINUED

- More layers of regulations/rules as demand is rising = rising house prices. [#13]
- Acknowledge hybrid forms of tenure (i.e. Limited equity). [#1]
- Mortgage lending discrimination. [#1]
- Historical perspective: condos used to be illegal and just recently became invested in. [#6]
- Area with good transport should be built in high density areas, however, if we zone a land for high density homes, the land value goes up; that means the unit price of the home will not be affordable...Land value is the biggest barrier. [#8]
- Workforce – we do not have enough of a work force to meet up with supply; housing market is not slow – but it is slower than demand. [#13]
- Urban bylaws are quite strict – difficult to respect all housing regulations when building a new project; big projects = more lawyers = longer to build... Land is also restrictive... More regulations = more expensive = longer = bigger project. [#13]
- Solution: subsidize construction industry to build more and build lots. But there will still be some who cannot afford (need PP). We need to push on supply OR make construction companies pay for social housing but this slows down the market... Difficult to change on a political scale; need to convince population that we need to tear down detached housing and build densifier. [#13]
- Even when more housing is built; affordability is still not achieved. [#14]
- Ensure new supply are fair; homeowner receives support as well. [#14]
- Inclusionary policy that requires all new housing projects of 3+ units to have at least 20% social housing, 20% family housing e.g. Montreal. [#15]
- Research provides evidence that integrated practices (engineering, architecture, construction) and collaborative project delivery with technology helps developers to build more affordably... Developers are more satisfied with their outcomes. [#17]
- 70s: purpose built housing, kept inflation of housing costs under control, made it possible for young people to start as renters and work their way up. [#19]





# DIAL UP PROTECTIONS FOR RENTERS & RENTAL HOUSING

## INITIAL TEXT & FEEDBACK

### DIAL UP PROTECTIONS FOR RENTERS AND RENTAL HOUSING

By protecting the rental housing we already have and by ensuring strong tenant protection and assistance policies.\*

*\*A note on rent control: rent controls are problematic. On the one hand, they can be a good short-term tool to prevent exploitation and gouging in overly tight rental markets, where tenants end up being much more vulnerable than landlords. On the other hand, rent controls disincentivize building new rental housing, which we need in order to achieve and maintain long-term housing access and affordability (i.e. to prevent the perceived need for rent controls in the first place). Where rent controls are desired, there's likely a balance whereby they can be set to prohibit extreme rent increases while still allowing for a lot of new rental housing to pencil out.*

## FEEDBACK

- Include space for demand side housing subsidies. [#1]
- Specify what is meant by protections for renters...We need to talk about issue about housing discrimination (on sex, ethnicity, cultural, etc.). [#1]
- Rentership needs to be geared towards income. [#1]
- Revisit rent control qualifications. [#6]
- Dial up protections for renters and rental housing SHOULD be first – if we can't get to those currently in this situation, we can't get to the others. [#7]
- We need clear messaging that preservation of affordable housing should be 1st on the agenda! Without preservative policy, we will lose it. It's cheaper to preserve than to rebuild. There are tertiary costs to displacing (health, social). [#7]
- On a provincial level we need adequate rental control [#7]
- Note on rent control: would've liked better evidence on how we can fit those two pieces together (incentives for PBR and rent control)...better way of fitting those two pieces fit together [#11]
- Renters vs. homeowners - renters viewed as second class (cultural) [#12]
- Landlord should be able to evict, have to be careful about incentives [#18]
- Buildings have a life cycle; developers want to tear down based on theoretical life cycle, but they are important to the people who live in them...People live where they afford not where they want; displacement is not OK...Nature of being a renter is displacement ("owner has the right to displace")...Should include evictions and reference to preserving existing rentals and affordable housing [#20]
- Stemming the loss of existing housing (we lost 34,000 rental units b/w 2014 and 2017); Ratio of 3:1 loss in assisted housing unit [#3]

## UPGRADED TEXT

### POLICY CATEGORY: DIAL UP PROTECTIONS FOR RENTERS AND RENTAL HOUSING

One of the ways the regular housing market can fail is when it incentivizes or enables the destruction of existing affordable rental housing.

This can happen when buildings deteriorate to the point of being uninhabitable, and on the flip side when there's excessive incentive to demolish or renovate older buildings in the quest for higher rents. In either case, renters are displaced and sometimes subject to mistreatment including improper evictions, discrimination, price gouging and even intimidation.

For example, Canada lost an estimated 322,600 affordable apartments (monthly rents <\$750) between 2011 and 2016 due to demolition or rent increases, far outstripping e.g. Canada's commitment to build 150,000 new affordable units over 10 years.

Governments can protect existing affordable rentals by helping nonprofits purchase buildings that are for sale, mandating their replacement upon redevelopment (e.g. via higher density), with rent controls (e.g. counterbalanced with rental construction incentives), and with direct income support to help fill the gap.

Tenant protection and assistance policies can be designed to protect renters from mistreatment and to minimize the impacts of displacement, without unduly burdening landlords, or making it too expensive for developers to build new rental units.



# STRATEGIC PILLAR

## BREAK THE ADDICTION TO HIGH HOME VALUES

INITIAL TEXT & FEEDBACK	UPGRADED TEXT
<p><i>N/A (this is a new element)</i></p>	<p><b>PILLAR 3: BREAK THE ADDICTION TO HIGH HOME VALUES</b></p>
<p><b>FEEDBACK</b> <i>(pointing to the need for a new element)</i></p>	<p>Unless Canadians' incomes drastically increase, it will be extremely difficult to achieve and maintain the goal (everyone able to afford a home that meets their needs) in a context of high and rising home values.</p>
<ul style="list-style-type: none"> <li>• CMHC makes home ownership cheaper by decreasing interest rate; home ownership becomes cheaper than what it otherwise would be...In Canada, ownership is viewed as better because the financial system (CHMC) is set up to encourage home ownership. [#6]</li> <li>• Housing viewed as a commodity; afraid of prices falling. [#14]</li> <li>• Home ownership bias is so deeply ingrained that getting someone to agree might be difficult. [#20]</li> </ul> <p><i>[Other related commentary in the subsidiary categories]</i></p>	<p>The problem is that past and current policy has encouraged treating home and land ownership as an investment and retirement strategy, with many households now expecting or depending on home value increases for their financial security and wealth.</p> <p>Canada's overall economy is also problematically dependent on ever-rising home values and the additional consumer spending, GDP increases, and investment returns this creates.</p> <p>Altogether, Canada has become addicted to an unsustainable housing system (a.k.a. housing bubble), and we need to figure out ways to break the addiction.</p> <p>This can include policy that helps Canadians gain wealth outside of homeownership, rebalances taxation of income vs. real estate windfalls, and protects those households that would be made vulnerable if the bubble bursts/prices drop.</p>



## HELP CANADIANS EARN \$ ON OTHER THINGS

### INITIAL TEXT & FEEDBACK

*N/A (this is a new element)*

### FEEDBACK

*(pointing to the need for a new element)*

- Something more on encouraging wealth accumulation through ways that do not rely so heavily on housing; home ownership ensures wealth accumulation which forces us to look at housing as a way of accumulating wealth; de-commodify the house and encourages alternative ways of wealth accumulation. [#15]

### UPGRADED TEXT

#### **POLICY CATEGORY: HELP CANADIANS EARN \$ ON OTHER THINGS**

So long as property ownership is seen by many Canadians as their safest and best investment option, they'll put an outsized proportion of their available funds (savings and debt) into it.

This behaviour makes homeowners overly dependent on high and rising home values, draws capital away from more productive economic activity and pushes the market higher, which then reinforces the behaviour further.

To break this pattern, Canada's governments can incentivize households to put more of their retirement and other savings into non-housing investments.

This can include making housing investments less lucrative (e.g. through higher taxes; see next category), non-housing investments more lucrative (e.g. through tax breaks), and non-housing investments more accessible. This category can also include strengthened public pensions, and new public investment vehicles that help achieve desirable community and social impacts.



## ↓ TAXES ON INCOME, ↑ ON REAL ESTATE WINDFALLS

### INITIAL TEXT & FEEDBACK

#### REBALANCE HOUSING AND INCOME TAXES

A well-designed tax shift — e.g. lowering income taxes and raising taxes of property wealth — will benefit the vast majority, keeping more money in our pockets, reining in housing and land costs and addressing inequalities between renters and owners and young and old. Another way to put it: rebalancing our tax system will help us dial down harmful demand and enable more affordable supply.

### FEEDBACK

- Make the tax shift clearer and articulate what it looks like (this is a progressive property tax); point to some international examples. [#3]
- Problem: who knows how much of the taxes are being paid by the owner of the property? Are the renters paying the taxes? Must be cautious here — property tax will be unequal — the tenants will pay the tax rather than the homeowner. Difficult to figure this out — we use theoretical models, taxes shift to renters, other models: taxes won't shift to renters because owner can't transfer tax... If burden of tax is not placed on renters it's "fair". [#13]
- Property taxes have been relatively low. [#18]
- Should base taxes on equity rather than on home value. [#20]

### UPGRADED TEXT

#### ↓ TAXES ON INCOME, ↑ ON REAL ESTATE WINDFALLS

One reason Canada is addicted to high home values is the relatively low taxation of residential property wealth.

For example, while every dollar of labour income is taxed (subject to deductions), only 50% of capital gains on secondary residences are taxed, and capital gains on principal residences are tax-free.

Canadian jurisdictions also apply modest levels of annual property taxation by comparison with taxation on income and capital gains.

This kind of tax sheltering is easier to justify when home values track closer to inflation, but in the current context of runaway gains it serves to draw capital away from more productive economic activity, inflates demand and average costs, contributes to inequalities and unaffordability, and makes homeowners increasingly dependent on high and rising values.

To address this, Canadian governments can lower taxes on income and raise taxes on property wealth in a number of ways, ranging from higher annual property taxation to deferrable surtaxes or capital gains taxes, being mindful of trickle-down impacts on tenants.



# CUSHION THE IMPACTS OF A PRICE DROP

## INITIAL TEXT & FEEDBACK

### DE-RISK THE MARKET AGAINST A DECLINE IN PRICES

As we rein in costs, we have to be mindful that declining home values carry risks for highly leveraged households and the economy writ large. We need policies capable of protecting against these risks, and this is an area that needs more work.

## FEEDBACK

- De-risk market against decline... is this even feasible? [#7]
- Seniors and immigrants: social safety net for them is inadequate and their houses and its financialization is really important to them. For average seniors living in expensive cities, especially immigrants with language barriers, their houses and assets are what allow them to survive. Should include this perspective in the lens. [#11]
- De-risking the market against a decline in prices: Seems somewhat contradictory to the financialization point... This point needs more research. [#11]
- Housing viewed as a commodity; afraid of prices falling. [#14]
- Big challenge: reliance on real estate to make up for failures in social safety net (retirement; help for future generations)... home equity is a huge part of middle class thought. Thought to buy and accumulate equity consumes too much attention. Home equity is a paradox; it's not equitable at all (some get access and some don't). [#19]

## UPGRADED TEXT

### POLICY CATEGORY: CUSHION THE IMPACTS OF A PRICE DROP

One of the biggest challenges with persistently overheated housing markets (a.k.a. bubbles) is that if the bubble bursts and prices go down, many households and the economy writ large would take a hit.

However, if we think home values need to drop in order to achieve affordability for everyone, then we need policies to protect people against the impacts.

This is a relatively uncharted area of policy and would benefit from a detailed mapping of risks, differentiating between those who would be disadvantaged by a drop in prices and those who would be made truly vulnerable.

Policies could range from debt relief or ownership takeovers/tenure transitions, to strengthened social programs that decrease Canadians' current and future reliance on home equity to provide for basic needs.

Such policies would need to be carefully designed so as to not encourage even greater risk-taking.



## REFORM HOUSING GOVERNANCE

### INITIAL TEXT & FEEDBACK

*N/A (this is a new element)*

### FEEDBACK

*(pointing to the need for a new element)*

- Colonial model is making things difficult; Division of power: Fed, Prov, Local needs to be revised... Something explicit about state roles. Local governments do not have enough power to combat housing issues... We need to rethink the division of power. [#15]
- Centering the federal gov't role should be clearer and is really important. [#6]
- Pushing the idea of a housing system; look at whole system; what is the need and how do we fulfill the need. [#16]
- All levels of gov't need to work together. BC is doing well as a provincial gov't but not all provinces are working as well. [#16]
- Resources from federal level (provincial not enough). [#19]

### UPGRADED TEXT

#### **POLICY CATEGORY: REFORM HOUSING GOVERNANCE**

To ensure that everyone in Canada can afford a home that meets their needs. Indigenous, federal, provincial, territorial, and municipal governments need to work together.

Intergovernmental collaboration can be difficult at the best of times, and the governments who are closest to the housing issue (local and indigenous governments) often have the least resources and authority to address it.

Many would say the value of housing investments by federal, provincial and territorial governments is still inadequate, often with too much red tape in the way of accessing it.

One way to reform housing governance would be to increase the amount of provincial and especially federal funds dedicated to the issue. Another way would be to rethink the current division of powers such that local and indigenous governments have more direct authority and resources to achieve the goal in locally-tailored ways.



## COLLECT MORE & BETTER DATA

### INITIAL TEXT & FEEDBACK

#### CONTINUALLY IMPROVE DATA COLLECTION AND SYNTHESIS

Through it all, we need to continually improve our collection and synthesis of housing market data to make the best evidence-based decisions possible. This should include a federal beneficial ownership registry, additional information on global capital flows into Canadian residential real estate, and the current extent of non-resident ownership of local housing.

### FEEDBACK

- Need to improve data collection! There are a lot of gate keepers...Need to emphasize the need for more robust data sharing and need for more data collection...Consider US, Home Mortgage Disclosure Act. [#3]
- Data collection should be focused on equity issues... Policy is being made on a lack of information. [#7]

### UPGRADED TEXT

#### POLICY CATEGORY: COLLECT MORE AND BETTER DATA

While there are ongoing efforts to improve the amount of housing data collected, synthesized and shared between governments and the public, some feel there are still too many gatekeepers, and large data gaps, making it difficult to make evidence-based decisions.

Additional efforts should include a federal beneficial ownership registry, robust information on global capital flows into Canadian residential real estate, robust data about the influence of monetary policy, the mortgage market and lending on rising home prices, better information on evictions, housing discrimination and equity, secondary rental market, rigorous assessments of local housing needs, and more.

## RECONCILIATION

INITIAL TEXT & FEEDBACK	UPGRADED TEXT
<p data-bbox="363 506 636 533"><i>N/A (this is a new element)</i></p> <p data-bbox="431 569 570 596"><b>FEEDBACK</b></p> <p data-bbox="292 604 708 632"><i>(pointing to the need for a new element)</i></p> <ul data-bbox="212 667 781 1224" style="list-style-type: none"> <li>• Reconciliation is missing. We need to acknowledge the system is racist, classist, and infringing on indigenous people's rights and dignities. [#4]</li> <li>• No mention of reconciliation and we need to include – make an indigenous component.. Often, they are the ones most afflicted. [#5]</li> <li>• Cultural housing for Aboriginal populations. [#5]</li> <li>• Urban indigenous housing strategy AND national housing strategy. [#5]</li> <li>• Canada, especially BC, is a paradox; we are 2nd most expensive RE market and it's all on unceded stolen indigenous land. [#19]</li> <li>• Tsawwassen Nation has gone through formal process of gaining sovereign control of their territory and building houses on the Tsawwassen First Nation; role of housing and real estate is not simply about policy; it's about how Canada will deal with inequality in the past (indigenous history) and current (renters).</li> </ul>	<p data-bbox="833 506 1097 533"><b>LENS: RECONCILIATION</b></p> <p data-bbox="833 550 1300 604">All housing policy should be viewed through a reconciliation lens.</p> <p data-bbox="833 632 1393 716">That is, do the housing policies or strategies in question exacerbate or help redress the colonization of indigenous peoples in Canada?</p> <p data-bbox="833 743 1369 856">For example, do they seek to flow real estate-derived wealth back to indigenous communities on whose traditional and/or unceded lands that wealth was created?</p> <p data-bbox="833 884 1360 938">Do they seek to identify and redress housing-related infringements of rights?</p> <p data-bbox="833 966 1369 1050">Do they include dedicated and well-resourced urban indigenous housing strategies and cultural housing options?</p> <p data-bbox="833 1077 1398 1190">Do they include the necessary resources and/or desired self-governing powers to help indigenous governments solve housing issues in long-lasting and locally-tailored ways?</p>



INITIAL TEXT & FEEDBACK	UPGRADED TEXT
<p><i>N/A (this is a new element)</i></p>	<p><b>LENS: ECONOMY</b></p>
<p><b>FEEDBACK</b> <i>(pointing to the need for a new element)</i></p>	<p>All housing policy should be viewed through an economic lens.</p>
<ul style="list-style-type: none"> <li>• Housing = primary driver for poverty. [#9]</li> <li>• Include recovery from Covid (adjust to take covid into consideration). [#12]</li> <li>• We need to be thinking of housing as an economic generator (not real estate). Affordable housing provides a base for people to move forward on - they could start small businesses and get more involved in the economy. A business about building sustainable housing! Singapore example - first ministry was ministry of housing – everybody was a renter there (gov't owned the land) and the economy boomed because of the gov't assistance. Housing is a way to provide stimulus. [#16]</li> </ul>	<p>That is, do the housing policies or strategies in question help strengthen or weaken Canada's economy?</p> <p>This lens immediately triggers different views on what is or isn't healthy economic activity when it comes to housing.</p> <p>For example, this framework's second guiding principle of "Homes First, Investments Second", the "Basic Plan" that focuses on reining in costs, and the third policy pillar of "Break the addiction to high home values" contains an embedded critique of Canada's current degree of economic reliance on rising home and land values.</p> <p>Housing should be central to any government's economic strategy. Rather than focus on spurring ever-higher values, the focus should be on the productivity gains and the avoided social costs created by ensuring everyone has an affordable home that meets their needs. It is time to imagine an economy that is stimulated by a housing system which reconnects the cost of living to local earnings in order to support employment and growth in other industries.</p> <p>This is especially true as Canada seeks to recover from the Covid-19 pandemic, which has disproportionately impacted those least likely to have stable housing at the outset.</p>

## INEQUALITY

## INITIAL TEXT &amp; FEEDBACK

*N/A (this is a new element)*

## FEEDBACK

*(pointing to the need for a new element)*

- Housing = primary driver for poverty. [#9]
- Generational inequity – very high demand for slim part of the housing market (new housing vs. existing stock – second hand market). [#13]
- Make clearer what generational inequality is and how it can transform into policy... Usually the age of individuals when they purchase homes are irrelevant... Usually the question is how much can you afford? [#13]
- In essence: difficult to create public policy for a whole generation. Easier to create PP for the very poor. [#13]
- 90s: government out of social housing; now, huge partition b/w those trying to survive in rental markets and those fortunate to inherit/navigate housing market; massive segmentation of young people widening in inequality. Consider adding a chart comparing change in generational differences. [#19]

## UPGRADED TEXT

**LENS: INEQUALITY**

All housing policy should be viewed through an inequality lens.

That is, do the policies or strategies in question exacerbate or reduce housing-related inequalities, both in terms of access and wealth?

When it comes to access, do they seek to increase the number and quality of available and affordable housing options for a diversity of residents?

Do they seek to eliminate barriers related to discrimination based on race, class, age, gender, sexuality, physical abilities, tenure type and other factors?

When it comes to wealth, do they seek to decrease the massive wealth inequalities – between renters and owners, between and within age groups, etc. – that have been driven by housing in Canada and around the world?

INITIAL TEXT & FEEDBACK	UPGRADED TEXT
<p><i>N/A (this is a new element)</i></p>	<p><b>LENS: HEALTH</b></p>
<p><b>FEEDBACK</b> <i>(pointing to the need for a new element)</i></p>	<p>All housing policy should be viewed through a health lens.</p>
<ul style="list-style-type: none"> <li>• It's not just a housing crisis. It's a health, educational, economic crisis...Housing services are only as good as the wrap around services that are there to support them. – drug addiction, alcoholism, battered women. [#5]</li> <li>• There are tertiary costs to displacing (health, social). [#7]</li> <li>• Recognition of housing for health and well being... environment is important too. Home vs house. Good housing requires appropriate resources, transportation, more holistic approach. [#12]</li> <li>• Need to include mental health, addictions. [#17]</li> </ul>	<p>That is, do the policies or strategies in question improve or harm individual, family and community health and well being?</p> <p>Do they acknowledge the critical importance of good, stable housing to health? Conversely, do they acknowledge the significant health-related costs of inadequate or unaffordable housing and displacement?</p> <p>Do they support the use of healthy building materials and/or remediation and upgrades?</p>
	<p>Do they acknowledge that for some people, housing services are only as good as the wrap-around services that are there to support them including mental health and addictions support, language and cultural supports, protection against violence, etc.?</p>

## LIVABILITY

INITIAL TEXT & FEEDBACK	UPGRADED TEXT
<p><i>N/A (this is a new element)</i></p>	<p><b>LENS: LIVABILITY</b></p>
<p><b>FEEDBACK</b> <i>(pointing to the need for a new element)</i></p>	<p>All housing policy should be viewed through a livability lens.</p>
<ul style="list-style-type: none"> <li>• Milieu de vie. [#15]</li> <li>• Recognition of housing for health and well being - environment is important to. Home vs house. Good housing requires appropriate resources, transportation, more holistic approach. [#12]</li> <li>• We adapt which causes housing prices to go up (i.e. We settle for smaller houses, fit more people in a house, buy places further out and drive more). [#13]</li> <li>• Impact of relationships; harder to separate in Vancouver because of housing prices! Forces people to adapt behaviour to housing market. [#13]</li> <li>• Families end up leaving which takes away from healthy diverse communities; schools not used as much as they should be used. [#15]</li> <li>• Need to reorganize the operative concept – difference between affordable housing and quality of housing. Housing quality incorporates the physical dwelling and context! CMHC thinks about context too. They acknowledge that a good physical dwelling is not good enough. A good home incorporates dwelling and context. [#15]</li> </ul>	<p>That is, do the policies or strategies in question promote not only an affordable, suitable physical dwelling, but a livable and vibrant neighbourhood, community and lifestyle?</p> <p>Do they encourage and enable people to live in walkable neighbourhoods close to jobs and amenities, or do they push people further and further out?</p> <p>Do they integrate active and public transportation infrastructure and local economic development?</p> <p>Do they foster relationships between neighbours and welcome a diversity of people and families, or do they promote homogeneity and isolation?</p>

## ENVIRONMENT

INITIAL TEXT & FEEDBACK	UPGRADED TEXT
<p><i>N/A (this is a new element)</i></p>	<p><b>LENS: ENVIRONMENT</b></p>
<p><b>FEEDBACK</b> <i>(pointing to the need for a new element)</i></p>	<p>All housing policy should be viewed through an environmental lens.</p>
<ul style="list-style-type: none"> <li>• Recognition of housing for health and well being... environment is important too. Home vs house. Good housing requires appropriate resources, transportation, more holistic approach. [#12]</li> <li>• Environmental regulations: reduce vehicle traffic, preserve greenery in cities; this is land that can be used for housing! Most of the time environmental policies are going against housing policies... Need to find balance; "Smart or environmentally cities" cost more and use more land. [#13]</li> </ul>	<p>That is, do the policies or strategies in question promote environmental stewardship, reduce greenhouse gases, and limit other forms of pollution, waste and toxic substances?</p> <p>Do they lean towards encouraging more sprawl, or compact development?</p> <p>Before housing is built on brownfield sites, have those sites been assessed for alternative use as restored wildlife conservation areas (e.g. former waterfront-facing industrial locations)?</p> <p>Do they acknowledge and address increased environmental risks from climate change such as floods, sea-level rise, wildfire hazards and landslides?</p> <p>Do they encourage the reuse of materials and limit waste and toxic substances?</p> <p>Do they acknowledge the potential negative impacts of environmental regulations and environmentally-focused development patterns on affordability? For example, do they preserve limited-access green spaces (e.g. golf courses) at the expense of those needing housing?</p>