

Resolution 7: **Affirming** Housing as a Human Right and Social Good

Club Name(s)/National Committee Name(s)

National Advocacy Standing Committee

Resolved Clauses – With Amendments Marked in Green and Red

RESOLVED, That CFUW urge all levels of government **to work together** to protect and respect the human right to housing within their jurisdictions, **by implementing policies and initiatives that increase the affordability and availability of housing**, using ~~the~~ **maximum**-all available resources, and giving priority to those in greatest need.

RESOLVED, That CFUW urge all levels of government to allocate **public** housing funds to new ~~and converted housing units that meet the accessibility criteria outlined in the Accessible Dwellings Standard~~ **affordable units**, **repairing and maintaining existing affordable units and converting housing units so that all meet the criteria outlined in the current Accessible Dwellings Standard and Building Codes.**

~~**RESOLVED**, That CFUW urge the federal government to adopt measures to address the financialization of housing, such as, but not limited to:~~

- ~~a. Continuing to restrict foreign ownership of residential properties.~~
- ~~b. Regulating Real Estate Investment Trusts to prioritize long-term housing stability over profit.~~
- ~~c. Encouraging public pension funds to invest ethically in housing as a social good.~~

~~**RESOLVED**, That CFUW urge the provincial and territorial governments to protect tenants' rights and preserve the affordability of rental housing by regulating rent increases and renovations.~~

~~**RESOLVED**, That CFUW urge municipalities to adopt innovative initiatives increasing affordability and availability of housing in their communities, such as, but not limited to,~~

- ~~a. Reducing taxes on property improvements,~~
- ~~b. Supporting co-housing arrangements,~~
- ~~c. Switching to a Land Value Tax,~~
- ~~d. Rezoning,~~
- ~~e. Reducing or waiving permit fees for development or property tax exemptions,~~
- ~~and~~
- ~~f. Applying vacancy taxes.~~

Resolved Clauses – With Amendments Incorporated

RESOLVED, That CFUW urge all levels of government to work together to protect and respect the human right to housing within their jurisdictions, by implementing policies and initiatives that increase the affordability and availability of housing, using all available resources, and giving priority to those in greatest need.

RESOLVED, That CFUW urge all levels of government to allocate public housing funds to new affordable units, repairing and maintaining existing affordable units and

converting housing units so that all meet the criteria outlined in the current Accessible Dwellings Standard and Building Codes.

Background

Definitions:

- **Adequate housing**: housing that is secure, accessible, habitable, provide basic services, in a location close to employment and basic social services, culturally adequate and affordable. (Canadian Human Rights Commission, n.d.)
- **Affordable housing** costs no more than 30% of a household's income before taxes (Statistics Canada, 2023).
- **Social Good**: "something that benefits the largest number of people in the largest possible way" (Kenton, 2024).
- **Social housing** are houses or apartments that are owned by local government or other organizations that do not make a profit and are designed to meet the needs of low-income and vulnerable populations.

Two Adopted Resolutions already exist:

Affordable Housing 1992

Homelessness and Poverty 1999

This Resolution will update and expand upon these resolutions.

WHY DOES CFUW NEED THIS RESOLUTION?

"Thousands of people across the country are having their human right to adequate housing violated. Affordability for those who need it most is being eroded. Housing insecurity is worsening. People are at risk of falling through the growing cracks of the safety net into homelessness..." (Houle, 2023, p 3).

Adequate housing was first recognized as a human right in 1948 within the Universal Declaration of Human Rights. In the 1966 International Covenant on Economic, Social and Cultural Rights it was further affirmed and Canada signed this covenant in 1976. In 1991, the UN Committee on Economic, Social and Cultural Rights clarified that the right to housing is a freestanding right in international human rights law. (OHCHR)

Housing has been fundamental human right for over 70 years, but was only enshrined domestically in Canada's National Housing Strategy Act (2019). After World War Two, Canada's government built affordable housing at a record pace to accommodate returning veterans and the growing population. In the 1990's, Canada stopped building affordable housing and left it to the private sector developers and the market to dictate growth. According to Martine August (2022), "Federal withdrawal from social housing provision in the 1990s left a void in affordable housing supply for decades."

Over time, and due to a number of factors, housing insecurity and lack of affordability plagues many Canadians. Factors contributing include: aging affordable,

public housing stock; an increase in immigration; red tape at the development level; anti-development sentiments in suburbs; geographic concentration of the population in cities, and; incomes not keeping up with market prices. (Hogue, 2024) All these factors disproportionately affect marginalized groups suffering from disadvantage or exclusion, such as women with children, 2SLGBTQ+ groups, people with disabilities, post-secondary students, seniors, immigrants, Indigenous people and racialized groups.

This housing affordability crisis is driven by soaring market-based home prices and rental rates. According to Statistics Canada (2023), 1.5 million households (2.68M people) live in core housing need, defined as living in housing that is unaffordable, unsuitable, and/or inadequate. The rising market cost of housing outpaced stalled and stagnant income growth, pushing many Canadians into precarious living conditions. Additionally, COVID19 exacerbated the housing crisis by slowing the rate of building, caused by a shortage of materials and skilled labour, and an increased interest rate that slowed borrowing by developers to begin building.

Impact on Women and Marginalized Groups

Women are overrepresented among those in core housing need (Khanam, 2023). The intersection of gender-based violence, low income, and caregiving responsibilities heightens their vulnerability. Indigenous peoples experience systemic discrimination in housing markets, with many living without access to clean water or safe shelter. (PHAC, 2018) New immigrants encounter barriers such as discrimination and a lack of affordable options in urban centres. People with disabilities are challenged to find accessible housing that is affordable with their additional challenge of inadequate housing benefits (Canadian Standards Association, 2023). Rebekah Young, economist at Scotiabank, stated in 2023 that social housing makes up just 3.5% of Canada's housing stock, compared to the OECD average of 7% (Yarr, 2024).

POLICY FAILURES AND OPPORTUNITIES

Existing Gaps

During and after the 2008 international mortgage crisis, economic policy changes regarding management of mortgages by and for owners, completely unlinked housing price increases from income growth. Deregulation of rent control and other landlord practices created a lucrative incentive for landlords to acquire buildings, remove tenants paying low rates, and increase rents to "market" levels". (August, 2022)

From 1990 through to 2018, Canada effectively left building affordable or adequate housing projects to the private sector (Yarr, 2024). The private sector free market was left to create housing developments at greater rates and higher prices. Increased wealth of two income families drove up the cost of housing across the developed world (Inman, 2024).

While Canada's National Housing Strategy (2017) has made strides, it falls short of addressing the root causes of the housing crisis. Federal commitments have not translated into sufficient funding for adequate housing and social housing; provincial

and municipal governments lack resources and coordination needed to implement effective solutions.

According to the National Housing Strategy Progress Report (2023), advances are being made in housing builds, repairs, and meeting core needs. Many commitments (16+) to complete targets are promised up to March 2028. The question remains whether funding and a federal policy commitment to ensure the human right to adequate housing will continue after that date. It must.

Opportunities for Reform

Successful initiatives, such as non-profit housing developments and cooperative housing models, demonstrate that alternative approaches can work. Scaling these solutions requires a unified commitment across all levels of government.

1. **Standards:** The current Accessibility Standards for housing units must govern all new builds, the repair and maintenance of existing units and the conversion of units to become affordable housing units(CSA 2023) The current Building Codes must also be applied.(NRC 2020)
2. **Zoning:** Municipalities in some jurisdictions have the power to implement zoning changes such as requiring an area of land, a building, or portion of a building to be used for rentals only. Inclusionary zoning encourages developments to include low income housing (Geller, 2024). Rezoning, for example, permits secondary suites in basements or laneways. Public lands may also be candidates for affordable housing projects, when they abide by environmental laws and regulations. Agricultural assets and greenbelts may be subject to such restrictions for housing developments. (Kiel, 2005)
3. **Consistency:** Developments can be fast tracked in some municipalities when they are consistent with the official Neighbourhood/Community Plan, getting faster approval of permits and variances.
4. **Reducing/Waiving Permit Fees:** In some communities, permits make up 20% of the total development cost of building. By waiving fees for low income rental housing, the cost of development is lowered.
5. **Property Tax:** Some municipalities have the option of waiving or reducing property taxes for a set period of time. Vacancy taxes could also be applied to vacant properties - land or buildings - that could be put to use for community assets with affordable housing units.

THE CASE FOR ADEQUATE AND AFFORDABLE HOUSING

Increase Supply

Canada must increase the supply of adequate and affordable housing to meet growing demand. Federal investment has been announced in several budget cycles (the National Housing Strategy consists, in 2025, of \$82 billion in funding) and partnerships have been formed through bilateral agreements with provincial/territorial and municipal governments. These negotiated agreements *should* include, in all cases, access to affordable housing in all neighbourhoods and encourage municipalities to use innovative initiatives. Provinces and territories need to provide support, including

making public land available, to municipalities to get on with reforms that speed building new affordable housing and repairing and maintaining existing units.

Support Community-Based Solutions

Local governments should support initiatives like rezoning, waiving or reducing permit fees, land trusts and co-housing arrangements like cooperative housing, social housing, secondary suites, garden apartments - all initiatives that prioritize community needs over market profits.

CONCLUSION

We have a long failed history of relying on private industry to meet the safe, secure, accessible and affordable housing needs of Canadians. We need Canada to build adequate, affordable housing now and into the future. Housing as a human right is not merely an ideal but a necessity for a just and equitable society. By addressing core housing needs and prioritizing adequate, affordable housing, Canada can create a housing system that serves all its citizens.

Implementation

Nationally, CFUW could

- Ensure that the federal government maintains its focus and priority on housing as a human right and ensure it considers intersectional interests when developing budgets going forward.
- Ensure that *Prohibition on the Acquisition of Residential Real Estate by Overseas Individuals Act. (RSC SOR/2022-250)* is renewed or extended.
- Urge the Federal Government to reinstate the position of Federal Housing Minister
- Urge the use of public lands as locations for affordable housing projects, as long as doing so does not violate environmental laws or regulations

Locally: Club members could

- Join/create a Non Profit Housing board
- Research the local situation regarding housing insecurity

Locally, Clubs could

- investigate opportunities to engage with local municipalities and groups to promote the availability of affordable housing options, and support and encourage development of such in their communities.

At municipal level, Clubs could ask their city council to consider adopting initiatives that increase the supply of adequate, affordable housing in their communities, such as, but not limited to:

- Increasing densification or increase housing units allotted to one single family plot
- Creating inclusionary zones for social housing
- A rental replacement policy (when a rental unit is demolished/converted, equivalent rental unit(s) must be provided)
- Purchasing and/or renting vacant units to be used as social housing
- reducing taxes on property improvements where they increase housing units;

- supporting affordable co-housing arrangements;
- rezoning, ensuring no negative environmental impact;
- reducing or waiving permit fees for development or property tax exemptions, and;
- applying vacancy taxes where not already in place and where it makes sense
- limit short term rentals

At provincial level, Provincial Councils could talk to legislators about

- Increasing transitional housing and shelter availability
- Ensuring that where housing developments are proposed on public lands, environmental laws and regulations are not violated

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