



Mitchell Cohen
is President of The Daniels Corporation. This is a speech he delivered to the Symposium on Supportive Housing sponsored by Daniels and the Homes First Foundation in January.

A Home for All Canadians

Strong leadership is needed to address the issue of homelessness and affordable housing across the country

The number of homeless men, women and children has been growing with each passing year, not only in Toronto and Vancouver, but also in Halifax, Winnipeg, Calgary and many smaller communities across the country.

The number of families on the brink of homelessness has also increased dramatically, with waiting lists for assisted housing so long that most will never make it to the top of the list.

How is it possible that the situation for the most vulnerable in our communities is getting worse instead of better? The answer is simple: Our national government has abdicated responsibility for the most basic of all human needs — shelter. Downloading responsibility to the provinces, the federal government has all but washed its hands of the “housing problem.” In turn, a number of provinces have determined that homelessness and affordable housing is a local problem and further downloaded responsibility to municipalities.

With no money and no authority to raise money for housing through taxation, municipalities remain dependent on handouts from senior levels of government, which, with Quebec and British Columbia as exceptions, have talked the talk, but failed to walk the walk.

With one hand, the Feds wave a magic wand and pronounce that housing is a provincial responsibility. With another, they announce significant money for housing, and then attach so many strings, including a requirement for matching funds from provinces and municipalities, that most of the money will never be spent.

In fact, the federal government has announced a total of \$1 billion for affordable housing since 2001, at which time Phase One Affordable Housing Agreements were signed with all provinces and territories. Sadly, very little has been spent since then, primarily due to the requirement for matching funds. For years a reluctant Conservative government provided a good excuse as to why money wasn’t flowing in Ontario. Today, more than a year after a sympathetic Liberal government was elected in Ontario, a Phase Two Federal/Provincial Affordable Housing Agreement has still not seen the light of day. In fact, only Quebec and British Columbia have signed Phase Two Agreements with Ottawa.

The point is, if Ottawa is truly committed to housing as a right for all Canadians, the money would flow to municipalities and local housing providers regardless of who sits in provincial legislatures across the country.

It is abundantly clear that strong leadership at the national level is needed to address the issue of homelessness and affordable housing across the country. A national policy with national standards is urgently needed to replace the patchwork of federal, provincial and municipal housing initiatives that are emerging.

A National Housing Policy starts with a very simple statement: “Every Canadian has a right to a home they can afford, and the Government of Canada is taking responsibility to achieve that goal, and will allocate the resources on a sustainable basis to do so.”

A national housing policy recognizes that there are many ways to create new affordable homes for Canadians. It encourages flexibility in both form and tenure, as well as in how the housing is delivered. New construction and rehabilitation are encouraged with both capital grants and rent supplements appropriate to varying market conditions across the country.

It also gives more than lip service to the notion of public/private partnerships, and embraces the private sector as the delivery agent that can make the greatest impact in the shortest possible time. Although the private sector becomes the primary delivery agent, development assistance is provided to community-based groups by way of start-up grants to assist in the development of new housing and to expand existing portfolios of local assisted housing providers.

A national program also introduces prevention and emergency relief strategies to prevent homelessness and to provide temporary housing and support for the homeless.

A national policy also dramatically changes the role of Canada Mortgage and Housing Corporation (CMHC). From its current focus on selling mortgage insurance for profit, CMHC becomes an entrepreneurial insurer, creating financial tools that will enable both the public and private sectors to build new affordable housing. In addition to bringing development and construction expertise to the creation of affordable rental communities, the private sector will focus on affordable ownership opportunities using rent-to-own initiatives and deferred second mortgages to help working tenants make the transition to home ownership. Public sector housing providers will focus on developing rental housing for households in core need, and supportive housing for individuals and families with special needs.

How much will it cost? Many affordable housing advocates predict that it would take as little as 1 per cent of our annual budget to achieve that goal. Can we afford that price tag? The answer is simple, particularly if we look at the big picture.

What kind of society do we want to live in? What are our priorities? Are roads and bridges a higher priority than shelter? Are helicopters and submarines more important than a decent and safe place to live? Can we afford that price tag? The answer is simple, particularly if we look at the big picture.

What kind of society do we want to live in? What are our priorities? Are roads and bridges a higher priority than shelter? Are helicopters and submarines more important than a decent and safe place to live? Can we allocate 1 per cent of our national budget to providing shelter, the most basic of all human needs? Of course we can, we just have to make the fundamental decision to do so.

A stable, affordable place to live is the basic ingredient, the primary building block from which all Canadians have a chance to realize their potential, and make a positive contribution to their community and country.

It is time for Prime Minister Martin and his Federal colleagues to think big about housing and homelessness. Think like a national government. Think legacy. Think "A home for all Canadians." **CL**

