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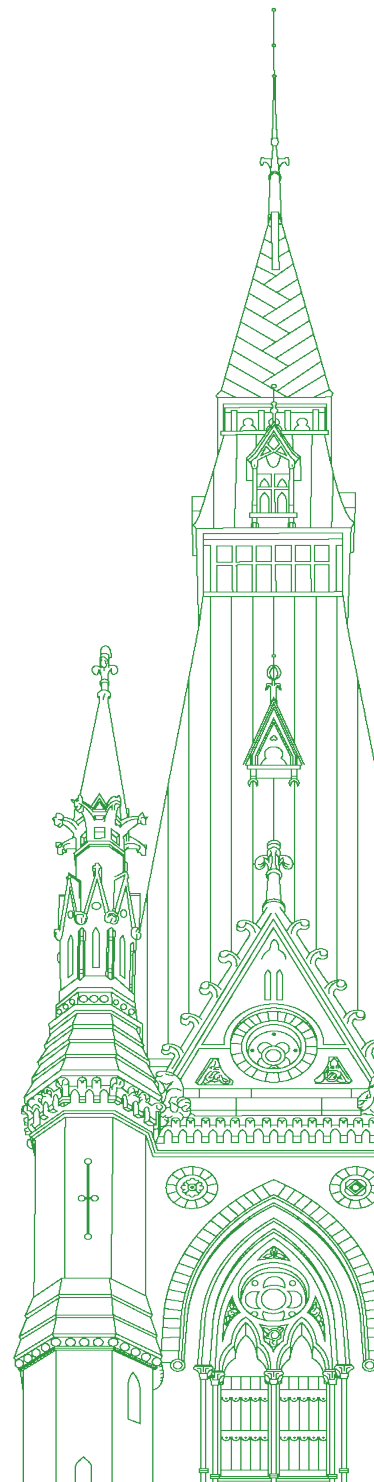
# Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

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Chair: Mr. Robert Morrissey



## Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

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• (1105)

[English]

**The Chair (Mr. Robert Morrissey (Egmont, Lib.)):** Welcome to meeting number 31 of the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. Today's meeting is taking place in a hybrid format. I would anticipate that all those attending in person will follow the health procedures that are in place at this time.

To ensure an orderly meeting, I would ask that all questions and interventions be directed through me, as chair. Those appearing virtually have the option of using the official language of their choice. If interpretation stops, please get my attention. We'll suspend until it is corrected.

I would also ask that members speak slowly for the benefit of the interpreters, so they can clearly capture what you're saying. As well, for those appearing virtually, you can select translation services by using the icon at the bottom of your screen. As well, use the "raise hand" feature to get my attention.

Before I begin to introduce the witnesses, I want to clarify for the benefit of the committee that at our last meeting we had an agreement that all witnesses would speak for four minutes and then we would go into a full round of questioning. Is that still the will of the committee?

I'm sensing unanimity, Madam Clerk. We have agreement. Because the committee adopted five minutes at our forming meeting, we had to deal with that. Thank you.

Pursuant to Standing Order 108(2) and the motion adopted by the committee on Thursday, February 3, 2022, the committee will resume its study of the housing accelerator fund. I would like to welcome our witnesses to begin our discussions. As indicated, they will each have four minutes of opening remarks, followed by questions.

From the Aboriginal Housing Management Association, we have Celeste Hayward. From Designable Environments Inc., we have Thea Kurdi, president. From Kanaka Bar Indian Band, we have Patrick Michell, chief.

In the room with us, we have Gary Gladstone from Reena, head of stakeholder relations. I understand he has to leave around 12:30.

**Mr. Gary Gladstone (Head of Stakeholder Relations, Reena):** Mr. Chair, that is no longer the case.

**The Chair:** Thank you.

From the Squamish Nation, we have Sarah Silva, chief executive officer, housing society; and from the Women's National Housing and Homelessness Network, we have Carolyn Whitzman, advisory board member.

We will start with the Aboriginal Housing Management Association for four minutes.

Ms. Hayward, you have the floor.

**Ms. Celeste Hayward (Director of Operations, Aboriginal Housing Management Association):** Good morning.

Thank you for having me here today. My name is Celeste Hayward and I'm from the Aboriginal Housing Management Association in British Columbia.

The Aboriginal Housing Management Association, which we call AHMA, has 25 years of expertise in advancing housing rights for indigenous people in urban, rural and northern communities. AHMA comprises about 55 indigenous housing and service providers located across British Columbia, off reserve. They manage 95% of all indigenous housing units located off reserve. We administer funds in partnership with B.C. Housing for 5,521 units for indigenous families, and we are in development with 2,133, so within one year we will have over 7,000 units.

The programs and services that AHMA members provide include affordable housing units, housing shelters, transition homes, supportive housing and assisted-living facilities, including complex care. Many of AHMA's members also offer support services that include homelessness prevention, parenting skills, mental health programs and substance use support. In terms of scale, AHMA members make up over one-third of indigenous housing providers in Canada.

AHMA works with members and providers to reclaim self-determination through culturally appropriate or culturally supported housing that honours indigenous traditions in meaningful ways. It's very important to connect to the sense of belonging and the way of knowing. This is critical for the 80% of the indigenous population who live in urban, rural and northern living situations without the financial or cultural support of their nation at times and who are heavily impacted by inequity, racism, colonial oppression and generational trauma.

By treating those in need as rights holders and experts on what is required for cultural safety, a dignified life and culturally supported housing, CMHC can uphold the human rights of urban indigenous families, which includes the right to housing.

As Canada's leading indigenous housing expert, AHMA welcomes the federal government's commitment to grow the affordable housing supply in Canada's largest cities every year through the \$4-billion housing accelerator fund. When implementing the fund, it is critical that the unique needs of urban indigenous people are considered, including deeper commitments to cultural safety, culturally supported housing and supportive wraparound services.

In recognition of the ongoing injustices and Canada's violent treatment of indigenous people, AHMA calls on the federal government and the CMHC to ensure HAF, the housing accelerator fund, specifically addresses intersectionality affordability issues. As the CMHC has recognized, indigenous households and those led by women, especially single mothers, are most likely to be in core housing need. Racialized, 2SLGBTQAI+ and new migrant households, as well as people with disabilities, are also experiencing disproportionate rates of housing needs and homelessness.

We specifically call on the administrators of the housing accelerator fund to prioritize projects in partnership with indigenous organizations; to prioritize projects with clear objectives to address the core housing needs; to address the barriers AHMA members are reporting with high-cost development fees to begin building; to reconcile with indigenous people through the federal lands initiative by taking special consideration to allocate those properties back to the local indigenous communities where those properties are located; to ensure the accelerator fund helps to make it mandatory for municipalities to include urban indigenous housing needs in their housing plans and OCPs; and to balance the need for affordable housing with the need for culturally supported housing and the additional needs of indigenous people in Canada.

Only through meaningful engagement with AHMA and urban indigenous housing and service partners across Canada can the social, economic and indigenous rights of urban, rural and northern indigenous peoples in Canada be claimed and protected.

I don't think that's my full four minutes, but that's all I have to say so far. Thank you very much for the opportunity.

• (1110)

**The Chair:** Thank you, Ms. Hayward, and yes, it was. Thank you.

Now we go to Designable Environments Incorporated and Thea Kurdi.

You have the floor.

**Mrs. Thea Kurdi (President, Designable Environments Inc.):** Thank you.

My name is Thea Kurdi. I am an affiliate member of the Royal Architectural Institute of Canada, an IAAP-certified accessible built environment professional, a board member of the Universal Design Network of Canada and the president of Designable Environments, a 35-year-old business and one of Canada's oldest accessible built

environment consulting firms. I am also a person with several invisible disabilities.

Many Canadians don't know that our current building code mostly exempts housing from accessibility requirements, and, sadly, what little there is, even in the latest version, does not create usable accessible homes. This violates our 2010 commitments to the UN Convention on the Rights of Persons with Disabilities. For decades, disabled Canadians of all kinds and their families have been left with an avoidable accessible housing crisis. It hurts our health care and social services. It's also discrimination, and discrimination against our largest minority group, the 22%-plus, or over seven million of us, currently living with disabilities.

How did this happen? Forty years ago, we did change our Canadian charter and human rights code to say that disabled people are equal citizens and that buildings and places shall not discriminate against them, but we failed to fix both design and construction education and the building code. Legislation, policy and standards were not aligned. This new housing accelerator fund can't make this mistake.

This also happened because of what too many non-disabled people—often the gatekeepers for access—think. They sometimes claim that accessibility is more work or special design. Access and accommodations can be explained as burdens or extras. Current designs have been cutting corners on human needs, so our designs are incomplete.

One hundred per cent of us benefit from accommodations, because disability isn't rare but part of being human. Every one of us are born with or get temporary, situational or long-term disabilities due to illness, accident or aging. Demographics are changing. Over 1,000 Canadians a day turn 65. Universal design is better for everyone.

This housing accelerator fund is an investment in our future, and no government money should ever again be spent on creating new barriers. Access to housing for disabled people of all kinds is not a gift, charity, bonus or extra. It's smarter, more responsible and sustainable design. This funding should require #InclusiveFromTheStart, as promoted last week in the 2022 National AccessAbility Week.

I recommend a full, 100% of all qualifying housing to be visitable and adaptable using well-known, decades-old, universal design CSA and CMHC guidelines. Every home should be created to be welcoming and affordable to adapt to unique accessibility needs. One hundred per cent also prevents isolation and supports mental health services, diversity and inclusion, and sustainable design goals.

One hundred per cent makes it easier to implement. We already have the technical details we need to rightsize and cost designs. Seventy per cent of those requirements cost nothing, like pick a different colour for something, install it at a different height or choose different door hardware, etc.

Elements that do cost something cost less to build in than to fix later. In fact, a 2018 WHO study showed that it's 22 times more expensive to fix inaccessible housing than to design inclusion from the start. One hundred per cent is fiscally responsible, especially as our disabled population is disproportionately poor and retired folks living on fixed incomes, as do many others.

Other benefits of funding 100% visitable and adaptable design include, first, helping create the accessible Canada that we talk about in the act. Second, it allows for aging in place. Third, people with disabilities are able to choose any available house they can afford and not have to wait for what small percentage is built for them. Fourth, it allows disabled kids—think at Halloween, for example—and adults to visit any neighbour, friend or family. Fifth, people who get new disabilities can stay living in the homes and neighbourhoods they love without expensive renovations for as long as they want or can.

Thank you very much.

• (1115)

**The Chair:** Thank you, Ms. Kurdi.

Now we'll go to Mr. Michell for four minutes.

**Mr. Patrick Michell (Chief, Kanaka Bar Indian Band):** Thank you, Mr. Chair.

My name is Chief Patrick Michell of the Kanaka Bar Indian Band. Located on Highway 1, Kanaka Bar is 14 kilometres south of Lytton, B.C., and two and a half hours north of Vancouver, B.C.

Kanaka Bar is considered rural-remote and has recently completed 10 new shelter units, started the construction of 24 new shelter units, and another eight new resilient units are in the final planning stages.

On May 27, 2022, Kanaka Bar hosted a live and virtual event, which we called "The Results Are In", where Kanaka Bar introduced the Fraser Canyon region's owners and tenants of homes and businesses, municipal leaders, the Thompson-Nicola Regional District representatives, and first nations leadership and membership to five building envelopes that met Kanaka Bar's community resiliency housing criteria: affordability; resiliency to heat, fire, wind, rain, and cold; energy efficiency; and durability.

On May 27, Kanaka Bar also did a ribbon-cutting ceremony for the ground clearing and site servicing work for the four new duplexes to be located on our reserve lands. Once completed, these

new duplexes will provide much-needed affordable housing for our region while also showcasing what the homes of tomorrow look like today.

A team of architects and engineers are now tasked with the production of sealed design drawings and costing. Once those are in, construction on the eight new shelter units can begin. One envelope, AAC, in addition to meeting Kanaka Bar's criteria above, can create new meaningful well-paying Canadian jobs in manufacturing, warehousing, storage and construction for both new builds and resiliency retrofitting with surplus AAC also available for the export market.

Kanaka Bar's goal is not a new, resilient and sustainable economy. That's a bit big for us. Kanaka simply wishes to build homes and retrofit our existing homes and businesses with supporting infrastructure that we can live, work, and play in; shelter in place during extreme weather events; and, after the event has passed, repair and restore the systems that give Kanaka Bar membership today and our future generations quality of life.

With regard to the housing accelerator fund, what Kanaka Bar is doing is both scalable and replicable anywhere in Canada, so Kanaka Bar's learnings can help Canadians anywhere, be they urban, rural, mountain, northern, coastal or prairie.

If one changes the current, entrenched and embedded protracted system of feasible, business case, planning, permitting, design, construction, and then operating to one that sees proven builds and systems replicated where they're wanted, Canada can complete the builds and give Canadians hope in these ever-darkening times. Delay otherwise equates to cost increases, and affordability may be lost.

Where do the builds occur? COVID-19 has certainly seen a transition from urban to rural. The Fraser Canyon region currently has Crown parcels, Indian reserve lands, municipal and regional fee-simple serviced properties, many not in use and most of which can be acquired quickly for very reasonable prices.

Kanaka Bar has acquired five fee simple lands in a very short time frame. Kanaka is currently in discussion with the owners of two more properties, and all the remaining owners in our region are aware that Kanaka Bar will speak to them about sale if their price point is assessed value. Kanaka simply will not pay a premium for lands off reserve. We will not support speculation.

I'm not sure about ownership of either the land or house under the housing accelerator fund, which seems predicated on build and sale to Canadians. Kanaka's model is communal and inclusive housing, based on tenancy rather than ownership or lease, which creates both exclusions and inequity.

Kanaka Bar has established provincially incorporated companies and societies that help develop and manage housing off reserve. With awareness of affordable and resilient options and alternatives for new builds and renovations-retrofits, Canadians can also have a safe place to live for the next 100 years.

It is by working together to permit, design and then build safe, resilient and affordable housing that Canadians will be able to live through the growing frequency, duration and intensity of extreme weather events.

Thank you, Mr. Chair.

● (1120)

**The Chair:** Thank you, Chief Michell.

We'll now go to Mr. Gladstone, who's in the room with us, for four minutes.

**Mr. Gary Gladstone (Head of Stakeholder Relations, Reena):** Thank you very much, Mr. Chair and honourable members.

Good morning. My name is Gary Gladstone and I'm the lead of stakeholder relations at Reena, as well as the convenor of the Intentional Community Consortium.

Reena, celebrating its 50th anniversary next year, promotes dignity, individuality, independence, personal growth and community inclusion for people with diverse abilities, within a framework of Jewish culture and values. Open to all, Reena provides supportive housing, programming and employment services to over 1,000 individuals with developmental disabilities, including autism, and those with mental health challenges.

The Intentional Community Consortium represents 26 agencies that are advocating for and building not-for-profit, deeply affordable housing for the most vulnerable in society—those with developmental disabilities.

On behalf of those we support, I extend a huge thank you to the Government of Canada for listening to our appeal when I last appeared before HUMA in February 2017, to ensure that funds were allocated to those with developmental disabilities in any housing funding. When the national housing strategy was released in 2017, it allocated funds for at least 2,400 units with supports. To date, over 700 units have been built and occupied. More must be done and all levels of government must be at the table, but thank you, HUMA.

Gladys is a middle-aged woman and Anthony is her adult son. Both have developmental disabilities and both had been on a housing waiting list in York Region for years. Both Gladys and Anthony lived separately in the shelter system, receiving community supports. They then moved together into an apartment. Due to their complex needs and a lack of understanding of suitable accommodations from their landlord and other tenants, they were about to be evicted.

As a result of the national housing strategy and with the support of Ontario, York Region and Vaughan, the Lou Fruitman Reena Residence, Reena's second intentional community residence, which will be home to 136 residents with diverse needs, opened in 2021. Gladys and Anthony now live there. Because all levels of government worked together to assist the most vulnerable, rather than being separated and experiencing homelessness, I am proud to report that they have been living there together with the right supports to thrive for the past number of months. More must be done—I'll repeat—with all levels government, so that there can be more success stories.

Housing is a key social determinant of health and well-being. Housing is a fundamental right for all persons, including those with developmental disabilities. One size does not fit all. There is a wide range of needs, which demand a wide range of options.

There are 100,000 Ontario adults who have an intellectual disability. An estimated 40%, or 40,000, have a concurrent mental health diagnosis. At least 16,000 individuals with developmental disabilities are awaiting housing support across Ontario. Their projected wait time is 40 years. At least 300 individuals are wrongfully placed in hospitals, shelters or long-term care facilities, referred to as an alternative level of care. About 18% to 30% of those in homeless shelters have developmental disabilities.

In order to expand housing for those with developmental disabilities, on behalf of those we support, I would ask the following. Number one, in order for a lower tier level of government to access funds from the housing accelerator fund, they must agree to allocate at least 10% of their housing funds to support this vulnerable community.

Number two, the largest impediment to building more units is the expense and scarcity of land. CMHC must modify their funding to permit not-for-profit agencies to use CMHC funds to purchase land for deeply affordable housing. In Ontario, those on ODSP can only spend a maximum of \$497 per month on rent. The average, you know, is well over \$1,000.

Number three, additional federally owned properties must be made available to build deeply affordable housing specifically for those with developmental disabilities.

A nation's greatness is measured by how it treats its weakest members, said Mahatma Gandhi. Through the proposed housing accelerator fund, you can ensure that Canada takes care of those who cannot advocate for themselves.

Gladys and Anthony were homeless, in unsuitable housing and about to be evicted. Now, they are thriving in appropriate accommodations, because the national housing strategy ensured that there were funds targeted to this most vulnerable community. Now, with your support, we need to ensure that those with developmental disabilities are never left behind again and that 10% of funds are dedicated to assist them.

For further information on Reena, please check out the website at [www.reena.org](http://www.reena.org).

● (1125)

Thank you very much for your time.

**The Chair:** Thank you, Mr. Gladstone. Thank you for sharing a real-life story. It was very compelling.

Now we will hear from the Squamish Nation.

Sarah Silva, you have four minutes.

**Ms. Sarah Silva (Chief Executive Officer, Hiyám Housing Society, Squamish Nation):** *Ha7lh skwáyel.* My name is Sarah Silva. I'm a member of the Squamish Nation and I'm also the CEO of Hiyám Housing Society.

To give you a little bit about the Squamish Nation, we are located in British Columbia, in Vancouver and Squamish. Our traditional territory expands all the way to Whistler and Vancouver as well. Squamish Nation is the second-largest nation in B.C. We have approximately 4,000 members.

Half of our members live outside of our community. Most of the reserves in north Vancouver and in the Vancouver area are now overcrowded. Unfortunately, because of the housing crisis, many of our members are being forced to live outside of our community and more into rural areas. Of course, the cost of rent is causing all sorts of different issues within our community, being that they cannot live within the community or in the traditional territory. They don't have a lot of money left over to spend on things like hydro, education and food.

Our Squamish Nation council, approximately two years ago, set a bold initiative to bring all of our Squamish Nation members home within a generation. We define a generation at 25 years. Housing is our peoples' number one priority. As the cost of living continues to rise in our historical traditional territory, it's even more important than ever to bring our people home and have a range of different options within our community.

Hiyám Housing Society is a not-for-profit organization. We are responsible for building and managing affordable housing for our community. Currently we have three projects in the works. We have two projects that are funded under the CMHC rapid housing initiative. We also have one that's funded through B.C. Housing under the community housing fund. All of our current projects are very needed, but they all have culturally appropriate design and also supports.

Again, we have a lot of poor living conditions and overcrowded homes that are very present in our community. We have elders and families and young children living in condemned homes that unfortunately have such issues as mould. This is having a negative effect

on our children's well-being, as the lack of affordable and culturally safe housing has had harmful outcomes on health and educational outcomes. Again, because of the high cost of rent, there isn't a lot of money left over for other essential needs, such as food and heat.

We also have a lot of our members living outside of the community facing undignified living conditions. A lot of landlords, unfortunately, are not treating them appropriately. They are facing a lot of different barriers outside of the community. There's a real drive for us to bring our community members home.

As this new fund is being created, we hope it's taken into consideration that each first nation has their own diverse needs. For the Squamish Nation, our desire is to bring our community members home. Our desire is to have them within culturally appropriate housing and to have them be able to go to our schools, practice culture and have that deep connection to our land, our territory and our families.

For us, we face our own barriers within our community. We are under the Indian Act. A variety of different barriers do exist under the Indian Act that a lot of other outside communities don't quite understand. What we are noticing with some of the CMHC funding that's coming out is that, a lot of the time, outside organizations or governments define affordability based on non-indigenous communities.

In our communities we've done a lot of work. We have our own governance structure. We have our internal processes. We're doing a lot of our own data collection on housing need and demand. What we're realizing after looking at our data is that, with a lot of the other governments, the programming of their level of affordability is really for the outside communities and doesn't reflect the needs and the income levels of our community. I hope the funding will be flexible and will allow for the first nations to define their levels of affordability.

● (1130)

Again, we have our own—

**The Chair:** Ms. Silva, could you wrap up your opening comments?

**Ms. Sarah Silva:** Sure.

Again, we hope the programming is flexible and that we can have more funding for culturally safe and appropriate housing design and supports so that we can help to heal within our communities and help to heal from the generations of trauma that we've had to go through with the residential schools.

Thank you.

**The Chair:** I'm sure you'll have the opportunity to expand on your points in the question period.

Now, to finish, we have Ms. Whitzman for four minutes, please.

**Ms. Carolyn Whitzman (Advisory Board Member, Women's National Housing and Homelessness Network):** Thanks for the opportunity to speak today.

My name is Carolyn Whitzman. I'm with the Women's National Housing and Homelessness Network.

We welcome the federal government's commitment to grow the annual housing supply in the country's largest cities every year, creating a target of 100,000 new middle-class homes by 2026 through the \$4-billion housing accelerator fund confirmed in April's federal budget.

We note that HAF is being administered by CMHC under the rubric of the 2017 national housing strategy. This strategy commits the federal government to work with other levels of government using a human rights-based approach to lift 530,000 households living in unaffordable, overcrowded or inadequate homes out of housing need by 2028—of the approximately 1.7 million households identified as living in housing need—and to eliminate chronic homelessness by 2030.

The National Housing Strategy Act, adopted in 2019, further stipulates that the Government of Canada commit to implementing housing as “a fundamental human right” through its policies, programs and budgetary decisions, including its spending power for housing programs in other jurisdictions.

As the CMHC has recognized, households led by women and gender-diverse people, especially single mothers, are the most likely to be in core housing need. Indigenous, racialized, 2SLGBTQ+ and new migrant households, as well as people with disabilities, also experience disproportionate rates of housing needs and homelessness.

Multiple evaluations have shown that the federal government's current housing programs will not adequately meet its targets of having a net number of tenant households in need or eliminating chronic homelessness. The average income for households in need is \$23,000 a year, equating to a monthly maximum rent of \$575 a month, yet the vast majority of loans and grants under the NHS are now being provided to private sector developers without human rights due diligence and almost no gender and intersectional analysis of outcomes. The result has been a proliferation of homes, the majority of which are unaffordable to average income earners, with a minority of so-called short-term affordable homes that fail to address housing need across the country.

The housing accelerator fund is an opportunity for the Government of Canada to reset. It can proactively put its commitment to the right to housing into action to address growing rates of housing needs by working with municipalities to transform systems. To this end, we offer the following recommendations.

First, design a housing accelerator fund using the act's human rights framework and a gender and intersectional approach, a GBA+ approach. That includes defining “affordable housing” as homes costing no more than 30% of gross household income and ensuring that those affordable units remain affordable in perpetuity. HAF should adopt the CMHC's definition of “affordable” housing, which is housing that costs no more than 30% of gross household income.

In addition, HAF should adhere to the CMHC's definition of “core housing need”, which includes housing that costs more than 30% of a household's before-tax income to pay the median rent, including utility costs, of alternative local market housing that meets standards for affordability, overcrowding and repair.

HAF should define “middle class” as moderate-income households, as well as allowing for housing subsidies for low-income households to flow into those new homes. Again, I think this ties into what a few of the previous deputants were saying. The housing accelerator fund is a reworking of the 1975 federal housing action plan, whose objective was to stimulate the residential construction industry to ensure an adequate supply of housing to meet the needs of low- and moderate-income households.

Current research—and I'm part of that research—shows that the majority of households in need have very low incomes: less than 20% of their area median household income, or low incomes at 20% to 50% of median income. A smaller number have moderate incomes of 50% to 80% of their area median household income.

As the CMHC has recognized, larger households led by women and gender-diverse people, and especially single-mother-led families, are most likely to be in housing need. That's particularly true for those who are indigenous, racialized, 2SLGBTQ+, newcomers or persons with disabilities.

• (1135)

That's why the national housing strategy committed to allocating 33% of funding investments towards diverse households led by women. HAF should prioritize scaling up moderate-income homes at target rents of \$1,000 to \$1,800 per month, depending on the size of the home and the local income. It should then target Canada housing benefits to subsidize those new homes for very low and low-income groups and monitor outcomes for NHS targets, as well as sub-targets for women and gender-diverse people.

Lifting adequately housed individuals and households can be done by stacking the rapid housing initiative; the co-investment fund; a reformed rental construction financial initiative; non-profit development; using government land, as a my colleague Mr. Gladstone said; doing as-of-right approvals for non-profit and affordable development, as the City of Victoria is doing now; prioritizing low-cost financing for low-cost homes; and large-scale development, including the use of modular and wood frame techniques.

I'll stop there. Thanks very much.



**The Chair:** Thank you, Ms. Whitzman. I'm sure you can expand during the question round on any point you did not make.

Before we begin, because we have six witnesses, please identify the witness you're directing the question to. It will save you time for your round.

We'll begin with Mr. Dalton for six minutes.

• (1140)

**Mr. Marc Dalton (Pitt Meadows—Maple Ridge, CPC):** Thank you very much to all the witnesses for sharing your testimony. Being from British Columbia, it's nice to hear from the indigenous representatives here.

Our vice-chair, member of Parliament Stephanie Kusie, would have loved to be here, but her flight was cancelled. She was stranded and won't be here until tomorrow.

Ms. Silva with the Squamish Nation, I'll just commend your people for the vision that they have for their people. I'm wondering if you could share a little bit about how the rents and cost of housing are determined right now with the stock that you do have on the reserve. Is that a band decision? Help us understand that.

Also could you expand a bit more on how extra supports and extra housing come into play?

**Ms. Sarah Silva:** Sure, I would be happy to.

The Squamish Nation only had one housing program for a really long time. That was the single-family homes funded through own-source revenue and through ISC funding. For the longest time, that was the only program. Those homes are essentially free. Nobody pays rent. Unfortunately, that's what caused a lot of the issues with housing in our community, such as the really long wait-list.

We also have lands in north Vancouver in different communities, but they're being built out, so there isn't a lot of room to build single-family homes anymore.

The Squamish Nation looked at different models of housing authorities and non-profits that were being developed by first nations throughout Canada and decided to go with the housing authority non-profit model. The idea was to start developing higher-density projects, like townhomes and mid-density and—hopefully, one day—high-density homes, and in more rural and urban settings.

Also, the idea was to separate housing governance from council. We would have a board of directors through our non-profit that would manage the strategic thinking but also the society's operations. Through that, we are able now to charge rent.

A lot of the time, the rents are defined by the program of housing and the funding we receive. CMHC or B.C. Housing will say that this is an affordable housing project and that we have to define it by, let's say, 30% less than market for north Vancouver or 30% less than market for Vancouver. However, those rates are in no way comparable to the income in our communities, even though we are obviously in one of the most expensive places. The affordability markers that CMHC uses are in no way affordable, so we have to look at other ways to subsidize those rents.

Then you have other rents such as the shelter rate and 30% of income. Those ones are defined by the programs; they aren't defined by us. It would be great for us to be able to define affordability, but under the current housing programs, we don't have the ability.

**Mr. Marc Dalton:** Thank you very much. I appreciate that.

Chief Patrick, I visited your lands a few years ago when I was an MLA and toured the Innergex project and then had barbeque at the band office. I just appreciated the hospitality.

Could you give me an idea of what percentage of your people are on reserve as opposed to off reserve and what some of the housing needs are for those off reserve? What is happening there with those members?

**Mr. Patrick Michell:** Thank you.

The Kanaka Bar membership is 250 people. Of that, 40 live on reserve, but we have 90 people living here. We have inclusive housing, so if you want to live at Kanaka Bar and we have a vacancy, you're welcome to move here.

For the membership off reserve, obviously they were living in Lytton—and I say “were” because that is past tense at the moment. For the most part, many of Kanaka Bar's employable are in Kamloops and Chilliwack and are paying rent at market rent rates down in that area.

If you're looking at a percentage, about 20% of my residents are here, and then by October we'll be creating accommodation for another 180 people for those people who wish to move home.

• (1145)

**Mr. Marc Dalton:** Thank you very much.

Obviously, we're all very sorry about what's happened in Lytton, and it's frustrating how long this has been taking. I know that Brad Vis has been advocating.

I'll turn now to Ms. Celeste Hayward. The housing mix with the different projects that you have going is very impressive. How does that work? Do you have to be indigenous to rent one of the projects or is there a mix?

I personally am a member of Métis Nation B.C. I'm wondering if you could talk a little bit about Métis Nation B.C. and any housing projects that they're involved in.

**Ms. Celeste Hayward:** Thank you for the opportunity.

With the majority of the indigenous housing providers off reserve, there is no discrimination against the tenant. If there's space and a tenant meets the criteria—and the criteria don't include being indigenous—the space will be given.

The organizations themselves are indigenous run and have an indigenous board of directors and, of course, priority is given to the indigenous community, but we don't discriminate.

As far as MNBC goes, we're partnered with MNBC. We meet with them regularly, especially their minister of housing and the senior director there, and we actually do administer funds to a number of Métis organizations across British Columbia to ensure housing is equally part of the Métis solution for housing for Métis communities as well.

**Mr. Marc Dalton:** Thank you.

That's okay. I'll cede my time.

[*Translation*]

**The Chair:** Okay.

Ms. Martinez Ferrada, you have the floor for six minutes.

**Ms. Soraya Martinez Ferrada (Hochelaga, Lib.):** Thank you, Mr. Chair.

I'd like to thank the witnesses for being here today and for stating how critical it is that we address the needs of the most vulnerable and marginalized individuals, women in particular. The statistics are distressing.

My first question is for Ms. Silva and Ms. Whitzman.

As you know, the housing accelerator fund is for municipalities.

Ms. Silva, when you appeared before the Standing Committee on Indigenous and Northern Affairs, you spoke to the lack of affordable housing for indigenous people in British Columbia's urban centres and the importance of densification. We do want to see more housing, and urban densification is one way to get some built.

Can this fund intended for municipalities help us achieve these goals given that a number of municipalities have zoning and regulatory issues?

Also, how can this fund help you reach the goal we all share, which is to provide greater support to women, specifically those who are most vulnerable?

I'd like to hear from Ms. Whitzman first, and then Ms. Silva.

**Ms. Carolyn Whitzman:** Thank you, Ms. Martinez Ferrada.

I'll answer in English.

[*English*]

There are two ways that, through working with municipalities, the needs of indigenous women can be respected and met. The first is having set-asides. For instance, 20% of the City of Toronto's affordable housing will be developed by Miziwe Biik, which is an indigenous organization that works with urban indigenous people in Toronto.

The second is by treating them, for instance with the Squamish Nation, as a municipal government. The Squamish Nation right now is doing one of the most outstanding and interesting projects in Canada, the Señákw development, which when built out should have 7,000 rental units in Vancouver. There can be direct negotiation, I would think—I'm not indigenous; I'm not a constitutional

lawyer—with indigenous nations that have treaty land. Obviously it's up to the federal government to create treaties. For instance, I live in Ottawa on the unceded territory of the Algonquin Anishinabe people, and it would be great if there was a suitably sized piece of land that could be negotiated. I know there are ongoing negotiations.

Perhaps I misunderstood the question. I think I did—I can tell by your nodding—but I think it's possible to have sub-targets and do negotiations.

• (1150)

[*Translation*]

**Ms. Soraya Martinez Ferrada:** Thank you, Ms. Whitzman.

What do you think, Ms. Silva?

[*English*]

**Ms. Sarah Silva:** It would be great to have this funding also for first nations on reserve. It can be a little bit frustrating how sometimes the fund looks at on reserve and off reserve differently. Because we have a traditional territory, we are an unceded first nation, so it would be great to be able to get access to this fund within our traditional territory. I think there are opportunities to partner with different first nations and different indigenous non-profits as well to be able to provide housing for women and our vulnerable community members in future affordable housing projects as well.

I think we need to get rid of that on-reserve, off-reserve way of thinking. Municipalities can also support first nations with the development of infrastructure, but also servicing. Municipal service agreements are needed for most of the Squamish Nation's reserves. We just signed one with the City of Vancouver, but we do require them with all of our other municipalities. Those municipal service agreements give us access to water, utilities and all sorts of stuff. A lot of those need to be done to be able to do the housing that we need to be able to bring everybody home within the next generation. Those can be really long agreements and take a really long time. It would be great to see those municipalities make those municipal service agreements a priority.

[*Translation*]

**Ms. Soraya Martinez Ferrada:** Thank you, Ms. Silva.

The witnesses gave us their recommendations verbally, but I'd like to invite them to submit documents to the committee specifically indicating how this fund could be enhanced to support their municipalities.

I have 30 seconds left to ask you a quick question about housing affordability, Mr. Gladstone. I would be remiss not to ask about something that really concerns me, having lived for a few years in housing that was ill-adapted to the needs of my autistic, disabled brother.

How can we better assist you to improve access to housing through the housing accelerator fund?

I'm sorry, you only have 20 seconds left to respond.

[*English*]

**Mr. Gary Gladstone:** That's not a problem. Thank you very much.

The answer is 10%. The answer is that in order for municipalities to be able to access any funds within, they must, similar to the national housing strategy, allocate funds and units to those with developmental disabilities. The suggestion based on the need in Ontario was 10%, so that would be the answer—10%.

[*Translation*]

**The Chair:** Thank you, Ms. Martinez Ferrada.

Ms. Chabot, you have the floor for six minutes.

**Ms. Louise Chabot (Thérèse-De Blainville, BQ):** Thank you, Mr. Chair.

I'd like to thank all the witnesses for being with us today, whether in person or virtually. I'm pleased to meet you.

Our committee is currently studying options for the construction of 100,000 new homes by 2024-25. However, there's no indication of what percentage of the homes will be for people with disabilities, women or indigenous people. We're talking about \$4 billion over five years for 100,000 new builds.

Let's face it, given how many requests we're getting for accessible rental housing—and I'm not blaming anyone for that—we're still a long way off. Actually, with respect to the national housing strategy, 1.8 million households still lack housing. I think you mentioned that, Ms. Whitzman. So, there's still a big gap.

On that note, I'd like to ask Ms. Kurdi a question.

You stated in your testimony that housing units needed to be 100% adaptable from the outset. In other words, they must be designed to adapt to certain eventualities that may arise.

You also said that we should avoid repeating past mistakes. What mistakes are you referring to?

• (1155)

[*English*]

**Mrs. Thea Kurdi:** Thank you very much.

That is a great question. I have been working in this industry for over 21 years. I do all different types of projects, but my passion projects are accessible playgrounds and housing.

Unfortunately, we see a lot of really avoidable mistakes with the funding formulas being too complex. I mentioned, in my witness statement, that the way we teach design education is as much a part of the problem we're experiencing as not knowing what to do. We think about accessibility as something that is “othering” and say, “Disabled people need that, not me.” If you think about how different you were 20 years ago and how different you're likely going to be in 20 years, then the concepts of who you are designing for and “everybody changes” are fundamentally important.

Some of the mistakes we see in the current design strategies and funding models are.... Operationally, if you require only certain units, or a percentage of units, to be accessible, most of those accessibility requirements are for wheelchair users, and that's only a small percentage of the different types of disabilities we have. Further, what requirements they do include for wheelchair users don't actually create usable spaces.

Some of the mistakes we see, for example.... If it says “an accessible path of travel must be provided to the front door and then from the front door to the washroom” or “to a bedroom” or “to the kitchen”, the design industry doesn't know that a path of travel needs to include a turning space for an assistive piece of equipment. In the building code, the size and space of the turn circle is not evidence-based sizing. It's a negotiated settlement.

Designable Environments worked with, I think, the National Research Council several years ago on a study about what was missing from the national building code. This, again, goes to some of the mistakes we're making: We fundamentally design for non-disabled people without thinking that 100% of us will have disabilities at some point.

We found, in that study, that there were—

[*Translation*]

**Ms. Louise Chabot:** Thank you, Ms. Kurdi. I'm sorry to interrupt, but I don't have much time to ask my questions.

[*English*]

**Mrs. Thea Kurdi:** I'm sorry. I don't have a countdown clock.

[*Translation*]

**Ms. Louise Chabot:** If you have any documentation on this, please forward it to us, it'll be very useful.

My next question is for Mr. Gladstone.

You did mention 10%. My understanding is that if we were to set a percentage of housing that would go to developmentally disabled individuals, that would be it.

You also talked about the cost and scarcity of land. You suggest giving non-profits the opportunity to purchase land. Can you tell me more about this? I understand you support the idea of non-profits being able to purchase land to build housing for developmentally disabled individuals. Is that correct?

[English]

**Mr. Gary Gladstone:** Currently in Ontario, at least 16,000 individuals with developmental disabilities are awaiting appropriate housing, and 90% of those with intellectual and developmental disabilities are on ODSP. They can only have a maximum \$497 in rent. The only way that those rent calculations can make any sense is with the support of government.

Reena is in the process of building our newest intentional community residence, the Frankfort Family Reena Residence in Toronto. For those of you familiar with Toronto, it's near the Allen expressway and Eglinton. It's a 19-storey building that will house 160 individuals of diverse needs. The total projected budget is \$75 million and, in order to make the units affordable, we're looking at about \$20 million to come from various governments and an extra \$5.5 million that we already have from City of Toronto waivers. As well as that, CMHC, with their low mortgage rates, makes it affordable and allows us to get down to those numbers.

To the point that the previous witness made vis-à-vis accessibility and mistakes made, there are also various strangenesses in the building codes throughout the municipalities. It's obviously not an issue here, but I will tell you that one of the reasons that Reena builds our own is that we know what the individuals we support need in terms of their support, and no one else can build to those standards.

Thank you very much.

• (1200)

**The Chair:** Thank you, Mr. Gladstone and Madame Chabot.

Ms. Zarrillo, you have six minutes.

**Ms. Bonita Zarrillo (Port Moody—Coquitlam, NDP):** Thank you, Mr. Chair.

I thank all of the witnesses who came to speak to us today.

I want to speak a little bit about the human rights lens that was mentioned by a number of witnesses today. The housing accelerator fund has a framing of market development to get 100,000 units of housing going.

I guess I would start with Ms. Kurdi.

Ms. Kurdi, on this idea of a human rights lens, like some of the commitments that were made in the national housing strategy and even in the accessibility act that Canada has commitments to, what is the missing link? What is it that's not being upheld for human rights in relation to housing?

**Mrs. Thea Kurdi:** I've always been confused. How do we define who a person is in this country? Under the Canadian charter, we say that people with disabilities are equal citizens, yet our national building code fails to create or even exempts, in many cases, housing from having to be accessible. That doesn't seem to align for me, especially as the human rights code specifically—and I'm paraphrasing—says that buildings and spaces shall not discriminate against people with disabilities.

As mentioned before, if we want to talk about intersectionality with any of the groups represented here today and any of the conversations we've had, disability is the only thing that doesn't dis-

criminate against everybody. A hundred per cent of us are going to need to have accessible housing. Even more than that, if you're going to live in a community and not be isolated, you need to be able to have people visit you in your home and also be able to visit others in their homes.

The idea of visitable design is creating a level entrance into a home and access to a bathroom with a transfer space and turn circle. We look at the space impacts, and we look at the cost impacts. Most of what we need when we teach designers well how to do this doesn't cost a lot more. It's not hard to do. It's not rocket science. It just is a different way of thinking.

From a human rights perspective, I think that just makes more holistic sense, because it reduces the pressure for long-term care, and it reduces the impact on health care. There are so many benefits, and it fundamentally doesn't discriminate against any one of us at any time in our lives.

I hope that helps.

**Ms. Bonita Zarrillo:** That's great. Thank you so much.

My last question is for Ms. Whitzman. The Minister of Housing was in recently and said that we are investing in the development of more inclusive and accessible communities through the national housing strategy. The affordable housing innovation fund is encouraging projects, and it says that they will not get a cent—no development will get a cent—if it's not meeting the accessibility guidelines of the national housing strategy.

You mentioned that 33% of housing should be for diversity in the national housing strategy and that, again, these human rights are not being upheld. I wonder if you could just elaborate a little bit on how this housing accelerator fund can meet those numbers and how the national housing strategy is potentially failing us right now in that area.

**Ms. Carolyn Whitzman:** Thank you, MP Zarrillo.

I didn't say 33% of funding. The federal government said 33% of funding. That's in the CMHC documents. Frankly, I'm not quite sure where that 33% comes from given that women-led households are 40% of households and they're twice as likely as male-led households to be in housing need. I don't actually know where that number comes from, but I think my colleague, Mr. Gladstone, was talking about sub-targets. Sub-targets are really important in the agreements, but then it's also really important that the federal government signal its housing right intentions, which include targeting those in greatest housing need and using maximum available resources. That can happen not just through funding but through the release of government land, because we know that land is 15% to 30% of cost, depending on where it is in the city. Non-profit development, by the way, can knock off another 20% so I'm not quite sure why it needs to be private development and scale matters immensely.

In the 1970s the federal government supported False Creek South in Vancouver and the St. Lawrence neighbourhood in Toronto. Those were large-scale developments that were two-thirds non-profit housing and continue to provide affordable housing for thousands of people. Those are the kinds of "bang for the buck" developments that should be promoted through the housing accelerator fund and can help promote human rights, particularly if there are sub-targets within them that focus on particularly vulnerable groups. We've been hearing today about people with physical and intellectual disabilities, women, indigenous people.

We all have multiple identities, so it's not like it's 33% for women-led households and 20%, let's say, for indigenous households and 10% for intellectual disabilities. People have intersectional identities and you can tick off a couple of boxes at the same time, but those are the kinds of expectations the federal government should have in working with municipalities and should support through layering its funding programs in order to have genuinely affordable housing.

• (1205)

**Ms. Bonita Zarrillo:** I think my time is up, Mr. Chair.

**The Chair:** No, you have 20 seconds.

**Ms. Bonita Zarrillo:** It's okay. I'll pass. Thank you.

**The Chair:** Thank you, Ms. Zarrillo.

Now we go to Mr. Liepert for five minutes.

**Mr. Ron Liepert (Calgary Signal Hill, CPC):** Thank you very much, Mr. Chair.

Thank you to our witnesses for being here today.

I wanted to get a bit of a better understanding of on-reserve, off-reserve challenges. I'm going to start with Ms. Hayward.

You mentioned the number of 7,000 units being built. Is that on reserve, off reserve or a combination of the two, and is that in the last year, which I think you said? Could you clarify that for me, please?

**Ms. Celeste Hayward:** Sure. All of our housing units are off reserve. Of that 2,100 are being built in the next two years, and 5,500 are already built and are servicing indigenous people right now.

**Mr. Ron Liepert:** Okay, so this is all off-reserve housing you're talking about.

**Ms. Celeste Hayward:** Yes, that's for the majority. I think there are one or two projects that have partnerships on reserve, as well, but that's all off reserve.

**Mr. Ron Liepert:** One of the things we consistently hear is that one of the barriers or hurdles tends so often to be municipal guidelines, municipal regulations, those sorts of things. Is this something that you as an advocate on behalf of indigenous housing want to talk about a bit? Is it a problem as well?

**Ms. Celeste Hayward:** Yes, thank you for the opportunity.

Absolutely, the majority of the municipalities across British Columbia don't even mention or have indigenous priority within their housing strategies or plans. We did a study, I believe, two years ago or a year and a half ago that identified that. One of our big asks for this housing accelerator fund is to ensure municipalities engage with indigenous communities for builds and allow for culturally supported housing and cultural safety to be part of what they're doing in these municipalities for housing.

Across British Columbia, many municipalities have indigenous-run organized housing or housing service providers within their catchment areas.

**Mr. Ron Liepert:** Consultation is one thing, or to have recognized indigenous housing, but I'm thinking more of things like zoning and those sorts of things.

In your efforts over the past few years, are there a couple of specific things that you constantly run across that just don't seem to be necessary at the municipal level? Would you care to elaborate a little bit on that?

**Ms. Celeste Hayward:** Sure. We are currently looking at developing some indigenous complex care, which is intensive supportive housing in British Columbia, and we're running into zoning issues in these developments. They're not new developments. They are builds with renovations, and the concern we're facing is that, in some communities, we can have only six units. We can't go over that because then that's too many in the community for these complex care needs, and the reality is that the people who will be using complex care are already in the community. They're just street-entrenched or living in shelters, so why is zoning getting in the way of creating really solid opportunities for indigenous people to access support, attachment and the full realm of services to have a stable life?

We definitely have, over the years, faced that problem, especially around Nimbysism.

I'm sorry—I'm not a specialist on zoning, but we are definitely facing it in complex care.

• (1210)

**Mr. Ron Liepert:** It's the kind of thing we hear about consistently, and one of the concerns I have with programs like the accelerator fund is appropriate measurements of success.

Have you given any thought to what the federal government could implement into the regulations within the legislation or the program to ensure that some of these things are cleared out of the way? Is measurement important to you? Is measurement of success important?

**Ms. Celeste Hayward:** Of course. I think one thing that would be really useful would be concepts of cultural safety. AHMA is developing cultural safety in housing, because it has definitely been in health. If municipalities actually applied cultural safety in reviewing their housing strategies and how they're working with indigenous people, I think we could reduce the amount of stigma and discrimination and racism that exists within the city itself, or the towns and so on, and maybe change some of the experiences of indigenous housing providers and housing service providers looking to establish affordable housing and low-income housing.

**Mr. Ron Liepert:** Clarify this for me: Is there anything in this accelerator fund program that would be applicable to the situation on reserve?

**Ms. Celeste Hayward:** I'm not the person to talk to about on-reserve housing. I don't do—

**Mr. Ron Liepert:** Okay. Does one of our witnesses, our guests, care to elaborate on that? It would seem to me that there shouldn't be the same kinds of barriers if it's on-reserve housing that's being applied for.

Does anyone want to make any comment on that?

**Ms. Sarah Silva:** Sure. I could try to answer that question. It is a bit frustrating having a lot of the housing funding defined as being on reserve and off reserve. The Province of B.C. is the first province to fund housing on reserve and not to look at those lines anymore, and it's made a huge impact in our province and in our community. Really we stood up to create Hi'yám Housing and do all of these initiatives because we got access to more funding from B.C. Housing.

It would be great for the federal government and CMHC to start considering allowing these funds for on reserve as well because we do have our own barriers to development on reserve as well.

**Mr. Ron Liepert:** Thank you, Chair.

**The Chair:** Thank you, Madam Silva.

Now we go to Mr. Van Bynen for five minutes.

**Mr. Tony Van Bynen (Newmarket—Aurora, Lib.):** Thank you, Mr. Chair.

I'll be directing most of my questions to Mr. Gladstone, but before I do, I will say that I was keenly interested in the project that was outlined by Chief Patrick Michell of the Kanaka Bar Indian

Band. I was wondering if there was a project overview or outline that talks about the project that could be sent to this committee? We'd like to hear about successful projects and how they might be reflected in the funding.

Are you able to make that information available to us?

**Mr. Patrick Michell:** Absolutely, yes. I've done a bit of an outline on videos as well as materials, and we did do a video for May 27. I'd be happy to send an outline of videos and PowerPoints to the committee as well, which can be forwarded to the participants.

**Mr. Tony Van Bynen:** If it's replicable, maybe that could be utilized as some of the framework.

Mr. Gladstone, in budget 2022 the government explained that the housing accelerator fund would be focusing on increasing supply with “the creation of 100,000 net new housing units over the next five years”, but “government supports will be targeted to ensure a balanced supply that includes a needed increase to the supply of affordable housing.”

In your opinion, how should the government define “affordable housing” in the context of the new fund? Should it be housing that is targeted to moderate-income, lower-than-market income or low-income families? You've used the term “deeply affordable housing”. How would we be able to define those?

• (1215)

**Mr. Gary Gladstone:** There is a core housing need in the low-income sphere at 80% of the market rate, which is what CMHC refers to as “affordable”. It goes even further than that, and my term of “deeply affordable” refers to the amount that ODSP permits for rent. Just speaking of Ontario, but other provinces are similar, it's \$497 per month per person.

If we don't intentionally build to that with appropriate targets in place, it won't be built. I would suggest to you that 10%, or in this case 10,000 of the 100,000 units being built, would be at the deeply affordable rate, at the ODSP rate, to allow access to those in greatest need. This would include the vast majority of those with intellectual and developmental disabilities, 90% of which live below the poverty line.

**Mr. Tony Van Bynen:** You mentioned 10%. Would you see that as 10% being a specific carve-out of the fund to fund units or projects that are deeply affordable, or would you see that as requiring 10% of every project that is financed to have deeply affordable components within those projects?

**Mr. Gary Gladstone:** The ideal scenario is mixed rent with mixed developments, but that's not always going to happen. The overall would be that 10% of all funds must be to that group, which is essentially what we have asked the Province of Ontario to do and to speak to their municipalities. A nudge from the federal government would go a long way, not only in Ontario but across the country. That's the only way that it will happen.

**Mr. Tony Van Bynen:** Is there a risk of a project like that being stigmatized, and how would you overcome that?

**Mr. Gary Gladstone:** The intentional community residences that Reena operates are in communities. The individual units are rented by the tenants themselves, and they have complete access to everything. It's where the individuals we support wish to live, but it's also important to note that choice is vital.

With the funds and more buildings happening, people can choose to live much as a so-called typical individual. Some wish to live in apartments. Some wish to live in seniors apartments. Some wish to live by themselves, and some with roommates. The same should be available.

It so happens that Reena has built the Reena Community Residence, the Lou Fruitman residence in Vaughan, and we're now building the Frankfort family residence in Toronto, because the need is so great. People want to live where they will be appropriately supported with friends and with others who will look after them the best way possible. We have found zero stigmatization whatsoever in our current places.

At one point, there was some Nimbyism, but Reena, from the get-go, meets with others in the community, explains who, what, where, how, and as soon as people are aware of individuals moving in, they open up their doors even more.

**Mr. Tony Van Bynen:** What barriers do non-profit and for-profit housing developers face in creating accessible housing?

**Mr. Gary Gladstone:** The biggest one would be funding, particularly from the non-profit side of things, and the availability of funds to bring it down to “deeply affordable”, where most of the individuals they would support are.

Zoning is another big one. I can speak to Ontario zoning, in particular, and the extended greater Toronto area, where, if more than three individuals are living together who use a wheelchair or are mobility-challenged, they need to have a special type of zoning—B3—which increases the pricing tremendously. In an apartment building, if three individuals wish to live by themselves, with no support from an agency, you could have everyone in the building by themselves with no supports in a wheelchair. The minute an agency supports them—more than three—then more building code standards are required.

Safety is essential. One of the reasons why Reena builds its own buildings is the accessibility and safety features. We can build them better than the developers. Developers come to us and say in no uncertain terms, “You're doing it the right way.” They just can't.

● (1220)

**The Chair:** Thank you, Mr. Van Bynen. We're well over time.

[Translation]

Ms. Chabot, you have the floor for two and a half minutes.

**Ms. Louise Chabot:** Thank you, Mr. Chair.

I have a question for Ms. Silva and Ms. Whitzman.

We've heard from some of the witnesses that the definition of affordability in the national housing strategy should be reviewed and ideally be the same across all programs.

Do you have any comments on the definition of affordability that we should adopt?

I'd like to hear Ms. Silva's response first, and then Ms. Whitzman's.

[English]

**Ms. Sarah Silva:** For indigenous communities, our affordability is often defined by outsiders. Oftentimes, it does not meet the income in our community, so it creates a huge housing barrier outside of the reserve.

I know that each first nation's needs are different. It would be great, when developing housing for first nations people, to be able to reach out to them. A lot of them are now working on their own housing strategies. They've done their need and demand, so they understand what the income levels and what the needs are.

Engage with the different first nations and ask them exactly what is affordable based on their community. Develop that into the current programs and the future housing developments as well.

[Translation]

**Ms. Louise Chabot:** Thank you, Ms. Silva.

What do you think, Ms. Whitzman?

[English]

**Ms. Carolyn Whitzman:** I will be fairly straightforward and simple.

For decades, the CMHC had a definition of affordability that it stuck to. First it was 20%, then 25% and then 30%. Since the eighties, the definition of affordable housing has been 30% of before-tax income.

I'm part of the housing assessment resource tools project, which is based at UBC. We have done analysis of housing needs for every city, region, province, territory and the country as a whole. The City of Vancouver, for instance, uses this analysis. We're working with 14 different municipalities across Canada to integrate this analysis.

There are three categories. There are very low-income people. That's a lot of the people we've been hearing about today. Their incomes are less than 20% of the median income. Usually they are on ODSP, Ontario Works or whatever the equivalent is in other provinces.

There are low-income people who are generally dependent on minimum wage and earning between \$15,000 and \$30,000 a year. They can afford maybe \$750 a month.

Then there are moderate-income households who are sometimes in housing need, particularly if they're larger families. Depending on the city, you're talking about \$1,085 a month in rent. Those are the households that are in housing need and that the national housing strategy is committed to focusing on. That's what human rights obligations say you should be focusing on.

The definition of affordability is not the most complicated problem you're going to be dealing with.

[*Translation*]

**The Chair:** Thank you, Ms. Chabot.

[*English*]

Ms. Zarrillo, you have two and a half minutes.

**Ms. Bonita Zarrillo:** Thank you.

My question is for Mr. Gladstone.

It's around the information about the national housing strategy promising 2,400 units and 700 units being built. We've talked a lot today about the national housing strategy and some of those definitions that we've been told by the government are going to be ported over to the housing affordability fund.

Mr. Gladstone, would you share some of the reasons why you think the targets of 2,400 have not been met over the years?

**Mr. Gary Gladstone:** Thank you very much.

I would suggest that Rome wasn't built in a day. Since the national housing strategy came out, significant efforts have been made and more and more housing is being built. However, it has mostly come from not-for-profits. The for-profit municipalities have not always assisted us as we would have liked.

For instance, through the Intentional Community Consortium, with Reena as the lead agency, a number of our member agencies are now building. It probably takes two to three years from the beginning of the thought that we need to build and we need to be doing something until it comes to fruition.

I would say that considerably more units are in process but are not occupied yet. That's why it's only at 700.

● (1225)

**Ms. Bonita Zarrillo:** Thank you so much.

Ms. Whitzman, I want to ask you about modifying funding for CMHC. We've heard a little bit of testimony here that there needs to be some changes at CMHC in the way they fund. Would you mind sharing your thoughts on how CMHC could help support these core needs faster?

**Ms. Carolyn Whitzman:** Absolutely. There has been a certain amount of evaluation of the co-investment fund, and certainly of the rental construction financing initiative, that shows the outcomes in terms of meeting the needs of people in core housing need are pretty close to zero. The rapid housing initiative is a slightly different story, but that wasn't in the original national housing strategy. It gets year-by-year funding, but that's really the only program that is meeting the needs of people in core housing need.

There needs to be a revision of the co-investment fund and the rental construction financing initiative in order to steer it towards genuinely affordable outcomes. Really, the CMHC needs to do a slightly better job of reporting annually on its outcomes in relation to the stated goals of the national housing strategy, which is lifting 530,000 households out of housing need.

The other thing I'd say is that a lot of the money is going into demand-side initiatives such as the Canada housing benefit. For instance, the Province of Quebec tends to layer its demand side, its housing benefits, on top of other programs in order to reach rents that are affordable, so kudos to the Province of Quebec. As far as I'm concerned, if you can layer some of these programs on top of one another, lease government land and look at questions of scale, you can get the rents to where they need to be.

**Ms. Bonita Zarrillo:** Thank you. If I have another.... Am I out? I'll take back my 20 seconds from last time.

**The Chair:** You have gone well over. We may get you to wrap up, Ms. Zarrillo.

We have Mr. Muys for five minutes, please.

**Mr. Dan Muys (Flamborough—Glanbrook, CPC):** Thank you, Mr. Chair.

Thank you to all the witnesses for your expertise and your specific recommendations and comments. I think that has added a lot of insight to the discussion.

Recognizing that the bells are going to ring, Mr. Chair, and that our time may be cut a little bit short, I want to say up front that I'm going to ask a question, but then I'm going to pass to my colleague Ms. Goodridge, so that she has a chance to ask a question before the time dwindles.

My question is for Mr. Gladstone and Ms. Whitzman, although I invite any others to chime in. We know there are labour shortages in Canada, particularly in the construction sector. We've heard that at this committee, and it's certainly exacerbated by supply chain disruptions.

Are you concerned about the ability of the housing accelerator to meet its goal of 100,000 by 2024-25, given the shortages in labour to construct units? If so, in making sure they reach this important goal, what strategies or considerations might you offer as recommendations to the federal government as they consider that?

**Mr. Gary Gladstone:** Thank you very much.

Perhaps I could also take this opportunity to answer MP Zarrillo's prior question. Why they haven't been built is that not all municipalities feel that it's important, and with the federal government's assistance it becomes important.

MP Muys, you have my apologies, but thank you.



Reena just completed the Lou Fruitman Reena Residence during COVID, when there were the hardest times during construction, etc. We completed it on time, actually early and on budget. That is because the contractors we work with knew the need was there and were able to assist us.

In terms of what I can suggest, non-profits working within their community are able to build cheaper, and when they are knowledgeable, better and faster, that is certainly the way. Also, individuals we support with intellectual and developmental disabilities are always looking for jobs. Reena has a tremendous job training program, and we would be delighted to work with more and more trades to allow them to assist as well.

When there's a will, there's a way. The need is so great we will make it happen. It takes a village to raise a child, as we all know. It takes more than one village to raise those with developmental disabilities, and people understand that they are not building typical condos, but there's a reason why they are building what they are. They come in to help big time.

• (1230)

**Ms. Carolyn Whitzman:** I share your concern around the 100,000 homes in three to four years. I think that some of the ways that can be improved are through designating large chunks of land, including federal land, to be developed, and encouraging municipalities to do as the City of Victoria recently did—that is, to pre-zone as of right housing for non-profits and getting rid of the NIMBY third-party rights stuff.

I have lots of opinions about changing zoning rules, but those can't be expressed within four to five minutes.

**Mr. Dan Muys:** Perhaps you can document something. I know that you've provided a written submission as well.

**Ms. Carolyn Whitzman:** I'm happy to document it.

The last thing I would say is that the Federation of Canadian Municipalities has been pretty clear that they want an acquisitions fund as part of HAF, and I think that might want to be considered.

**Mrs. Laila Goodridge (Fort McMurray—Cold Lake, CPC):** Thank you so much to my colleague.

Thanks to all the witnesses.

My question is going to be directed to Chief Michell.

You talked about the resilience in the housing that you're building, and I'm just wondering if the housing accelerator fund gives any space towards that. Further, is there anything that you think the housing accelerator fund could do better to address this need? Being the MP for Fort McMurray—Cold Lake, I think it's pretty evident that we definitely need to be prepared for some of these climate and weird weather spaces that we are in.

**The Chair:** Chief Michell, before you respond, I need to get unanimous consent for the committee to continue.

There has been a 30-minute bell called, and if the committee agrees, we would adjourn at 10 to one. That would give members enough time to go to the House, and then we could get through the rounds of questions we have.

Do we have—

**Mr. Dan Muys:** May I suggest a friendly amendment of a quarter to one just so we have sufficient time?

**The Chair:** It's the wish of the committee. Does the committee wish to adjourn at quarter to one?

**Some hon. members:** Agreed.

**The Chair:** We'll continue until 12:45.

Chief Michell, continue.

**Mr. Patrick Michell:** Thank you for the question.

The big challenge for Kanaka Bar is that basically nobody has heard of the products we're using. We were able to find to find a product that's 40% cheaper than anything else on the market and that's fireproof, soundproof, windproof and rodent-proof. One of the things is that no matter who you are, you should really look at the products. These are cementitious in nature and can be built with.

If you look at this, they've been used internationally across the world. We're just really slow at bringing them into Canada. When I first ran, the one product.... If Thea is in design, she should know what AAC is, and if she doesn't, that's the problem with AAC. It's used in Australia, California, Mexico and Siberia. It's the highest-rated product in the world in terms of wind resistance and, I think, earthquake resistance.

When you look at something like the housing adaptation strategy or the national housing strategy, they don't like "new". All I'm saying is that I want Sarah's projects to just be put in a different place where they're wanted. I want what everybody was talking about here. Don't get hung up on new design. Just steal what's working and build it. Otherwise, the 100,000 is not going to work. It's simply not going to work, because it's an excuse. NIMBY is an excuse. Zoning is an excuse. Archaeology is an excuse, and historical values.... UNDRIP is an excuse.

There are 600-plus bands there waiting to put up inclusive housing. Why won't people step up to that table, surrounded by municipalities? You have funding that's available to municipalities. How come the municipalities aren't speaking to me? I am always asking the municipalities, but do they want affordable housing?

We lost an entire town that was strategically located, and the way it looks here, they could put up affordable housing. I have a meeting with eight chiefs, the municipality and the regional district on the 16th, and we're saying that we're all in. We don't have any money, but if it takes five or six years to get an approval, then we're not going to hit the 2024 target numbers.

All I would say is that, if you have products that are inexpensive, that create jobs for British Columbians and Canadians, and that could be replicated, it will work.

• (1235)

**The Chair:** Thank you, Chief Michell.

Thank you, Ms. Goodridge.

We'll end with Mr. Collins for five minutes. That will respect the timeline the committee adopted.

Mr. Collins, you have the last five minutes.

**Mr. Chad Collins (Hamilton East—Stoney Creek, Lib.):** Thanks, Mr. Chair.

Thanks to all the witnesses for their appearance today.

My first question is to Ms. Hayward about the culturally supportive housing that she referenced in her opening. What would investments look like from the fund as they relate to supporting culturally supportive housing?

**Ms. Celeste Hayward:** Culturally supportive housing is essentially housing that requires acknowledgement of indigenous—first nations, Métis and Inuit—cultural needs and accessibility within housing. That starts with design, so how it's put together, how the space is created, what's available in the space, how people access each other and how people create community. It goes all the way to how we interact with the tenants and the services that are provided to the tenants to ensure that there's a connection to create the opportunity for home and that sense of belonging, which I think is a really important part of indigenous ways of knowing across the spectrum—of whatever way that is.

For me, culturally supportive housing is indigenous led and indigenous owned, and indigenous culture is present in every brick, wood, carpet and space for indigenous people with diverse needs and indigenous people who need a place to live. That's what culturally supportive housing is.

**Mr. Chad Collins:** Thanks, Ms. Hayward. I appreciate that.

Chief Michell, you are the only one today who referenced the urban-rural divide. I didn't completely catch the comment in your opening about the difference and how those two are separated from an investment standpoint.

Could you elaborate on that rural issue you spoke of in your opening comment? I'm sorry I missed it when you referenced it.

**Mr. Patrick Michell:** Certainly. I'm located in rural B.C. I love living up here, but I can't help but see that everybody wants affordable housing in urban B.C. and urban Canada. Here is rural Canada. We don't have NIMBY as the issue. I want Sarah and Celeste and other people to move here, but if I don't get housing, they're not going to move here.

Rural B.C., in many situations, given transportation and virtual, you can live comfortably in rural B.C. and in rural Canada. That's where your affordability can be manifested. Don't hide behind, "Oh, you're farther away from the suppliers and supplies." That's an excuse.

I'm just saying that rural Canada is available for affordable housing, if Canadians are prepared to move to rural Canada. That's what I say. Our door is open here.

**Mr. Chad Collins:** Thanks, Chief.

Can you elaborate on what kinds of unique supports rural areas would need over what we typically hear from our urban witnesses?

**Mr. Patrick Michell:** We need the Internet and cell service.

The biggest challenge in rural B.C., of course, is probably in waste management in the grey waste water that's produced. You'd have to come up with a very good septic system for the larger models, because most of our homes are fourplexes. You could go with densification, but we'd need to have a lot of work on the waste. What do we do with the grey water?

• (1240)

**Mr. Chad Collins:** Thank you for that.

Mr. Gladstone, can I ask about the project you're working on in the city of Toronto? You referenced a number of others that have already been constructed. You talked about the scarcity of land. For the federal government, Ms. Chabot reminded us that it's a \$4-billion fund over five years, and the goal is 100,000 new units.

I'm interested in getting at the affordability issue that a number of other witnesses have talked about. Of course, there's that whole issue of creating 100,000 units, so the per-door cost is very important as we look at the math and how we spread this out over a number of years.

What's the best way to go about reducing the per-door cost? Whether it's a contribution of land or some of the fee waivers that you've received from the municipality, do you have a list of investments that you could provide to the committee where we might look at investing the \$4 billion to reduce the per-door cost?

**Mr. Gary Gladstone:** Absolutely.

The first comment I would make is that we're not looking at government for everything. The community must participate, as well, through local fundraising efforts. I happen to have the numbers handy from the \$75-million budget for our new build. As it turns out, it's being built on the lands of existing group homes we had, so we didn't have to repurchase. It took about \$3 million to get the land ready, and we purchased a new unit to go with our existing. We're hoping for about \$17.5 million from government grants—the provincial and federal governments. The City of Toronto has granted us \$5.2 million through its open door program. We will be raising \$15 million ourselves. The Frankfort family very generously started us off with a \$6-million gift. The CMHC's ultra-low mortgage rates at \$34.5 million is how we'll finance.

Though the waiver of development fees and charges is paramount....

I see my time is up.

Thank you.

**The Chair:** Thank you, Mr. Gladstone.

Chief Michell, as a rural member of Parliament, I really appreciated your last comments about the uniqueness of.... We cannot overlook rural, small-town Canada in this particular study, and I appreciate my colleague raising that.

Thank you to the witnesses for appearing today.

Before we close, I have a reminder for committee members. The decision you took at the last meeting is to come prepared on Thurs-

day with recommendations that will be forwarded to the minister on this very important study. If they could be done in both official languages, it will be easier to deal with them. If we do not get them dealt with on Thursday, we may miss getting them there. Thursday is an important meeting for your recommendations. You have a lot of information before you.

Again, thank you, witnesses, for taking the time to give such compelling testimony to this committee.

Thank you, committee members. The meeting is adjourned.

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