Assignment 2C
Policy Report

URBP 623 Planning Studio II

Quartier Namur-Hippodrome Site

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Executive Summary

Housing is essential to one's security, flourishing, and happiness. Canada is signatory to the *Universal Declaration of Human Rights*, which recognizes housing as a fundamental human right, and the right to housing was formally recognized under Canadian law in 2019. However, many Canadians are currently struggling to afford housing, and some experts have labeled the current situation a "housing crisis," particularly in Canada's major urban centres. Across the country, housing prices have risen faster than incomes, and waiting lists for social housing are getting longer. From 2000 and 2015, housing prices in Montreal increased by 172% while incomes only rose by 47% — and this trend has continued since 2015.

Each level of government in Canada plays a role in shaping housing policy, particularly through various funding programs. Since the 1950s, the federal government's various strategies to promote home ownership have kept Canada's home ownership rate above 60%. This may make it appear that most Canadians have access to adequate housing, but by focusing mainly on home ownership federal housing strategies have failed many Canadians for whom the private housing market is financially inaccessible. In Montreal, over 70% of inner-city residents are renters, and over 60% of Montreal households do not have access to affordable housing as defined by the Canadian Housing and Mortgage Corporation. In the City of Montreal[1]:

- 36.5% (or 180,000) households pay more than 30% of their income on housing
- 17.7% (or 87,000) households pay more than 50% of the income on housing
- 8.5% (or 40,000) households pay more than 80% of their income on housing.

In 2017, the federal government announced the *National Housing Strategy* (NHS) with a commitment to address housing needs across the country. The NHS consists of ten programs and can be applied by community groups, non-profits, and private organizations. This includes investments in rental housing and decommodified housing. Although this new investment in a

[1] FRAPRU, *Dossier Noir*, 2018, https://www.frapru.qc.ca/wp-content/uploads/2018/06/Dossier-Noir-2018.pdf

diversity of housing strategies is promising, the funding available through these programs in insufficient to meet the current need for social and affordable housing in Canada.

At the provincial level, Québec has been investing significantly in decommodified community housing through the *AccèsLogis Quebec* program. Montréal's municipal government helped implement the local version of the program, *AccèsLogis Montréal*, to better address the specific housing needs of Québec's largest city. However, the future of this program is uncertain, as the current provincial government is directing most of its funding towards a new program, *Programme d'habitation abordable Québec* (PHAQ). This program is expected to make building community housing more difficult and advantage private developers more. On the other hand, decommodified housing is a strength of the Montréal municipal government: the *Société d'habitation et de développement de Montréal* maintains some permanently affordable housing and the *Office municipal d'habitation de Montréal* maintains publicly owned social housing. Despite these successes, the City also frequently fails to deliver community housing promises (for example, the Children's Hospital site and the Triangle site).

This report identifies several key gaps in the current policy landscape. These include an overreliance on the private market to deliver housing, insufficient funding for decommodified housing to ensure access to adequate housing for all Canadians, failing to guarantee the permanent affordability of newly constructed affordable units, a lack of support for rental housing, programs which exacerbate the financialisation of housing, and the conflation of "social" and "affordable" housing when these two types of decommodified housing both serve different housing needs.

Given these policy gaps, the state of the housing crisis in Montreal, and the opportunity presented by the Blue Bonnets Hippodrome site, this report proposes that the City of Montreal use the site to provide permanently affordable, decommodified housing. This would provide relief for Montrealers with the greatest housing need, help the city meet its stated goals regarding housing affordability, and deliver long-term financial benefits. Moreover, historical precedent within Montreal and case studies from jurisdictions outside of Canada show how such a proposal can be achievable and deliver the intended benefits.

Key Definitions

Decommodified housing: This term refers to housing which has been removed from the private housing market and no longer is valued based on its commodity price. Instead, its value is controlled by a set of rules designed to provide the housing at a cost which is tied to the ability to pay of the target resident. It can take many forms and can be addressed to different income levels, ranging from those with no ability to pay to members of the middle class who do not wish to feed into the problems caused by the speculative housing market.

Affordable housing: Affordable housing has many different meanings depending on the organisation or person using the term. Normally it is defined as a percentage of the market rate costs for housing or as a percentage of income. For example, the city of Montreal defined it as 90% of the value of market rate housing in the *Règlement pour une métropole mixte* and the CMCH has defined it as housing which costs 30% of pre-tax income. This report will define it as housing which does not cost more than 30% of the median pre-tax income in its local economic context (in this case the neighbourhood of Côte-des-neiges). Affordable housing is not necessarily subsidised by the government and can be provided by the private market with no government involvement at all. Affordable housing may or may not be decommodified. It is generally meant to provide housing to working-class and middle-class people who are not able to afford adequate housing on the private market.

Permanently affordable housing: This is a type of affordable housing which is decommodified. For it to be permanently affordable it must be removed from the housing market and placed under a new set of rules which govern its value. This is the type of affordable housing that we propose building on the Blue Bonnets site.

Social housing: This term refers to housing which benefits from government programs and subsidies to provide housing to people with low incomes. It is distinct from what is called affordable housing in this report in that a portion or all the rent in social housing will always be paid by government subsidies. In Quebec this takes two main forms. The first is a type of public housing called a *Habitation à loyer modique* (HLMs) and the second is community housing which is owned and operated by non-profit organisations or housing cooperatives.

Public housing: Public housing is state-owned and operated housing. It can be low-rent housing or market rate housing but is generally meant to provide housing for those who struggle to find market housing and is generally more affordable.

Rental housing cooperative: By far the most common type of housing cooperative in Quebec, this refers to a housing cooperative where the mortgage is held by the resident-members as a collective, and each individual member pays rent to the collective.

Cooperative limited-equity housing: In this type of housing cooperative, residents own their unit as a share in the cooperative. The share can be sold but there are limits on the profit made by the resident selling their share. A percentage of the profits will be given to the cooperative and a percentage will be taken by the seller.

Housing crisis: This report is referring to two separate phenomena when the term "housing crisis" is used. The first is a continued failure to provide adequate housing for everyone in Canada. This is a very old crisis, but no less a crisis for those struggling to find housing for its longevity. The second is the more recent trend of the cost of housing increasing more rapidly than incomes, leaving many middle-class and poor Canadians unable to afford market rate housing.

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1.0 INTRODUCTION AND BACKGROUND

1.1 Housing as a right

Housing is essential for people's security, flourishing, and happiness. Adequate housing has been recognized as a human right in many international human rights covenants, including the *Universal Declaration of Human Rights*. As UN-Habitat explains, "Failing to recognize, protect, and fulfil the Right to Adequate Housing results in the violation of a plethora of fundamental rights including the Right to Work, Education, Health, and Security."[2] Canada has ratified many of these documents, thus displaying a commitment to housing rights on the international political stage. Furthermore, in 2019, Canada signed Bill C-97 into law and made the right to housing explicit in the national legal code as well. There is widespread agreement that governments should be doing their utmost to provide for this fundamental human right. This includes designing housing policies which guarantee that high-quality housing will be financially accessible to all. It is a good start that there is agreement about the right to housing, but does this mean that our housing policy is currently achieving this goal?

1.2 Housing in Canada

Many Canadians are adequately housed, but there are also many who are not. As demonstrated in this report, there is a gap between the need for adequate housing and the government's commitment to provide it. In recent years, the cost of housing in Canada has been increasing much more rapidly than incomes (see Figure 1). The story in Montréal is consistent with the national situation: from 2000 to 2015, housing prices in the city increased by 172% while incomes only rose by 47%.[3] Not only does this put low-income and vulnerable populations at even greater risk, but also means that middle-class Montrealer's increasingly struggle to afford the housing that they need to build their lives around.

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[2] UN-Habitat, 2022, https://unhabitat.org/programme/housing-rights.

[3] Cox, W., 2016, *Canada's Middle-Income Affordability Crisis.*

This trend is on track to continue without a rearrangement and rethinking of housing policy by our federal, provincial, and municipal governments. As housing becomes more difficult to access for many people and becomes more of a financial and mental burden, many people have declared that Canada is in a housing crisis. Of course, the housing crisis is not new for many. There have always been those who have been unable to find adequate housing in Canada, especially in Indigenous communities. When the term “housing crisis” is used in this report, it refers both to the permanent housing crisis—the continued failure to provide housing for all—and to the recent economic trend of the cost of housing outpacing income growth.

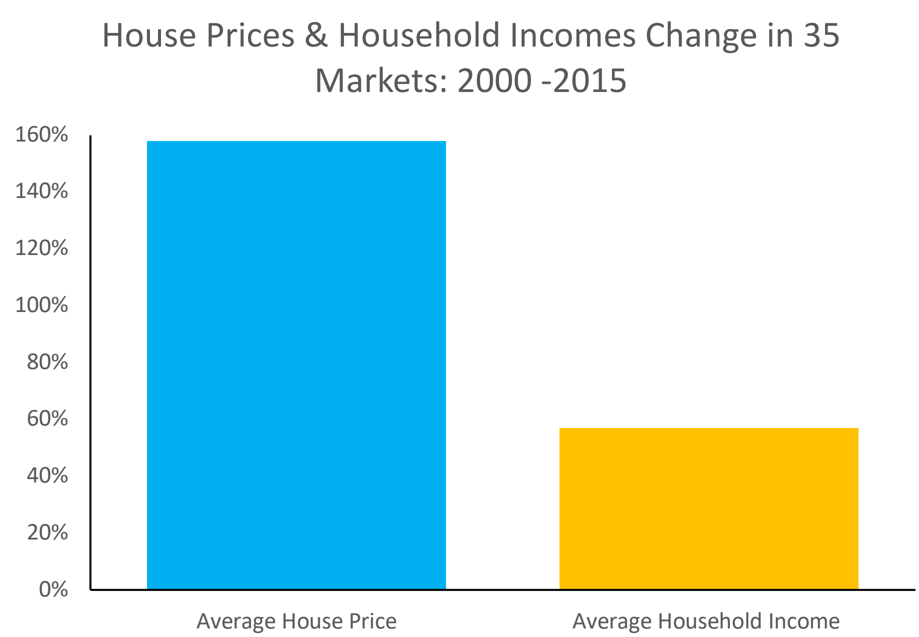

Figure 1: In Canada, the cost of housing is outpacing average household incomes[4].

1.3 Why are we in a housing crisis?

A core cause of the current housing crisis is the financialization of housing. What this means is that the value of housing has been disconnected from its primary use as a space of shelter, safety, and privacy. Instead, the value of housing is increasingly tied to its use as a financial tool for generating wealth and profit.[5] The **commodity value** of real estate is outpacing its **use value**,

[4] Cox, W., 2016, *Canada's Middle-Income Affordability Crisis*
[5] Marcuse, P. and Madden, D., 2016, *In Defense of Housing: The Politics of Crisis.*

thus leaving poor and middle-class families unable to afford access to the housing they need. While the financialization of housing has served many middle-class and wealthy Canadians by providing financial security and savings, the negative consequences of an under-regulated housing market are simply too great to ignore at this point. Housing policy needs to serve all of us, not just those able to buy their way into the real estate market.

One way to mitigate the effects of the commodification of housing is to remove some housing temporarily or permanently from the market. This kind of housing, which will be referred to below as decommodified housing, is removed from the market via legal tools and policies. Familiar examples of this kind of housing include public housing, limited-equity cooperatives, non-profit housing, rental cooperatives, and more. Unfortunately, the federal government of Canada completely disinvested from this kind of housing in the mid-1990s and has only tentatively reinvested since then. This has led to an undersupply of decommodified housing in the Canadian landscape and long wait lists to access it.

1.3.1 Key Takeaways (Canadian Housing Crisis)

- Adequate housing is a right in Canada, but there are still many Canadians who are not housed adequately.
- Incomes are rising more slowly than the cost of housing, and if this trend continues more and more Canadians will not have their right to housing respected.
- An increased investment by our government in social and affordable housing is a necessary component of a solution to the housing crisis.

1.4 Call to Action

If Canada has signed the right to housing into law, then our national, provincial, and municipal governments need to show that commitment by taking actions which directly lead to quality housing for all. Ratifying international treaties is not enough. We need tangible solutions for our worsening housing crisis.

1.4.1 Hippodrome as a golden opportunity

The Blue Bonnets Hippodrome Site is one of the last large tracts of public land in Montréal. Currently, the Province of Québec and the City of Montréal are planning to sell the land off to private developers. However, we believe this site is a perfect place for Canada, Québec, and Montréal to collaborate and show their commitment to the right to housing. We are proposing that the City of Montréal:

1) Use this public land to provide for long-term public benefit instead of short-term profit;
2) Use the site to develop the affordable, decommodified housing that we desperately need in the city;
3) Design policies that ensure the permanent affordability of the housing on this site; and
4) Use the momentum and energy from this site to bring broader changes to housing policy that will have positive effects on housing affordability elsewhere in Montréal, Québec, on First Nations' land, and Canada.

However, most of the funding available for these kinds of projects is only available from the federal and provincial governments. We further propose that Canada and the province of Quebec:

1) Prioritize support for alternatives to private homeownership, such as rentals, public housing, and decommodified housing;
2) Increase the funding available for decommodified housing projects in Montreal, Quebec, and the rest of Canada; and
3) Directly tackle the housing crisis with policy tools that address the gaps in Canadian housing policy as identified in this report.

This is an opportunity for our governments to reorient themselves towards taking a serious role in the fight against the housing crisis and away from the laissez-faire strategies of the past few decades. This site should be used as a model and guide in a concerted political movement to provide adequate housing for all.

This report will outline the housing policies of the federal government, the province of Québec, and the municipality of Montréal. It will identify gaps in these policies that should be repaired to help Canada emerge from the housing affordability crisis. It will then introduce our proposal for the Blue Bonnets Hippodrome site. Finally, supplementary info will be provided in the appendix.

Case Study: Singapore

Singapore provides an example of how a government can use public land to decommodify housing stock and make housing more financially accessible for people. Canada's home ownership rate has hovered around 65% since the 1950s, but Singapore's rate is much higher, and reached 88% in 2020. Meanwhile, Singapore's ratio of median house cost to median household income is 4.7, which means housing in Singapore is generally more affordable than in Montreal (ratio of 5.6), Toronto (9.9), and Vancouver (13.0).

These results are only possible because the Singaporean government pursues affordable home ownership by directly building most of Singapore's housing stock and selling these flats at affordable rates — and such development is only possible because the government owns about 90% of the land in the city-state. Notably, this strategy means that land and housing are both partially removed from the market. Given the precedent that Singapore has set, a similar approach to the Blue Bonnets site – one that recognizes public ownership of land as a critical resource that governments can leverage to provide long-term, affordable housing – is both possible and worth considering. For more details on the structure, strengths, and limitations of Singapore's housing policies, see section 7.

2.0 The evolution of Canadian housing policy

Each of the three levels of government in Canada produces programs to address the housing needs of Canadians. Most of these are funding programs, and the incentives, subsidies, and programs that result from these investments have direct impacts over the availability and affordability of housing across the country. Over the last 70+ years, homeownership has been the dominant policy priority for the federal government, with rental and decommodified options treated as an afterthought. This has had a tremendous impact on the ever-increasing financialization of housing and growing wealth gap between owners and renters. Today, we are seeing the consequences of a deeply established market-oriented housing system and inflexible policy framework that falls short of offering housing solutions for all.

2.1 Ownership sector

The *Canadian Mortgage and Housing Corporation* (CMHC) is the branch of the federal government responsible for providing housing solutions across Canada. The organization was founded on the premise of bringing homeownership within reach to Canadians, and it has adopted policies that keep interest rates low, provide mortgage insurance and securitization, and subsidize down payments for first-time home buyers. The consistent flow of federal dollars into market-based ownership has solidified our relationship with land value into that of an all-encompassing financial asset. Reliance on real estate has steered investment activity into the business of turning housing into a highly competitive market. While the CMHC’s strategies have kept the percentage of Canadians who own homes above 60% since the 1950s (see Figure 2), the millions of renters in the country have a different story to tell about government support.

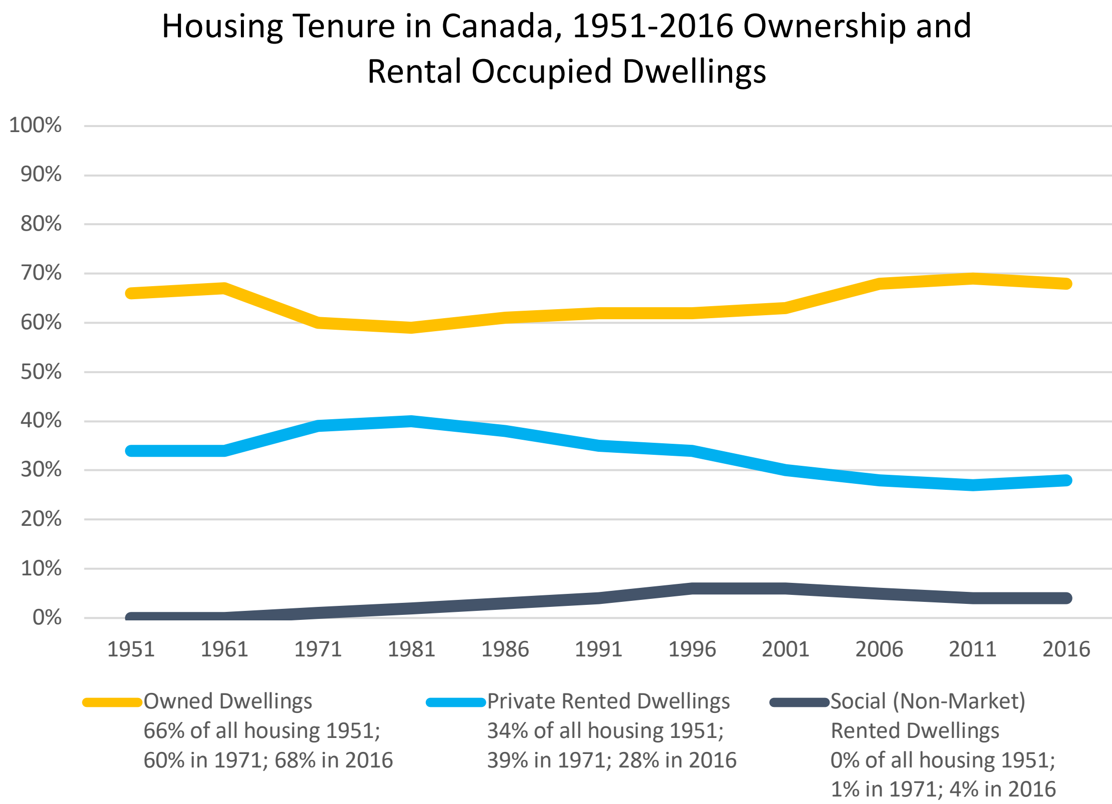

Figure 2: Percent of homeownership, rented dwellings, and non-market rented dwellings over time[6].

2.2 Rental sector

Subsidies for homeownership have been fueled by federal intervention, but the history of rental and decommodified housing has had more actors involved. In particular, Montréal is characterized by a legacy of strong citizen advocacy in the name of affordable rental housing. The City's community mobilization and local partnerships have helped Montréal become a national leader in producing creative housing solutions to meet affordability needs. However, government funding programs and policy strategies have demonstrated their ability to either leverage this local momentum or choke it.

The 1970s to 1980s represented a time when support for decommodified housing was at its peak in Canada. The CMHC started a program to invest in community-led housing projects and provided these funds to provincial housing authorities. In Quebec, the SHQ (*Société d'habitation*

[6] Hulchanski, D. and Chisholm, S., 2019, *Shaping Futures Changing the Housing Story Final report.*

du Québec) funneled the resources directly to grassroots citizen organizations, known as GRTs (*Groupes de ressources techniques*), and other non-profit groups to support housing solutions from the ground up. The alignment of federal funding, provincial support, and community involvement led to the most productive period of decommodified housing production in Quebec's history. However, with the election of a new administration at the federal level in the early 1990s, investment in community housing came to a halt. The *1996 Budget Plan* states:

> *"CMHC will phase out its remaining role in social housing … The first step has already been taken – there has been no funding for new social housing units since 1993"*[7]

This stance has proven impactful and long-lasting. There has been minimal federal reinvestment in community and social housing to this day. In Quebec, the SHQ maintained a commitment to addressing housing affordability and adapted to the withdrawal of CMHC funding by creating its own programs. In 1997, the *AccèsLogis* and PSL (*Programme supplément au loyer*) were created by the provincial government, building off the success of cross-collaborations between the province with citizens and community groups from previous decades. The complementary programs, which are still operating today, provide 50%-80% government funding for the development of decommodified rental housing and rent subsidies for individuals in need. Aside from a few tweaks, *AccèsLogis* looks nearly the same today as it did 25 years ago. Despite the CMHC providing little meaningful support, these provincial programs have created over 30,000 social and affordable units in Quebec over the last 25 years[8]. However, provincial support has recently waned with budget cuts from new administrations (see Figure 8). The uncertain future of *AccèsLogis,* in addition to the newly announced PHAQ program (which focuses on affordable housing solutions), shows how the government no longer prioritizes social and public housing.

Ever since the elimination of federal housing support at the turn of the century, the City of Montr.al has worked within its own authority to respond to unaffordability pressures. While the City's power is limited by funding resources and mandates from the federal and provincial levels, their understanding of the local context makes them strong actors and potential allies in the

[7] Department of Finance Canada. 1996 Budget Plan.
[8] SHQ. Société d'habitation du Québec. 2014

development of social and affordable housing. In addition to administering and contributing financially to *AccèsLogis*, the city has also implemented several bylaws and subsidy programs to respond to local housing pressures.

3.0 Existing policies

The state of the housing crisis today is a product of the historically inconsistent, and at times absent, commitment from government agencies to address housing unaffordability. As purveyors of public funds, federal, provincial, and municipal governments have a direct influence over how and if the housing system responds to increasing housing inequalities. The combination of policies at all levels has the power to promote or restrict social and affordable housing programs that are desperately needed across Canada. However, each of these levels of government operate independently, and their respective policies are shaped by their own political agenda and assessment of need at any given time. To combat the worsening housing crisis and honour the country's pledge to recognize housing as a human right, it is critical that different agencies align their initiatives and leverage each other's strengths.

The main housing agencies of each level of government are the CMHC at the federal level, the SHQ at the provincial level, and the *Service de l'habitation* at the municipal level. The federal and provincial levels of government enjoy greater access to funding, while the provincial and municipal levels have better understanding of local contexts and housing need. The following subsections evaluate the current policy framework at each level of government.

3.1 Federal

In 2017, the CMHC launched the *National Housing Strategy* (NHS), a $70 billion plan over 10 years to address housing affordability needs across the country. The plan represents the federal government's most substantial commitment to improve access to affordable housing since the agency withdrew all support in the 1990s. It includes goals to remove 530,000 families from housing need and prioritize the most vulnerable Canadians. The NHS has over a dozen programs that fall within different streams with various aims, such as create new housing supply, modernize existing housing, reduce homelessness, improve access to homeownership, etc.

Federal commitment to address housing affordability is an important step toward shrinking the housing crisis in Canada. The NHS demonstrates a renewed dedication toward this end and signals to an exciting future where the federal government may play an increasingly active role in prioritizing housing as a human right. However, for the NHS to achieve its stated goals, federal housing policy must continue to evolve in response to the housing situation, but there are currently many shortcomings in this regard.

As the price of housing continues to outpace income growth and waitlists for social housing grow exponentially, there is an immediate need for more housing units that are affordable to more people. The CMHC demonstrates its commitment to addressing this need through the NHS's "Create New and Modernize Existing Housing Supply" stream, which is the most generously funded section of the 10-year plan. The six programs within this stream each take a different approach to increase affordable housing supply and are supported by varying amounts of funding. Within this stream—which is the only stream that has potential to create affordable housing—the *Rental Construction Financial Initiative*, *National Housing Co-Investment Fund*, and the *Rapid Housing Initiative* are the three biggest programs, and together make up over 95% of the funding, as shown in Figure 3.

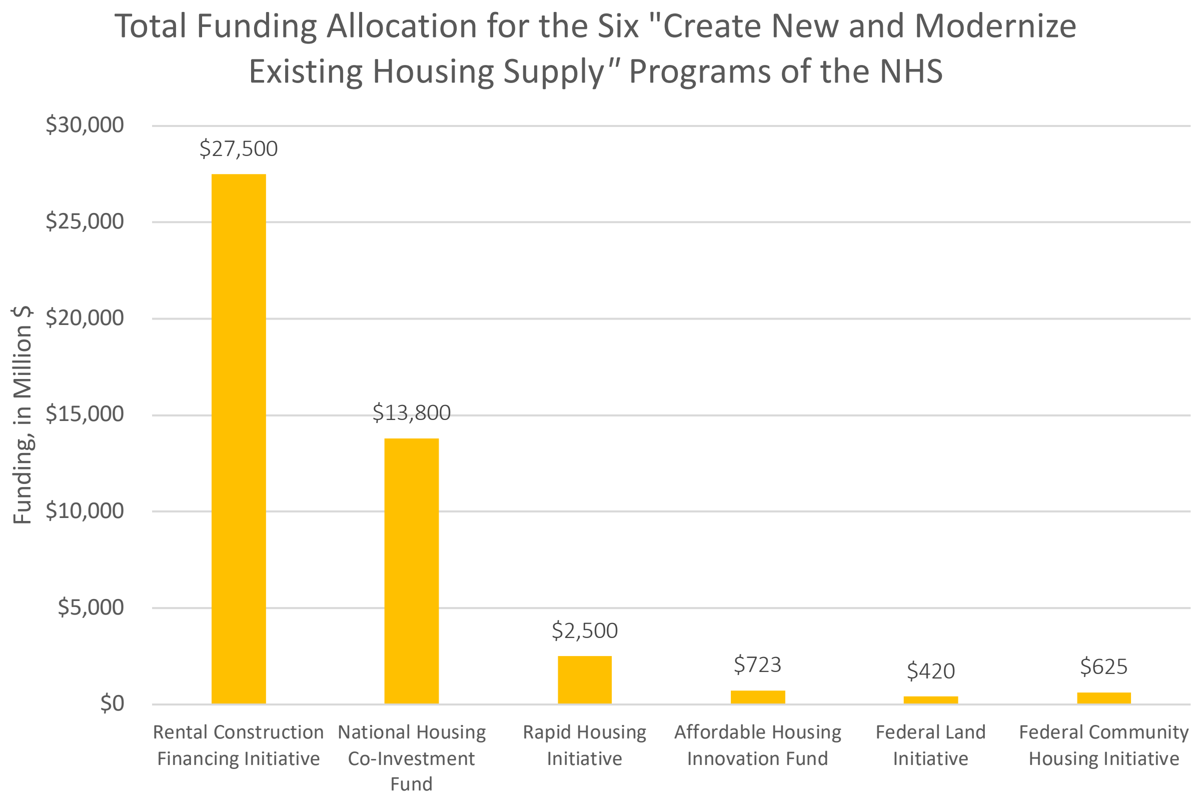

Figure 33: The Rental Construction Financing Initiative is the most highly funded program within the CMHC's 10-year National Housing Strategy[9].

- **Rental Construction Financing Initiative (RCF)** - Provides low-cost loans for developers to stimulate construction of new rental housing, including a requirement that 20% of units meet affordability standards.
- **National Housing Co-Investment Fund (NHCF)** - Awards grants and low-cost loans to build, repair, and revitalize mixed-income, mixed-tenure, and mixed-use affordable housing. 30% of units must meet affordability criteria.
- **Rapid Housing Initiative (RHI)** - Added in response to the COVID-19 pandemic as a grant program to fund the construction, conversion, and rehabilitation of multi-use residential properties for use as affordable housing. 100% of units must meet affordability criteria.

[9] CMHC, 2022, *Progress on the National Housing Strategy*. https://www.placetocallhome.ca/progress-on-the-national-housing-strategy

Funding from each of these programs makes it easier for housing developers to construct and maintain rental housing by reducing the cost burden. To assess program success, we must consider how much housing is being developed and who is benefiting from the increased supply.

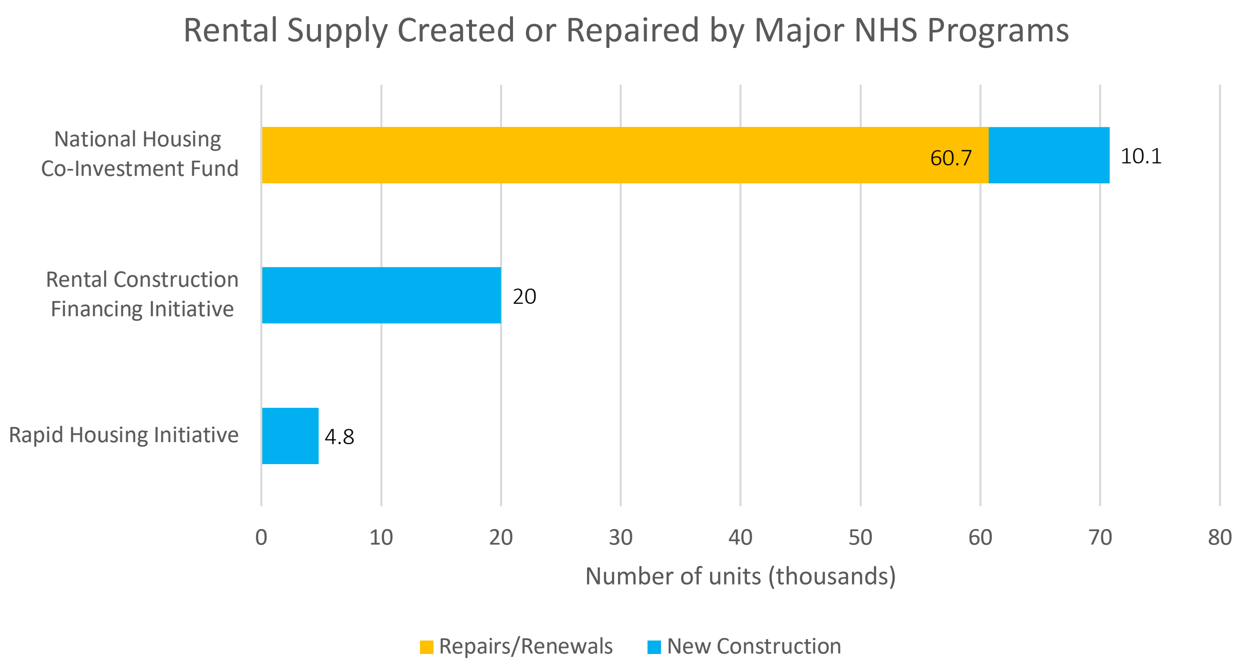

Figure 4: 4 Nearly 35,000 units are on track to be developed, as of summer 2021. The Rental Construction Financing Initiative is the leading source of new rental units. The National Housing Co-Investment Fund is primarily funding repairs and renewals of existing rental units[10].

3.1.1 How much housing, and for whom?

Over the first three years since the NHS was enacted, about 34,900 new rental units are planned, in progress, or completed[11] (see Figure 4). The RCF is the dominant source of new rental supply, producing more units than the NHCF and RHI combined. However, even if every new constructed unit removed one household from housing need, the NHS would still be far behind its target of removing 530,000 households from housing vulnerability.

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[10] Blueprint, 2022, *Analysis Of Affordable Housing Supply Created by Unilateral National Housing Strategy Programs.*
[11] Another 60,700 are planned for repairs and renewals, however, almost all these units are part of a single portfolio project in Toronto with minimal NHCF funding supporting other parts of Canada.

Furthermore, all three programs employ different definitions of affordability and they do not consistently reflect the financial capacity of the most housing insecure. For the RCF, affordability is designed for the middle class. To qualify for an RCF loan, 20% of new units must be charged at 30% or less than the medium gross income in the area (see Figure 5). In Greater Montreal, the medium income is $88,990 per year. In this context, an RCF affordable unit could be charged at $2,225 per month[12]. This level of rent is out of reach for low-income households and is even a stretch for those with stable housing situations. The NHCF requires a slightly stricter definition of affordability, requiring affordable units to be charged at 80% or less than the median market rent. The RHI has the most ambitious threshold, defining affordable units as those that are less than 30% of the gross income for "targeted people and populations who are, or otherwise would be in severe housing need". The RHI also requires that 100% of units meet this standard.

[12] Bergeron, 2022, *2225 $, un loyer « abordable » à Montréal, selon Ottawa*, https://www.lapresse.ca/affaires/2021-10-12/immobilier-residentiel/2225-un-loyer-abordable-a-montreal-selon-ottawa.php.

Program	Definition of 'Affordable'	Proportion of units that must meet definition of 'Affordable'	Length of time units must remain 'Affordable'
Rental Construction Financing Initiative	**Rent must be:** a) Less than or equal to 30% of median gross income OR b) "The project's rental unit affordability is defined under another government agreement or program." **AND** Project's gross achievable residential rental income must be 90% of less of Potential Gross Income	At least 20% of units	At least 10 years
National Housing Co-Investment Fund	Rent must be less than or equal to 80% of median market rent	At least 30% of units	At least 20 years
Rapid Housing Initiative	Less than 30% of gross income for "targeted people and populations who are, or otherwise would be in severe housing need or people experiencing or at imminent risk of homelessness"	100% of units	At least 20 years

Figure 5: 5 Each major NHS program defines affordability differently[13].

As stated previously, the NHS is a big step in the right direction. However, the fact that the plan's largest line item produces housing that in inaccessible to low-income households is problematic. The RCF produces exclusive housing, creating units that are mostly geared toward households in the highest income brackets (see Figure 6). The NHCF and especially the RHI do more to relieve

[13] Blueprint, 2022, *Analysis Of Affordable Housing Supply Created by Unilateral National Housing Strategy Programs.*

low-income communities of housing pressures, but these programs do not receive as much federal funding.

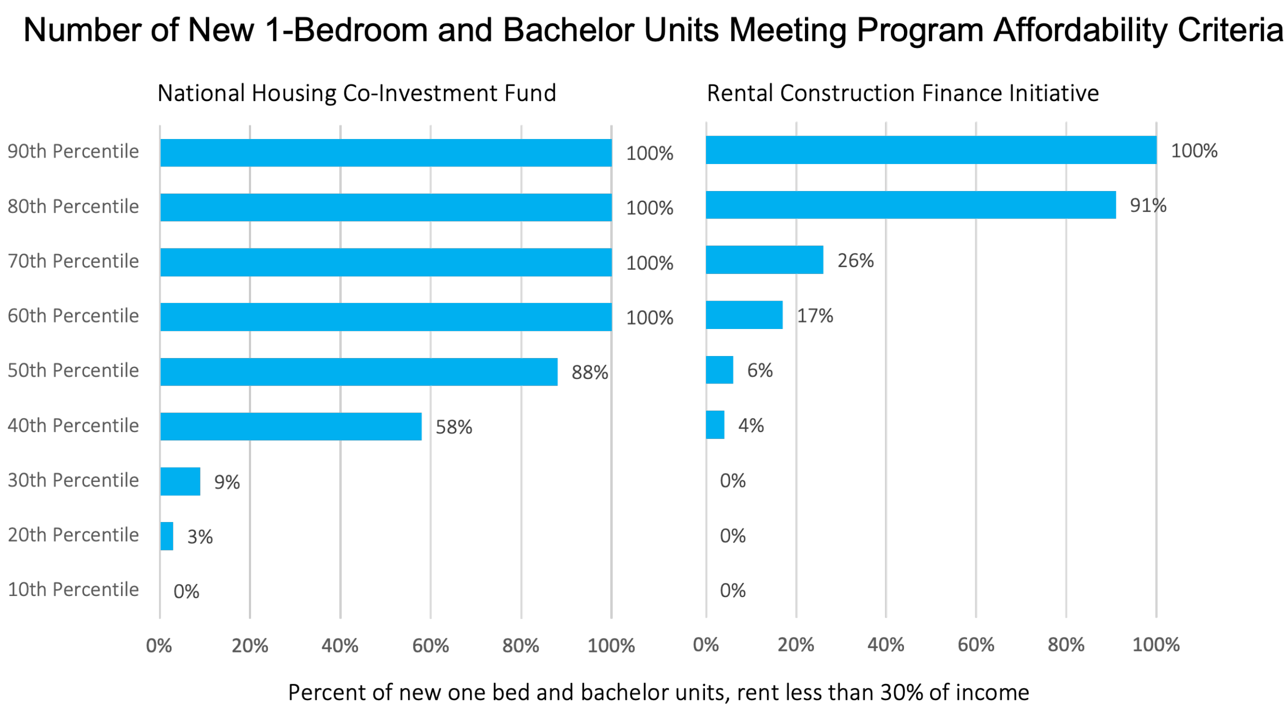

Figure 6:6 New 1-bedroom and bachelor rental units produced by the RCF Initiative are not accessible to low-income households. Units created by the NHCF are more accessible, but do not reach those experiencing the most extreme housing insecurity[14].

3.1.2 Key takeaways (Federal)

- The CMHC is the main federal level housing policy actor and administers the *National Housing Strategy* (NHS).
- Definitions of "affordability" are inconsistent across different federal housing programs, and many are not designed to centre households with the greatest housing need.
- Current programs are not projected to be able to meet current needs for housing and there is insufficient funding to create the needed housing units.

[14] Blueprint, 2022, *Analysis of Affordable Housing Supply Created by Unilateral National Housing Strategy Programs.*

3.2 Provincial

While the CMHC has demonstrated a growing interest in producing programs to support a range of housing needs, the *Société d'habitation du Québec* (SHQ) at the provincial level has recently been backing away from its legacy of support for social and affordable housing solutions. This shift is reflective of the priorities of the current administration and translates directly into provincial decisions over how to allocate funds for housing services.

3.2.1 Programs co-financed with the federal government

As part of the *National Housing Strategy's* "Provincial/Territorial Initiatives" stream, Quebec came to an agreement with the federal government in 2020 to co-finance three housing programs over 10 years.

The largest of the three programs is the *Canada Community Housing Initiative*, which allocates $2.2 billion to renovate existing social housing stock whose funding agreements with the federal government expire between 2019 and 2028. This is an important measure that preserves long-term affordability of public housing units by maintaining their cleanliness, comfort, and structural integrity. However, these renovations exclude the public housing units whose agreements expire outside of the 2019-2028 window. Furthermore, roll out of the program has also been behind schedule.

The *Canada Housing Benefit* is the next largest program, totaling $900 million across its 10-year span. The funds support the *Allocation-logement* subsidy program, which targets vulnerable and low-income populations that do not live in subsidised public housing or already receive some sort of rent support. It provides fixed subsidies fixed at 100$ monthly, but that will be increased at 150$ by 2024. This funding program is beneficial because it provides direct support to those facing housing insecurity. However, it does not contribute to increasing the overall affordability of the housing system at a larger or more longer-term scale.

In the smallest of the three programs, a little more than $500 million is put toward the *Quebec Priorities Fund*, allowing the province to support projects based on their own priorities, including accessibility, repairs, and construction. Out of the three programs listed here, this is the only one which allows for the construction of new units.

In addition to the programs co-financed by the federal government, the provincial government has its own housing programs.

3.2.2 What are the main provincial programs managed by the SHQ?

At the provincial level, most programs related to housing are targeted at rental units. They support housing accessibility in two ways: by subsidizing rents for individuals who need help securing quality housing and by funding the creation of new supply of affordable and social housing. This matrix classifies the programs offered by the SHQ:

		Supports	
		Social housing	Affordable housing
Subsidizes	Construction	**AccèsLogis**	**AccèsLogis** **PHAQ***
	People	**PSL**	**Allocation-logement**

*Figure 77: Main provincial programs, according to what/who they subsidize and which type of housing it supports. * The PHAQ is a new program, so not much is known about what kinds of housing it will support. However, early reports of PHAQ program appear to focus on affordable housing without mentioning social housing[15].*

In Québec, the *Programme supplément au loyer* (PSL) and the *Allocation-logement* are the two rent subsidy programs that provide direct financial help to low-income individuals to make up for

[15] SHQ. (2021). *Programme d'habitation abordable Québec – Cadre normative 2021-2024.* http://www.habitation.gouv.qc.ca/fileadmin/internet/documents/Programmes/PHAQ/cadre-normatif-phaq.pdf

the gap between their rent and their capacity to pay. The PSL[16] is tied to specific units, which are usually social or public housing units built through programs like *AccèsLogis*. Sometimes, emergency PSL are financed to support households that are in need without them having to live in a designated unit. This program allows households to pay only 25% of their income towards housing and is mostly financed by the SHQ, with a municipal contribution of 10%. On the other hand, *Allocation-logement*[17] is jointly financed by the provincial and federal governments. It provides fixed subsidies of $100 per month, but that will be increased to $150 by 2024. Instead of being tied to a specific unit, these subsidies target vulnerable and low-income populations, meaning that these individuals can continue to receive the funds even after they move.

The main program supporting the production of affordable and social housing in the province is *AccèsLogis*, which is the result of a co-creation process between the government, the community sector, and the private sector[18]. The program focuses on rental units instead of homeownership, as well as on building community housing and public housing. It has three distinct components targeting different populations, namely low- and moderate-income households, seniors experiencing loss of autonomy, and people with special housing needs. Government subsidies cover around 50% of the admissible development and construction costs[19]. However, recent years were marked by financial cuts to the program, raising questions regarding its impact and its future. "Municipal housing bureaus, NPOs, housing cooperatives, and non-profit purchasing corporations"[20] are eligible to apply for funding, and the process is facilitated by the implication of GRTs (*Groupes de resources techniques*). GRTs are civil-society development experts, focused on community and public development. They are a central actor in the production of decommodified housing in Quebec. They offer services which help these

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[16] SHQ. (n.d.) *Programme supplément au loyer.* http://www.habitation.gouv.qc.ca/espacepartenaires/municipalites/acceslogis_quebec/programmes/acceslogis_quebec/participation_financiere_de_base/programme_supplement_au_loyer_psl.html)

[17] SHQ. (n.d.) *Allocation-Logement*. http://www.habitation.gouv.qc.ca/programme/programme/allocation_logement.html)

[18] Vaillancourt et al. AccèsLogis Québec (1997-2015) : les hauts et les bas de la co-construction d'une politique publique. 2016. https://crises.uqam.ca/wp-content/uploads/2018/10/CRISES_ET1601_v2.pdf.

[19] SHQ. (n.d.) *AccèsLogis Québec*. http://www.habitation.gouv.qc.ca/programme/programme/acceslogis_quebec.html

[20] Gleason, C. An Urban Planner's Guide to Decommodified Housing in Quebec. 2021.

developments secure financing, liaison with architects and construction companies, and provide educational programs for future residents and active cooperatives.[21]

3.2.3 The current state of *AccèsLogis*

The future of *AccèsLogis Québec* is currently uncertain. Major financial cuts happened between 2015 and 2017 under the PLQ government of Philippe Premier Phillipe Couillard, resulting in the halving of planned new units, as seen in Figure 8. The numbers of committed units go were backed up in the two succeeding budgets (2017 to 2019), just before the provincial election in 2018, when Premier François Legault's CAQ government of François Legault was elected.

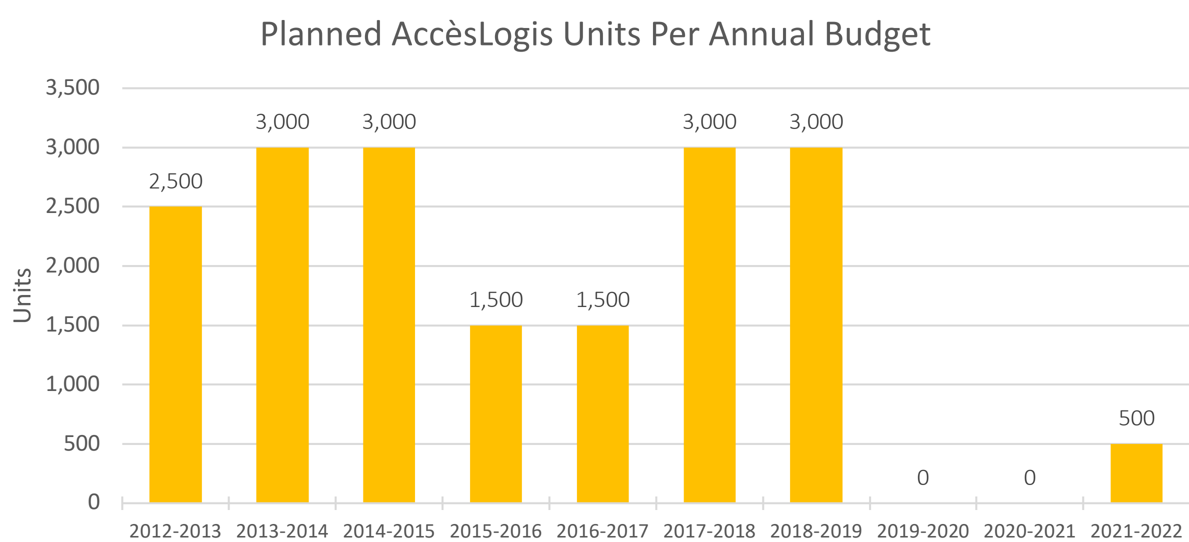

Figure 88: Planned AccèsLogis Québec units per budget, from 2012-2013 to 2021-2022[22]

Since they came into office, the actions and commitments of the CAQ government towards housing, especially social and affordable housing, are aligned with their refusal to acknowledge the current housing crisis[23]. In their first two budgets, the newly elected government did not

[21] Gleason, C. An Urban Planner's Guide to Decommodified Housing in Quebec. 2021.
[22] Data from : CMM. (2021). *Fonds du logement social métropolitain.* https://cmm.qc.ca/programmes/fonds-du-logement-social-metropolitain/. Graphic by : Carolyn Birkenfield, 2022.
[23] Bergeron, P. (2021). "Parler de "crise" a des impacts, selon François Legault". https://www.lapresse.ca/actualites/2021-05-06/logement/parler-de-crise-a-des-impacts-selon-francois-legault.php

commit to building any new units through the *AccèsLogis* program, for the first time in the history of the program. Rather, they focused their budget towards accelerating the delivery of already planned, but unrealized units. In the 2021-2022 budget, the CAQ allowed a budget of $37.6 million for 500 new *AccèsLogis* units to be built over the next five years (so until 2026), out of a total of $304.5 million destined for the creation of social housing units[24] (for more details, see Table 1).

Table 1: Financial Impact due to measures

Impact financier des mesures pour augmenter l'offre de logements sociaux et abordables
(en millions de dollars)

	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026	Total
Réaliser des logements sociaux							
– Accélérer la réalisation d'environ 5 000 logements déjà annoncés(1)	−79,4	−106,6	−64,0	—	—	—	−250,0
– Réaliser 500 nouveaux logements du programme AccèsLogis(2)	—	—	−2,5	−3,3	−11,2	−20,6	−37,6
Sous-total	**−79,4**	**−106,6**	**−66,5**	**−3,3**	**−11,2**	**−20,6**	**−287,6**
Octroyer de nouveaux suppléments au loyer							
– Suppléments au loyer dans les nouvelles unités AccèsLogis(3)	—	—	—	−0,1	−0,1	−0,5	−0,7
– Suppléments au loyer du marché privé à des personnes ayant des besoins spécifiques(4)	—	−2,4	−3,4	−3,4	−3,5	−3,5	−16,2
Sous-total	**—**	**−2,4**	**−3,4**	**−3,5**	**−3,6**	**−4,0**	**−16,9**
TOTAL	**−79,4**	**−109,0**	**−69,9**	**−6,8**	**−14,8**	**−24,6**	**−304,5**

While this commitment was welcomed by organizations and municipalities, it is far from the $1.84 billion by 2028 promised by the province to match federal contributions towards housing[25]. It also does not reflect the demands nor the needs of the community. For example, in

[24] Gouvernement du Québec. (2021). *Un Québec résilient et confiant : Plan budgétaire*. http://www.budget.finances.gouv.qc.ca/budget/2021-2022/fr/documents/PlanBudgetaire_2122.pdf
[25] (SHQ. (2021). *Investissements majeurs dans le logement social et abordable au Québec*. http://www.habitation.gouv.qc.ca/medias/communiques_de_presse/communique_de_presse/article/detail/detail/investissements_majeurs_dans_le_logement_social_et_abordable_au_quebec.html).

January 2022, the CMM asked for the following for the 2022-2023 budget, which will be tabled on March 22:

- $350 million for the rapid delivery of the 2,500 *AccèsLogis* units committed before 2019
- 3,000 social housing units and 9,000 affordable housing units per year, for ten years
- $1 billion set aside for the rehabilitation of low-income housing[26].

In addition to this disinvestment, in 2021 Québec's general auditor published a report on the management of governmental resources, which included a section on the *AccèsLogis* program. She concluded that the province struggled to meet its obligation to provide housing and raised multiple problems in the management of *AccèsLogis*, as well as in the program itself. Although major improvements may be required, this development does not challenge the legacy and the importance of this program in addressing the housing needs of middle and low-income households in the province since its creation.

To help bridge the gap of affordable housing, the CAQ government introduced a new program in 2022, which was presented as an easier and faster way to produce affordable units: *Programme habitation abordable Québec* (PHAQ).

3.2.4 What we know about the PHAQ and how is it different from *AccèsLogis*?

The brand new PHAQ program aims to address the current housing situation in Québec by proposing an easy framework allowing the acceleration of the development of rental units. Its main objective is to produce more affordable housing, which is a major difference from the *AccèsLogis* program, which focuses on both affordable and social housing. Also, compared to *AccèsLogis*, there are no minimal numbers of units for PSL and for low-income households, as well as no specific help directed towards populations with special needs. While the new program does not prevent such units to be built, it does not oblige nor encourage developers to include

[26] (CMM. (2022). *Budget du Québec 2022-2023 : la CMM mise sur des mesures fortes pour relancer l'habitation, le transport collectif et protéger les milieux naturels et agricoles*. https ://cmm.qc.ca/communiques/budget-du-quebec-2022-2023-la-cmm-mise-sur-des-mesures-fortes-pour-relancer-lhabitation-le-transport-collectif-et-proteger-les-milieux-naturels-et-agricoles/)

them. PHAQ units will be tied to target rents provided by the SHQ, which will closely match the median regional rent. As for who can apply, in addition to NPOs, coops and municipalities, private developers will be able to enter the call for projects and get funding. In the mini budget published in late 2021, the government allowed $200 million for an expected 2,000 units to be built throughout the province. The first call for project has been open as of March 1st, 2022.

While the PHAQ program will certainly help accelerate the creation of new affordable units, it is essential that it is implemented in complementarity to *AccèsLogis*, and not in replacement of it. The funding available for "affordable housing" through the PHAQ does not target the most vulnerable households in the province. To meet the demand for housing from unhoused Montrealers, housing insecure low-income families, and the newly struggling middle-class, the provincial government must commit to funding the full range of solutions to current housing needs in collaboration with the federal government. This includes affordable housing, rent-subsidised housing, cooperatives, emergency shelters, non-profit housing, and more.

The PHAQ currently only guarantees affordability for 15 years, with greater subsidies provided for longer commitments. But it is very likely that 15 years from now there will still be a need for affordable housing. Why not make this housing permanently affordable? The initial affordability of a housing unit is the most difficult to achieve. Once it is affordable, it is only a matter of keeping the housing from increasing in value with the rest of the housing market. Allowing those who have acquired housing at an affordable rate to make large profits in 15 years by releasing the housing into the private market is not the best strategy to achieve housing for all in the province.

3.2.5 Key Takeaways (Provincial)

- The province has four main programs to provide decommodified housing: PSL, *Allocation-logement*, *AccèsLogis*, and the newly developed PHAQ.

- The current budget directs less funding towards *AccèsLogis* and more towards the PHAQ, a program which is aimed mostly at producing affordable housing, not social housing.
- The current provincial housing programs, and the funds allocated to them, are insufficient to address the current housing needs in Québec.

3.3 Municipal

The Canadian constitution stipulates municipalities are creatures of the province, meaning their powers and responsibilities are directly given to them by the provinces. In Montréal, two municipal entities are delegated powers and responsibilities regarding housing, namely the Ville de Montréal, for affordable housing, and the *Agglomération de Montréal*, for social housing. Montreal has a relatively new branch of city government called the *Service de l'habitation*, which is responsible for developing new social and affordable housing on the territory. The *Service de l'habitation* has designed several important new municipal policy programs since its creation. In addition, three para-municipal organizations manage the public housing on the city's territory: the *Office municipal d'habitation de Montréal* (OMHM), the *Société d'habitation et de développement de Montréal* (SHDM) and the *Habitations Jeanne-Mance*.

The powers and responsibilities delegated to cities are mainly regulatory, with only limited financing powers. However, in 2016, Montréal took on a unique role through the adoption of *Loi 121*[27], which confers the municipality with more autonomy and powers on multiple matters, including housing issues. The same year, the signing of the *Réflexe Montréal - Entente-cadre sur les engagements du gouvernement du Québec et de la Ville de Montréal pour la reconnaissance du statut particulier de la métropole* made official the transfer of powers for the regulation and production of housing. Montreal is no longer subject to the regulation of the province in the same way as other municipalities in Québec.

[27] Loi augmentant l'autonomie et les pouvoirs de la Ville de Montréal, métropole du Québec

3.3.1 What are the programs and regulatory tools of Montréal?

Multiple programs and regulatory tools have been developed by the *Ville de Montréal* in the past decades. However, the current framework is greatly influenced by what has been developed as part of the *Stratégie 12 000 logements (2018-2021)*[28]. The objective of this strategy was to develop 6,000 social and community units, as well as 6,000 affordable units.

3.3.2 Programs

Affordability is supported in many ways through different programs. *RénoPlex* and *Rénovation logement abordable* are subsidizing residential renovations, which help maintain the quality of housing units. Others are focusing on supporting access to home ownership by subsidising households, like *Programme d'aide à l'acquisition résidentielle* and *AccèsCondo*, the latter being inactive at the moment. The most recent is the *Programme métropole abordable* (PMA) which supports the *Règlement pour une métropole mixte* (RMM) by having the City match a 10% discount provided by developers in order to offer units at 80% of market rate.

The most significant program is *AccèsLogis Montréal*, which was created in 2017 following the status of Montréal as a metropolis. Similarly to *AccèsLogis Québec*, it supports the creation of affordable and social housing, but it is adapted to the reality of Montréal's higher construction and land costs. It is mostly financed by the provincial government, but the *Communauté Métropolitaine de Montréal* (CMM) fulfills the required municipal contribution of 10% for the projects. However, even if Montréal has some power to authorize social and affordable housing projects, the SHQ has the last word in terms of providing funding for housing budgets. This reliance on the provincial government's cooperation and financial support is a limit to the City's capacity to address the housing needs of its population.

3.3.3 Regulatory framework

As mentioned, regulatory tools are the core of municipal powers in housing. In Montréal, the price at which the City can sell property for the purpose of social housing is regulated by a

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[28] Ville de Montréal. (2021). Stratégie de développement de 12 000 logements sociaux et abordables. https://montreal.ca/articles/strategie-de-developpement-de-12-000-logements-sociaux-et-abordables-13890

municipal land sale policy adopted in 2002. A social housing infrastructure by-law also enables the City to support social housing projects by financially contributing to the construction of the necessary infrastructure. Other measures aiming at limiting the rise of rents on the city's territory have been proposed, like a rent registry (see Policy Tool 03). However, the two main regulatory tools are the pre-emptive right by-law and the RMM.

A pre-emptive right for the purchase of property was granted to Montréal by the *Loi 121*, making it the only city in Québec empowered to do so. This allows the City to select sites of interest and to have priority in acquiring them if they are being sold. By doing so, a land reserve can be built, which means those sites are taken out of the speculative market while waiting for municipal projects to be realized on them, thus lowering costs of future development. The by-law adopted in 2020 allowed the City to pre-empt buildings for social housing purposes. A new pre-emptive right by-law is planned to be adopted in the spring of 2022 to allow Montréal to be able to use this right for affordable housing purposes as well[29]. While this is a great support in the long term planning for social and affordable housing in the city, it does not allow for the rapid provision housing units.

The RMM, formerly known as the 20-20-20, is an inclusionary by-law that replaces the *Stratégie d'inclusion*, which was adopted in 2005. Compared to its predecessor which was only mandatory for projects of over 100 units, this by-law is applicable to all development projects of 5 units and more. This inclusionary strategy aims to leverage the developers' power by obligating them to contribute to the development of social, affordable, and family units throughout the city. The detail of the contribution depends on the project and on its location, but it can be done either by transferring a land of a certain value to the City, building a certain number of social, affordable, and family units on the site of their project, or financially contributing to the *Inclusive Housing Fund*.

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[29] Forest, F. (2022). « Nouveau droit de préemption pour des logements abordables à Montréal ». *Journal Métro.* https://journalmetro.com/actualites/politique/2775895/nouveau-droit-de-preemption-pour-des-logements-abordables-a-montreal/

The cash in-lieu option, while necessary to maintain the viability of smaller projects, is affecting the overall ability of the program to attain its objectives. In the context of the previous inclusionary strategy, 1,904 units could have been built if developers had not taken the cash in-lieu option[30]. While $25,8 million were collected in the inclusionary housing fund, this translates to only about 100 social units that could be built in the current context. Aside from inflation, the rise of construction and land cost will only widen the gap between what could have been built and what will be built. Indeed, even with the indexation of 5% already planned for the financial contribution as part of the, this will not be enough to help compensate the decreased value of money and the increased cost of building.

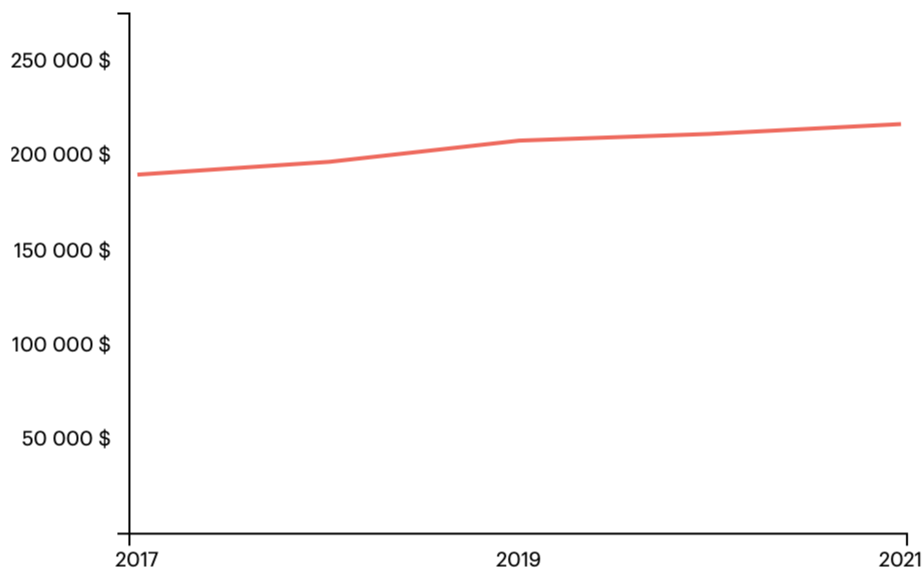

Figure 9 9: Evolution of the construction cost of a social housing unit[31]

[30] Gélinas, O., Goudreault, Z., and Vallet, S. (2021). "Logement social: les ratés de la stratégie d'inclusion de la Ville de Montréal ». *Le Devoir.* https://www.ledevoir.com/documents/special/2021-10-logements-sociaux/index.html
[31] Gélinas, O., Goudreault, Z., and Vallet, S. (2021). "Logement social: les ratés de la stratégie d'inclusion de la Ville de Montréal ». *Le Devoir.* https://www.ledevoir.com/documents/special/2021-10-logements-sociaux/index.html

3.3.4 Montréal's adjusted powers and responsibilities still do not help meet the citizens' housing needs.

The gap between housing needs and adequate housing supply has not diminished over the past decade. On the territory of the *Agglomération de Montréal*, it is over 22,000 households that are on the waiting list for either a social or community unit. Note that this does not include the people who are inadequately housed, paying more than 30% of their income towards housing, and/or living in unsanitary conditions.

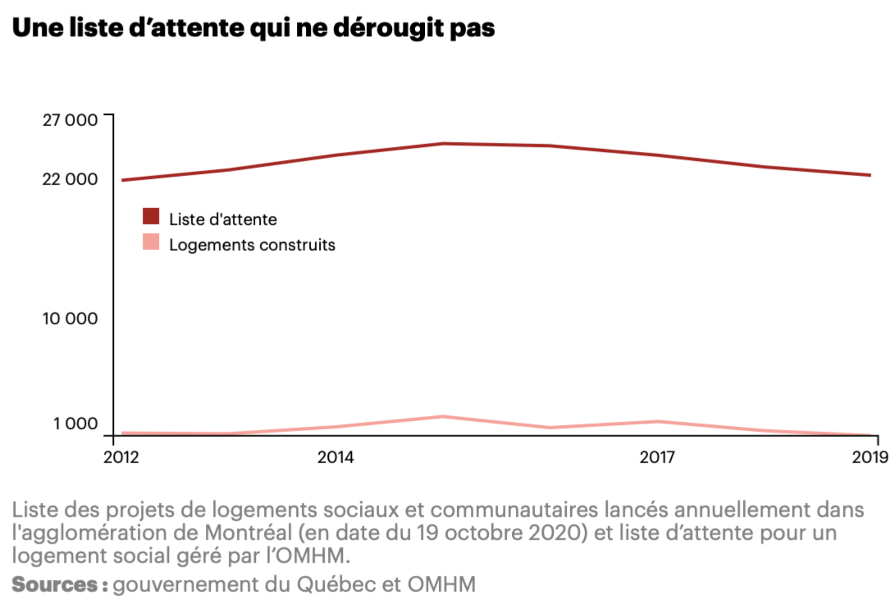

Figure 1010: Waiting list for social and community housing compared to units built, 2012-2019[32]

Figure 10 clearly shows how the production of social and community housing does not even come close to address the needs of the most vulnerable populations. This raises questions about the impact of the City's adjusted power on their capacity to address the housing situation.

The City is heavily dependent on the other two levels of government to be able to act regarding housing matters. An example of this is while Montréal was given the power to approve social and affordable housing projects, it is required to go back to SHQ for a second round of evaluation. Furthermore, *Loi M-30* increases bureaucratic red-tape and expends the timeline of projects as

[32] Gélinas, O., Goudreault, Z., and Vallet, S. (2021). "Logement social: les ratés de la stratégie d'inclusion de la Ville de Montréal ». *Le Devoir.* https://www.ledevoir.com/documents/special/2021-10-logements-sociaux/index.html

well as having financial implications. The City's financial dependence on the higher tiers of government is also problematic. Without proper, consistent, and increased funding from both provincial and federal governments, this gap in housing production and need will continue. The provincial-municipal budget transfer agreement is to expire this year. This introduces uncertainty, especially in light of the current provincial government's attitude towards creating social housing.

3.3.5 Key Takeaways (Municipal

- The City of Montreal has introduced several important new policies through the *Service de l'habitation* but has limited financial capabilities.
- The municipal framework does not allow for enough units to match the housing needs.
- The future is precarious, especially given that the provincial-municipal budget transfer agreement is under negotiation.

4.0 DISCUSSION OF POLICY GAPS

Despite the wide assortment of programs and policies at all levels of government, Canadian housing policy still has significant shortcomings that are exacerbating the housing crisis. A core issue is the financialization of housing, and other issues include insufficient support for alternatives to homeownership, public investments failing to promote permanent affordability, and overreliance on the private market.

4.1 Financialization of housing

The main flaw of existing housing policies is that government support for homeownership is directly responsible for a significant share of the rise in housing costs above incomes. Government homeownership policies undermine government objectives for affordable housing. A variety of policies are exacerbating the rapid rise in housing costs. Firstly, monetary policy that keeps interest rates low makes housing an attractive investment for many. That is because when the government's interest rates are low, the banks follow suit, making mortgages and other loans financially attractive for many. As more people get access to the market, the result is more pressure contributing to increased prices.

Secondly, the CMHC's provision of mortgage insurance for people who cannot afford a 20% down payment on a home is enabling an even greater amount of people to buy houses by letting them take on greater debt. In other words, many of these people would not be able to purchase homes were it not for this policy, thus putting further pressure on the market.

Thirdly, banks have been able to create profitable financial products out of bundling mortgages, and then selling these investments. However, these products require large numbers of Canadians to take on debt and sign up for mortgages, which gives banks financial incentive to encourage Canadians to buy more houses. While these policies are making it easier for greater numbers of Canadians to purchase homes, they also make housing more expensive, given the greater demand.

Additionally, there are a variety of tax breaks made available to homeowners, which makes real estate an attractive investment option. Ordinarily, Canadians must pay a capital gains tax on any profits made from an investment — however, a loophole exists if said investment is housing, so long as the seller declares the house as their primary residence. Additionally, when housing prices rise, homeowners pay no tax on this added value. The federal government has declared that they do not intend to change this policy. However, we must recognize that this policy is predicated upon a critical assumption: that one's house should be a way to earn money, and even to fund one's retirement. Rather than having a social safety net, Canadians rely on ever-rising housing costs in order to survive during retirement.

The assumption by politicians and policymakers that everybody is or can become a homeowner actively harms a significant number of Canadians. The government has invested a massive amount of public money into homeownership, and many homeowners have taken on a large amount of debt in order to afford mortgages. Should housing prices fall, that puts their retirement savings at risk. For the many Canadians who cannot afford the high costs of entering the current housing market, they will never be able to access the financial security that it provides during retirement. Meanwhile, some of those purchasing a home already have one, which means that those who have wealth can get farther and farther ahead, while those without wealth fall farther and farther behind. Furthermore, Canadians with homes are leveraging them to purchase additional houses as investments, thus driving prices up even further for those struggling to enter the market.

Ultimately, the government's investment in homeownership is unsustainable and has spawned a litany of other policy problems. Many Canadians have taken on large debt loads and now depend on house prices staying high in order to fund their retirements. Many other Canadians have been priced out of the housing market entirely while significant public support continues to be directed towards home ownership.

4.2 Insufficient support for a variety of housing tenures

The historically strong focus on homeownership has meant that Canadian housing policy has also historically neglected alternatives to homeownership. David Hulchanski notes that the "only choice for Canadians who cannot buy a house is the market and non-market rental sector,"[33] which shows how important it is that housing policy addresses the rental sector as well.

Currently, a few policies support the rental sector, such as rental supplements and renovation programs. However, these piecemeal programs do little to spur the creation of new, affordable rental units. Meanwhile, owners enjoy financial security from renting out their properties, while renters occupy a much more precarious position, since the money that they put towards ever-rising rents is never coming back to them. Even in Quebec, despite the strict rent control, many tenants do not take advantage of their right to oppose rent increases given the requirement for them to prove that any rent increase is not justified.

[33] Hulchanski, J. D. (2005). *Rethinking Canada's Housing Affordability Challenge*.

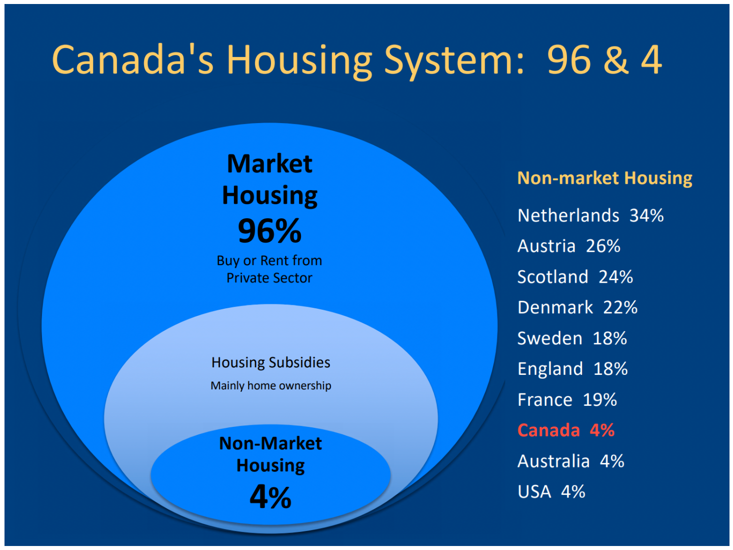

Figure 1111: Canadian Housing Shares (Hulchanski, 2019)

The insufficient support for the rental sector makes renting a financially unattractive option for many Canadians. At the same time, the main alternative is homeownership, which many Canadians cannot afford. The third option–non-market housing—accounts for only 4% of housing in Canada. Government support for homeownership and the lack of workable alternatives means that some Canadians are allowed to build and accumulate wealth, while those excluded from the market struggle to keep up with rising rents. There is an urgent need to rectify this situation by diversifying housing options beyond just private homeownership.

4.2.1 Proposition:

Housing policies must be revised to support the rental sector and build more non-market (or decommodified) housing. Homeownership is not in and of itself the problem; rather, it should be one of multiple options for those who can afford it, instead of being the basis of the Canadian housing system. Policy options to better support the rental sector include stricter rent control, rent registries and rental replacement bylaw (see Appendix, Policy Tools 3 to 5). At the same time, the Blue Bonnets site represents an opportunity to build decommodified housing as well.

4.3 Public investments fail to promote permanent affordability

The federal government's NHS marks the return of more government involvement in housing. However, despite the program's promises, its funding is not as significant as it seems, nor is it adequately allocated to promote permanent affordability.

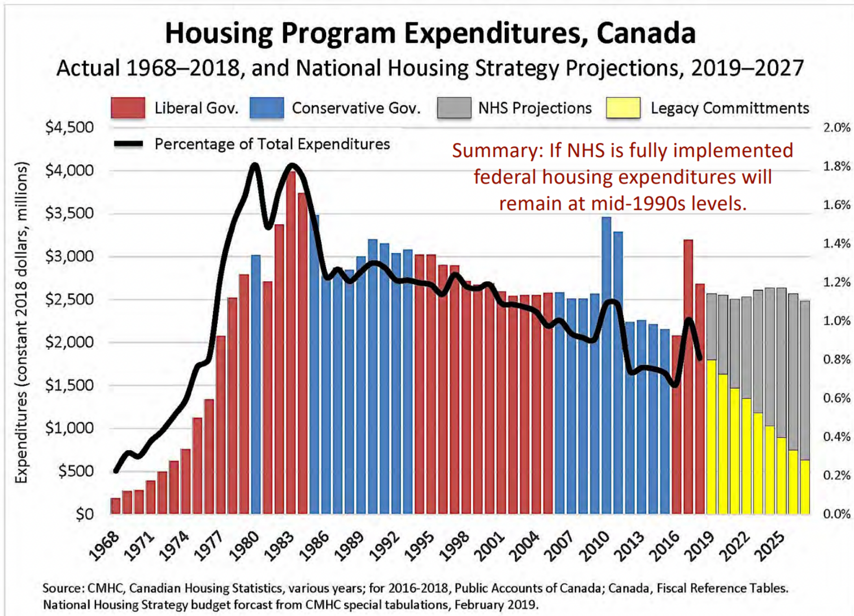

Figure 1212: Housing Program Expenditures, Canada (Hulchanski, 2019)

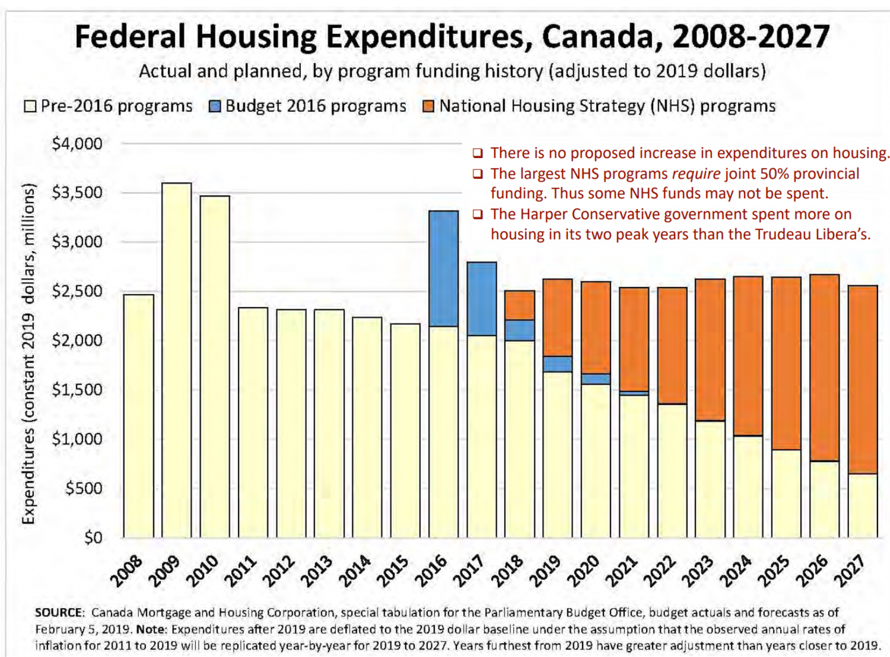

Figure 1313: Federal Housing Expenditures, Canada (Hulchanski, 2019)

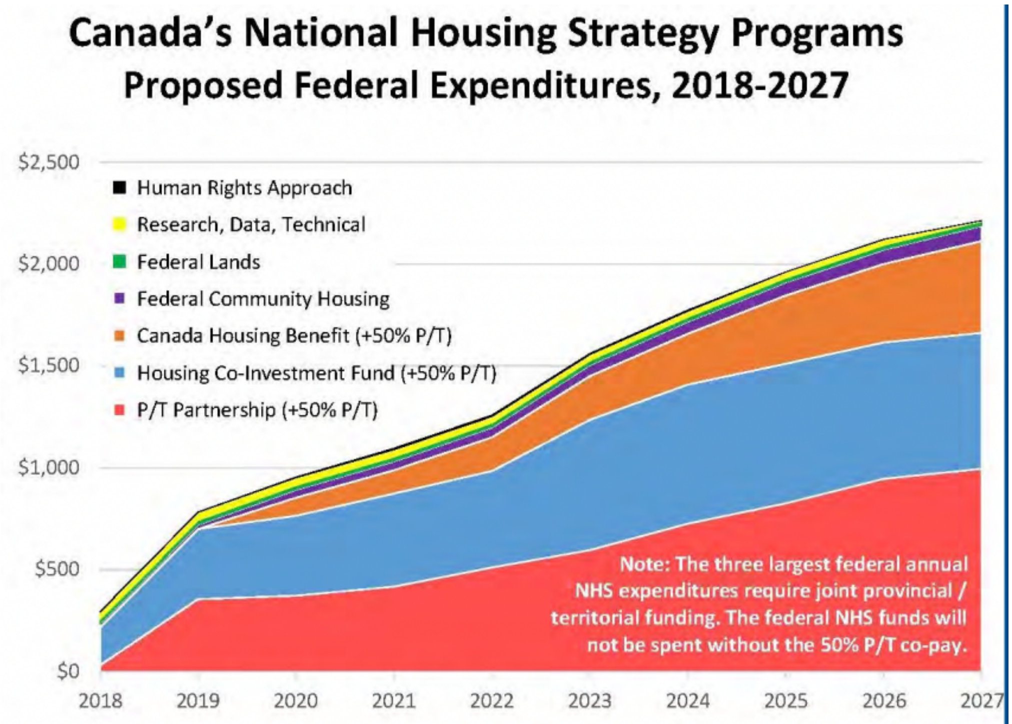

Figure 1414: Canda's National Housing Strategy Programs (Hulchanski, 2019)

Figure 12 shows how NHS funding levels from 2018 to 2028 are similar to federal funding levels in the 1990s, which was a significant decrease from the decades prior, despite the fact that housing is now significantly more expensive. Furthermore, Figure 13 shows how NHS funding does not substantially increase the federal government's funding – rather, it mostly replaces existing funding that was set to expire. Finally, Figure 14 shows how the majority of NHS funding is contingent on provincial and territorial governments providing half of it, which means there will be no funding at all if provinces and territories fail to contribute funds. Additionally, nearly a third of the money is given in the form of a loan, which affects affordability in the long term given that loans must be repaid.

Finally, not only is the funding very limited considering the large and growing housing need right now, but the allocation of NHS funds is not designed to promote permanent affordability. Most funding is geared towards subsidizing homeownership, but the value of these subsidies is lost when properties are sold. That's because house prices keep going up – so the same amount of money that helped one household will be insufficient to help another household a few years down the line, more money is then required to help the same number of households. In other words, the current funding structures are mainly effective at helping homeowners in the short-term, rather than at promoting affordability in the long-term. Similar issues exist with housing subsidy programs at other levels of government, such as Montreal's PAAR program.

4.3.1 Proposition:

To provide a sustainable, long-term solution, housing policies need to prioritize permanent affordability. This could be done through programs such as shared appreciation loans or subsidy retention mechanisms (see Appendix, Policy Tools 01 and 02). These can better retain the value of public investments in housing, which means more households can be helped with the same amount of public money. However, permanent affordability can also be pursued on a larger scale, such as with this proposed Blue Bonnets development. Either way, such a re-orienting of Canadian housing policy has potential to cut costs while maximizing outcomes.

4.4 Overreliance on the private market

While the federal and provincial governments used to be very involved in constructing public and social housing, current policies rely mainly on the private market to provide housing. While this may lead to less public spending, it operates on the core assumption that the market is an adequate mechanism for providing housing. However, the market has thus far been unable to do so, as evident by the growing demand for affordable housing, including increasingly long social housing waitlists.

Furthermore, while government policy still purports to support home ownership and increasing the supply of affordable and social housing units, at all three levels there has been significant conflation of “affordable” and “social” housing as a singular concept in policy documents. However, the two serve different purposes, and this conflation allows governments to build “affordable” housing while neglecting social housing, despite the latter being what is most urgently required by individuals and households with the greatest housing need.

In the 1960s, the federal government built social housing in Montréal, and later community housing. After the federal government pulled out of community housing in the 1990s, the Québec government started *AccèsLogis* to continue funding community housing. There has been no new construction of social housing and the future *AccèsLogis* is uncertain.

As the federal and provincial governments retreat, private developers have increasingly been tapped to meet housing needs. For instance, the RMM in Montréal relies on private developers to build affordable units. While the participation of the private sector in the creation of affordable housing is not inherently bad, they are inherently limited in their capacity as they must turn a profit and will therefore often choose alternative options – such as paying cash in lieu – whenever possible. This overreliance on the private market has resulted in the waiting lists for social housing far outstripping available units. In Montréal alone, there were over 23,500 people waiting for social housing in 2020, but only 650 units were built in 2019-2020.[34]

4.4.1 Proposition:

Firstly, policies must differentiate between affordable housing and social housing. This way, appropriate policies can be directed towards those with the greatest housing needs.

Secondly, policies should shift their focus towards decommodified housing, or non-market housing, such as public housing built on public land. This way, housing can meet the needs of Canadians rather than the needs of the market. The aforementioned case study of Singapore is an example of how this could be done. Other examples include alternative types of home ownership, such as limited equity co-ops (see Appendix, Policy Tool 01).

[34] http://www.habitation.gouv.qc.ca/fileadmin/internet/publications/habitation-en-bref-2021.pdf

Case Study: Vienna

Vienna provides an example of how a city can take advantage of its strong social economy sector to provide affordable housing, all without relying heavily on home ownership. Over half of Vienna's housing is subsidized in some form, and about three quarters of residents are renters. Since Montréal also has a strong social economy sector, Vienna is a particularly prescient example of what is possible with a shift towards decommodified housing.

The Vienna municipal government is the city's biggest landlord, and many developers are non-profit or limited profit. The government doesn't see themselves as providers of social housing to the city's poor; rather, their goal is to provide decent housing to the population at large in an efficient manner. They achieve this by aggressively acquiring and removing it from the land market, and having developers compete for contracts to develop housing on public land, both of which Montréal can learn from. For more details on the outcomes and limitations of Vienna's housing policies, see section 7.

5.0 Proposal for the Hippodrome: A case for decommodified housing on public land

This report has identified some of the key causes of the housing crisis in Canada, identified gaps in public policy that exacerbate the issue, and explored case studies of more successful policies in other jurisdictions. The publicly owned Blue Bonnets Hippodrome site represents an enormous opportunity to take concrete steps that address the housing crisis at the local level, as well as move towards housing policies that work for all Canadians. Towards this end, **we propose that the City of Montreal use the Blue Bonnets Hippodrome site to provide a long-term public good in the form of permanently affordable, decommodified housing.**

This main proposal should be supplemented by commitments from the provincial and federal governments to prioritize support for alternatives to private homeownership, increase funding for decommodified housing projects in Montreal and the rest of Canada, and tackle the housing crisis with policy tools that address the identified gaps in Canadian housing policy.

This proposal is supported by five main reasons:

Reason 1: This will help address the housing affordability crisis in Montréal. The Blue Bonnets Hippodrome site is public land capable of delivering thousands of units of housing. Ensuring that this housing is decommodified and affordable will address the unmet need for housing that has increased since the federal government's withdrawal from providing social housing. This site alone cannot solve the housing crisis, but it can provide substantial relief to thousands of households in Montréal and mitigate some of the worst of its effects on the region.

Reason 2: This proposal will let the federal government fulfill its legal obligation to ensure Canadians' right to housing and help achieve the municipality's goal of providing affordable housing in Montréal. Canada has ratified several international covenants supporting the right to housing, and the federal government has also legislated the right to housing into law. Meanwhile, in its *Solidarity, Equity, and Inclusion Plan*, the City of Montreal has declared its intention to provide affordable, accessible, and well-maintained housing for its residents. Using this site for permanently decommodified housing is a concrete step towards orienting public policy towards achieving these goals, rather than having the goals exist merely on paper.

Reason 3: Keeping the land public will have greater long-term financial benefits for the City of Montréal. Selling the land will result in immediate cash available for municipal coffers. However, keeping the land will yield far greater financial benefits in the long run. Firstly, while selling has immediate financial benefits, it comes at a great opportunity cost: not only will Montréal give up a rare opportunity to build decommodified housing, but it will also forgo a potentially lucrative revenue stream from leasing the land. Secondly, retaining the land saves the City from having to purchase land for future social housing developments. Finally, rather than have government subsidies for homeowners disappear into the housing market, decommodified housing would retain the value of these subsidies for future generations. While this proposal will not lead to short-term financial gains, it will save significant amounts of taxpayer dollars in the long run.

Reason 4: Provision of this long-term public good will ensure both economic diversity and permanent affordability. Besides the long-term financial benefits for the city, this proposal will also deliver valuable benefits to the people. First and foremost, thousands of families will receive a much-needed place to live and ensure permanent affordability. The structure of this proposal will also ensure a good level of economic diversity, given the wide range of housing options available, in stark contrast to many of Montréal's other neighbourhoods, which are often segregated by class.

Reason 5: Case studies of successful, similar initiatives elsewhere show how this proposal is, in fact, very achievable. Our case studies show that this proposal is not just a radical idea. Similar ideas have already been implemented, to great success, in other parts of the world. Singapore and Vienna both rely on publicly owned land to provide significant amounts of affordable housing for most of their residents. However, neither started this way; in fact, most land in both Singapore and Vienna was owned by a small collection of wealthy landowners. Much like how Singapore and Vienna both started small with their housing reforms in the last century, today Montréal can do the same with the Blue Bonnets site. Since the land is already publicly owned, this is a rare opportunity for Montréal to do things differently and pioneer a new model of decommodified housing that delivers housing to all.

APPENDICES

6.0 APPENDIX A: Current federal, provincial, and municipal policies

A summary table of the current housing policies are shown below, in Table 2.

Table 2: Existing Housing Policies

Policy Type	Federal	Provincial	Municipal
Increases the supply of affordable and social rental units	- Nat'l Co-Investment Fund (construction) - Rental Construction Financing - Seed Funding (pre-construction) - MLI Select	- AccèsLogis Quebec - Programme d'habitation affordable QC	- AccèsLogis Montréal - Social Housing Fund - RMM (20/20/20) - AccèsCondo
Maintains existing affordable & social rental units	- Nat'l Co-Investment Fund (revitalize) - Preservation for Comm. Housing	- PSL	- Social Housing Fund - RenoPlex - Affordable Housing Renovation - Rent Registry (New!)
Supports accessibility to homeownership	- Shared Equity Mortgage Providers - First-Time Home Buyers Incentive - Home Buyers' Amount - Home Buyers' Plan - GST/HST New Housing Rebate		- AccèsCondo - PAAR
Other housing programs	- Federal Community Housing - Community Housing Transformation - Community-Based Tenant Initiative - Canada Greener Homes		- Social Infrastructure bylaw - Municipal Land Sale Policy - Pre-emptive right bylaw

7.0 APPENDIX B: Case Studies

This section provides two case studies with key takeaways. A summary of both case studies is provided in the two textboxes below for later use in the integrated document.

7.1 Singapore

Singapore is an example of a city that has made significant strides to decommodify its housing stock. Despite being a major international financial centre, the city-state's ratio of median housing costs to median household income was 4.7 in 2020: significantly lower, and thus more affordable, than Montréal (5.6), Toronto (9.9), and Vancouver (13.0) [35]. The government is the city's biggest developer and has historically taken an interventionist approach in order to achieve housing affordability targets.

[35] Urban Reform Institute & Frontier Centre for Public Policy (2022). *Demographia International Housing Affordability*.

7.1.1 Key Strategies

The main pillars of Singapore's housing strategy are land acquisition, financing provided by the national pension fund, and intentional efforts to tie housing to income. In the 1960s and 1970s, the Singaporean government bought or expropriated large swathes of land, and today owns about 90% of the land in the country. Half of this land is then earmarked for housing development, in which the Singaporean government is the largest developer. Much of the cost is recouped when surplus public land is leased to private developers. The central pension fund is a popular source of finance, though commercial bank mortgages provide significant competition.

A notable aspect of Singapore's housing strategy is that the government intentionally tries to align housing costs with incomes, rather than the market. In 2013, the PAP government set a target of having housing cost roughly four times the median annual household income. The government has various policy tools to control housing costs, including control of supply (after all, the government is the largest landowner and developer in the country), various grants, stamp duties, etc. An ethnic quota policy for government-built flats further insulates public housing from market forces.

7.1.2 Outcomes and Takeaways

Consequently, while private housing in Singapore is incredibly expensive, public housing – in which over 80% of Singaporeans live[36] – much more closely matches people's incomes. Furthermore, the home ownership rate is nearly 90%, and is among the highest in the world[37]. At the same time, while Singapore's median housing cost to median household income ratio of 4.7 is lower than that of Canada's three largest cities, it can still be considered high. Additionally, Singapore's large population of migrant workers do not benefit from any of these policies at all; in fact, the exploitation of migrant labour helps the government keep construction costs low.

The main takeaway that is relevant to Montréal is how Singapore's housing success relies heavily on public land. The Singaporean government's decision to acquire massive amounts of land has allowed them to keep public housing development costs low; leasing out land has also become a

[36] Singapore Department of Statistics (2021)
[37] Singapore Department of Statistics (2021)

significant source of revenue. While not all Singaporean housing policies may be transferrable to the Montréal context – after all, Singapore is an authoritarian country – land acquisition, development, and leasing operates on similar principles as Canada, as Singapore is also a Commonwealth country with a common law tradition. In other words, there is no reason why Montréal cannot similarly use public land to keep development costs low for public housing developments, and/or use it as a long-term revenue stream by leasing it out. Singapore's example shows how public land can be used to not only provide permanent (relative) affordability, but also how this model can be financially sustainable.

7.2 Vienna

Vienna is another city that has made significant efforts to decommodify its housing stock. The city's population of 1.9 million is similar to Montréal's 1.8 million, but unlike Montréal, the majority of its housing is subsidized in one way or another. The Vienna municipal government is the city's biggest landlord, and many other developers are either nonprofit or limited profit developers. The federal and municipal governments both play a strong role in regulating the land market and ensuring stable financing options for developers.

7.2.1 Key Strategies

The main pillars of Vienna's housing strategy are public subsidies, strict rent control, and a well-developed social economy. Historically, Vienna has used strict rent controls to limit the profit potential of housing, and thus decrease land values. The city then takes advantage of this opportunity to aggressively acquire land, which it then uses to develop housing. The city's many nonprofit and limited profit developers compete for government contracts, which allows for more innovation and cost efficiencies.

Additionally, Austria has housing banks that work directly with nonprofit and limited profit developers to fund affordable housing projects. These banks sell housing bonds to raise funds, and these bonds are a popular long-term, low-risk investment. This system provides the necessary financing for developers while also creating investment opportunities in the housing sector that do not involve buying or speculating in the land or housing markets.

7.2.2 Outcomes and Takeaways

A key observation is that Vienna's housing strategy is not predicated on providing housing to those in need; rather, the strategy is to simply provide a large amount of decent housing to as many people as possible in an efficient way. Consequently, over 80% of the population is eligible for subsidized housing of some form, and the city's housing policy enjoys widespread public support. Additionally, as a result of the decommodification of Vienna's housing market, the city experienced only a limited impact from the 2008 financial crisis. At the same time, the main groups who are left behind include single-parent households and migrant workers. Additionally, overcrowding is an issue for many households with lower incomes.

Vienna's experience with housing has several key takeaways that may be relevant for Montréal. Firstly, the city government intentionally tries to keep the cost of land low, including by acquiring significant amounts of land for social housing developments. This greatly reduces the cost of social housing, thus making these projects much more financially feasible. Secondly, the city allows middle-class residents to be eligible for social housing, which both creates a mix of income levels while also ensuring public support for these policies. However, in Austria, these policies rely on strong public approval and federal government support – both of which may be less readily available in Montréal.

8.0 APPENDIX C: Policy Toolbox

The following supportive strategies and measures can be implemented to fill in the gaps presented in Section 4.0. [These can be restructured and presented as "cards /pop ups" throughout Section 4.0]

POLICY TOOL 01: SUBSIDY RETENTION

There is a growing affordability gap due to the consistently increasing land/home prices and requiring ever larger subsidies to make the home affordable for following buyers. Subsidy retention strategies impose restrictions on the resale of homes. This allows the public's investment to remain affordable for all subsequent residents. Subsidy retention is a stronger strategy compared to subsidy recapture, in which you only gain the initial amount of money invested which loses buying power primarily due to rising land/housing values. Community land trusts (CLT) and limited-equity cooperatives (LEC) are two examples that retain subsidies as they both ensure long-term affordability of the homes. CLT and LEC regulate rent/sales price to increase only with inflation, not to market trends, hence, the value of the original subsidy invested in a CLT or LEC does not diminish over time.

POLICY TOOL 02: SHARED APPRETIATION LOANS

Shared appreciation loans do not specifically aid the decommodified sector, rather, they fall in the center of the scale of the asset versus affordability continuum, see below 15:

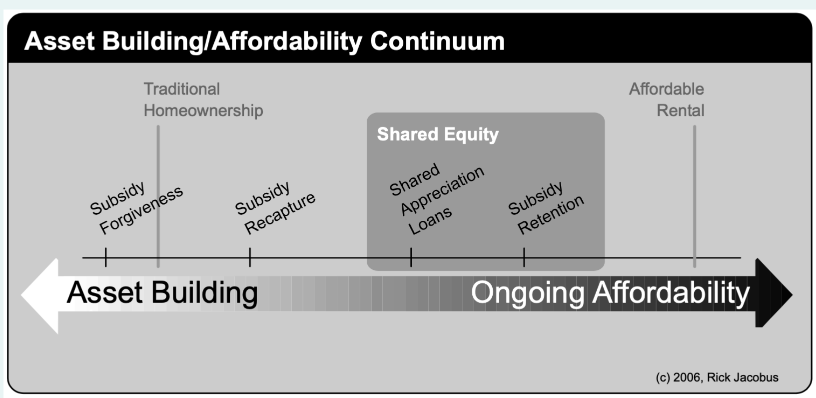

Figure 1515: Asset building to on-going affordability continuum

Shared appreciation loans help the government retain buying power of public investment. A condition of the loan would require the buyer to pay a percentage of the home's windfall profits. This helps subsidize the subsequent homeowner in proportion to what is required in the market at the time.

POLICY TOOL 03: RENT REGISTRY

Rent control is another tool aimed at protecting tenants' rights and helping create more housing security. The rent registry makes it mandatory for landlords to provide to the city, through filling the registry, some information regarding their renting units. The types of information to provide changes from one city to another, but usually it is information about the unit itself and not about the tenants: rent price, renovations undergone in the past year, vermin and mold condition, structural integrity of the building, etc. They are used for two related purposes, namely having a better control on the quality of rental buildings and units, and ensuring that no unjustified increase in the rent can be done by the landlord (especially when a new tenant comes in). In Montréal, there is currently a citizen-lead registry which allows individuals, on a voluntary basis, to fill in basic information about their lease. However, recently the Plante administration has announced that starting in 2023, a landlord registry for 8 and more units will gradually be implemented until 2027.

POLICY TOOL 04: RENT CONTROL

Rent control fixes the maximum increase of rents in a territory and limits the yearly increase by a percentage close to inflation. Rent control already exists in Québec, *Tribunal administratif du logement* provides a tool of recommended rent increase to help negotiate a rent increase during the lease renewal. The process is detailed in chapter T-15.01, r. 2—a majority of the burden rests with the tenant to contest—which many tenants do not pursue. This particularly true for most vulnerable renters—whom already have few housing options—as they are afraid of future conflict, don't have citizenship, or may be evicted. There are also many tenants that are simply unaware of their rights. In tandem with the new rent registry, the current rent control regulations need to be modified to ensure tenants are protected if they pursue action.

POLICY TOOL 05: RENTAL REPLACEMENT

Tenants of affordable or social housing are given the right to stay, even in the situation of a demolition. If a developer is demolishing any current affordable or social housing units, the developer must provide a rental replacement unit in the new development. The provided unit can a have a maximum of one-time 4% rent increase. To further tenant rights, a new zoning type of rental only tenure and a process for assigning rental zoning should be created to ascertain long-term rental rights of certain buildings and areas.

POLICY TOOL 06: FAST TRACKING OF AFFORDABLE & SOCIAL HOUSING PERMITS

Fast-tracking of permits is a way in which municipalities can allow developments to happen faster, and at a lower cost. Essentially, they streamline the permitting process—this saves time for developers, which then reduces costs, since their projects are built faster. Fast-tracking can come in various forms, such as giving certain projects priority consideration, conducting several permitting steps simultaneously rather than consecutively, or exemptions from certain steps. Montréal does not currently have fast-tracking options available for affordable or social housing, but if this is implemented, it could lead to new units being constructed faster and at lower cost. Québec's CAQ government has recently declared their intention to introduce new legislation to fast track the permitting process for infrastructure projects, which could be an opportunity to implement this policy tool. However, critics contend that fast-tracking often leads to inadequate environmental reviews, insufficient public consultation, and greater corruption in the awarding of public contracts.

POLICY TOOL 07: MUNICIPAL TAX EXEMPTIONS

Another policy tool that municipalities can use to make housing more affordable is to exempt certain housing from taxes. Tax exemptions typically apply to property taxes but could also apply to new construction or renovations. By exempting social and affordable housing from taxes, the nonprofits that manage such housing will have more money to spend towards their main objective of providing housing for those in need. In Québec, each municipality typically administers its own property taxes, so the City of Montréal could choose to grant tax exemptions–either for property taxes and/or property transfer taxes–for housing that qualifies as affordable.

POLICY TOOL 08: DEVELOPMENT CHARGES AND BEYOND

A development charge is a mechanism in which municipalities receive a fee in exchange for providing infrastructure services to new development areas. Montréal is the only jurisdiction in North America which does not have formal development fees. Rather, the municipality negotiates a fee on a case-by-case basis and potentially missing on a crucial revenue stream. There are three different ways of implementing development charges that Montréal can consider implementing: (i) Montréal-wide rate, where the cost only varies by zoning type; (ii) Area-specific rate, where the costs varies based on pre-determined rates for different areas; and (iii) Real-cost, where the development pays for the actual cost for connecting to services. Of the three avenues, the third is recommended as it can help discourage urban sprawl and ensures the municipality is not on the hook for expensive new urban expansions.

Unfortunately, development charges are often essential to paying planner salaries so a real-cost type charge would not be feasible without additional financial support. Other revenue streams need to be considered at a larger federal scale that can provide healthy budgets to help combat the current housing crisis. Two such Canada specific examples are the *Carter Commission Report* (tax each dollar earned equally) and the Tobin tax (a minuscule tax on each financial exchange transactions). Furthermore, participatory budget exercises—allowing the community to decide how to divvy up municipal funds—should be implemented at the public consultations and factored into decisions.

POLICY TOOL 09: RESERVE STUDIES & FUNDS

As of 2015, cooperatives in Québec are mandated to conduct reserve fund studies and maintain the prescribed reserve as per the *Loi sur les Coopératives* 221.2.3. This law should be updated to require inspections every three years, similar to condominium act standards. This law is effective for newer buildings, however, it does not address older cooperatives which have been financially mishandled and cannot afford maintenance, essential repairs, or restoration costs to extend the lifecycle of the building. Currently, there are federal and provincial programs available to fund this. However, there is not enough budgeted to meet the restoration needs. These programs require much deeper pockets to protect the limited housing stock that we currently have available to house our most vulnerable populations.

POLICY TOOL 10: ANTI-FLIPPING TAX

A tax can be applied to properties that are held for less than 12-months, however, Canadians who experience a life change can be exempt from this tax. In the Greater Montréal Area, around 3% of properties are bought and sold within 12 months (CBC, 2021). This is a small portion of the market and is not a determining factor of housing affordability, however, it creates a competitive environment and can box out primary residence buyers. In 2020, the growth in price of quick resales of single-family reached 39%, compared to the 13% for all transactions (CBC, 2021). The competitive environment is leading primary home buyers to take on more debt. CHMC believes this could also impact renters, as the higher sale prices of small income properties would drive up rents in the short or medium term. An anti-flipping tax in Canada would dissuade speculative investments and would remove some of the heat in the market.

To further discourage speculative investments, higher interest rates should be implemented on non-owner-occupied investment dwellings. This would make housing a less attractive form of investment compared to other market-based investment opportunities. Tax exemptions can be offered to owners that provide meaningful affordability in non-owner-occupied investment dwellings.

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