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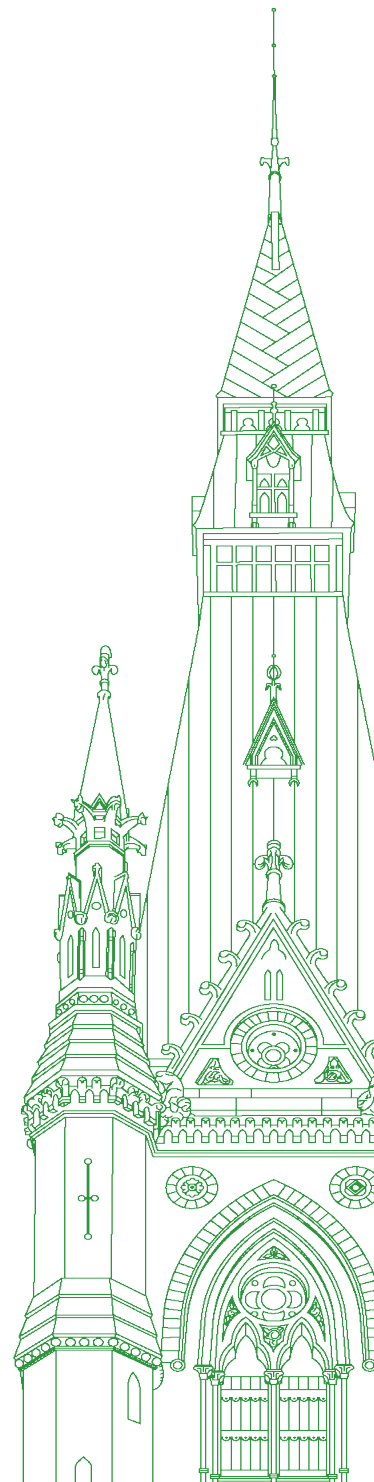
# Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

EVIDENCE

**NUMBER 141**

Tuesday, December 10, 2024

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Chair: Mr. Robert Morrissey



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

Tuesday, December 10, 2024

• (1100)

[*English*]

**The Chair (Mr. Robert Morrissey (Egmont, Lib.)):** I call this meeting to order.

Committee members, the clerk has advised me that we have a quorum. Everybody today is appearing in the room and virtual will not be an issue.

Welcome to meeting number 141 of the 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, but as I indicated, all participants are appearing in person in the room.

I would like to review a couple of comments.

The first I'll begin with is for those in the room. Please mute your devices that may go off during the meeting. That can cause issues for the interpreters. As well, please refrain from bumping against the microphones, because again it can cause issues for the translators.

You have the option of choosing to participate in the official language of your choice. In the room, interpretation services are available by clicking English or French. I would ask you to make sure you're on the right channel before we begin so that you're hearing the language of your choice.

If there's an issue with the witnesses, I will have a technician go to the back and explain, but I assume you are on the right site.

Please wait until I recognize you by name before you participate. If there's an issue, raise your hand, including if there's a breakdown in translation. We'll suspend while it is being corrected.

With that, pursuant to the motion adopted on Thursday, October 10, 2024, the committee is commencing a briefing by the president and chief executive officer of Canada Mortgage and Housing Corporation.

We have two witnesses with us this morning: Ms. Coleen Volk, president and chief executive officer, and Madame Nadine Leblanc, senior vice-president, corporate affairs and policy, and interim chief risk officer.

We'll be doing one continuous two-hour meeting.

With that, I've agreed that Ms. Volk will give an opening seven-minute statement to members. Then we will commence the questioning.

Mrs. Volk, you have the floor.

**Mrs. Coleen Volk (President and Chief Executive Officer, Canada Mortgage and Housing Corporation):** Thank you, Mr. Chair.

It's a pleasure to be here today in Ottawa, the traditional unceded territory of the Algonquin Anishinabe people.

I appreciate being invited for my first appearance before this committee as CMHC's president and CEO. CMHC values the contributions of the HUMA committee and the working relationship we've built.

I come to the post with an extensive background in the public service at the federal level and at the provincial level in Alberta. This gives me a solid understanding of how CMHC can work best with government partners to get results.

[*Translation*]

And I come to the post at a time of continued housing challenges for Canada. Far too many struggle to find and keep a home they can afford and that meets their needs. Canada needs to substantially increase its supply of housing. And it needs to do so in a way that is equitable.

In response, we are renewing our focus on our role as one of Canada's largest financial institutions. That, I think, is something people often forget about CMHC.

Our strategy for the coming years tightens our focus on our three business activities.

We provide housing finance solutions. This includes providing mortgage-loan insurance that helps buyers access homeownership, while also incentivizing more multi-unit building – the kind of homes we need more of. Meanwhile, our securitization products ensure lenders have reliable access to mortgage funding and ensure stability in the housing-finance system.

• (1105)

[English]

Our second business activity is providing trusted research and expertise on housing. Our clients here include industry, non-profits and all orders of government. Our unbiased market intelligence ensures that everyone is working with the most accurate information to make the best decisions.

Lastly, of course, CMHC delivers Government of Canada housing programs to increase housing supply, preserve stock and contribute to affordable housing.

Through these activities, we can have a strong, positive impact on the housing market. We're already seeing that impact in our most recent quarterly results. We insured just over 206,000 units through our multi-unit products in the first three quarters of 2024. That is up from 156,000 during the same period in 2023—a more than 30% increase. This was primarily driven by interest in MLI Select, an insurance product that incentivizes affordability, accessibility and climate compatibility.

We have also seen increased uptake of our securitization products, namely NHA mortgage-backed securities and Canada mortgage bonds. Through those commercial products, we are helping players in the private housing market do what we need them to do and what they want to do: build homes. I note that we're Canada's only provider of mortgage loan insurance for multi-unit residential properties.

On our research side, we recently released our fall 2024 “Residential Mortgage Industry Report”, one of our flagship reports. We also released a survey of rental housing developers that drills down into the challenges they face in building more rental homes and the opportunities that exist to increase that supply.

The third pillar of work, of course, is delivering government housing programs. This includes managing loan programs to support the construction of both market housing and affordable housing, again utilizing our position and expertise as a financial institution. It also includes contribution-only programs to support housing for the most vulnerable Canadians, and programs to encourage innovation in the housing system. For example, we recently launched the new co-op housing development program. Starting this year, the program will provide \$1.5 billion in loans to support the development of thousands of affordable rental co-operative housing units in Canada.

In delivering these government initiatives, we are benefiting from our relationship with Housing, Infrastructure and Communities Canada. This is the federal department now responsible for housing policy and program development.

Indeed, you probably noticed that this is a key theme in all of our activities—partnership. CMHC does nothing alone. We can do nothing alone. Everything we do is done hand in hand with partners in the private sector, not-for-profit sector and government. This way, we ensure our efforts and funding go further and benefit the most people.

This is where we stand as we enter the new year. With a sharpened focus on our core business and strengths as a financial institu-

tion, CMHC can continue to make a positive impact on the housing system and in the lives of Canadians.

Thank you again for the invitation. I look forward to your questions.

**The Chair:** Thank you, Mrs. Volk.

We will now begin with Mr. Aitchison for six minutes.

**Mr. Scott Aitchison (Parry Sound—Muskoka, CPC):** Thanks, Mr. Chair.

Welcome, Mrs. Volk.

Would you agree that the cost to build a home is one of the biggest barriers to home ownership and affordability right now?

**Mrs. Coleen Volk:** The cost of building is certainly a factor in the affordability of homes, yes.

**Mr. Scott Aitchison:** You can add up the municipal charges, fees and taxes; the provincial charges, fees and taxes; and the federal charges, fees and taxes. Do you know what the average cost of those for the average home is across Canada?

**Mrs. Coleen Volk:** I don't know a number for that.

Nadine, do you know if we have a number?

**Ms. Nadine Leblanc (Senior Vice-President, Corporate Affairs and Policy and Interim Chief Risk Officer, Canada Mortgage and Housing Corporation):** If you're talking about the planning fees to get to the construction of housing, it's approximately—

**Mr. Scott Aitchison:** No. What I said was to add up the total cost of government charges and fees at the local, provincial and federal levels. Do you know what the average cost per home is percentage-wise, across the country?

**Ms. Nadine Leblanc:** Mr. Chair, thank you for the question.

We can certainly return with a precise number, but—

**Mr. Scott Aitchison:** That's okay. The average is about 30% across the country. I'd think you would have that. In Ontario, we just saw reports of about 36%.

Are you aware that this is the biggest chunk of the cost of homes in the country—30% to 36%?

• (1110)

**Mrs. Coleen Volk:** Yes, 30% sounds about right.

**Mr. Scott Aitchison:** Would you agree, then, that we need to reduce the cost of government in the process of getting homes built?

**Mrs. Coleen Volk:** Anything we can do to reduce the cost of housing is important.

**Mr. Scott Aitchison:** If government is the biggest chunk of that cost, it makes sense that we should try to reduce the cost of government.

**Mrs. Coleen Volk:** I think anything we can do to reduce the cost of housing is important.

**Mr. Scott Aitchison:** At the federal government's direction, your organization, through the housing accelerator fund, gave about \$471 million to the City of Toronto. The first quarter of that has gone out, I take it.

Right after they finished signing that deal, they increased development charges by about 42%, which is a pretty significant cost on a home in Toronto. That means that the development charges went from \$117,000 in May 2024 up to \$137,000 by June 2024.

Do you think that that's going to be an impediment to housing starts in Toronto?

**Mrs. Coleen Volk:** Development charges are definitely an impediment to housing starts, yes.

**Mr. Scott Aitchison:** Are you aware that housing starts in Toronto are down by about 40% this year since last year?

**Mrs. Coleen Volk:** I believe that, yes.

**Mr. Scott Aitchison:** The City of Vancouver got a \$115-million approval on the housing accelerator fund through your agency. Housing starts there are down 15%. Are you aware of that as well?

**Mrs. Coleen Volk:** That sounds about right.

**Mr. Scott Aitchison:** Ottawa got \$176.3 million, and housing starts are down about 22%.

I'm wondering how much you think cost of government at the local level.... You have a federal government giving money to cities that are actually then turning around and making it more expensive to build.

Instead of just giving more money to cities, is there something we could be doing at the federal level to help reduce the cost of homes?

**Mrs. Coleen Volk:** That's a big question.

Let me address the housing accelerator fund first, if I may. The intention of the money that's being given through the HAF is to provide for systemic change in the municipalities. It's to speed up zoning, execution, application turnaround and some other things that will make it faster for execution.

**Mr. Scott Aitchison:** Can I ask you about that, then?

The crisis is today, so I wonder if it's the most prudent investment of tax dollars in trying to fix long-term problems without any real, tangible evidence that it's occurring. If you look at what's going on in Toronto, it looks like it's not working, and it's a lot of money.

**Mrs. Coleen Volk:** It is early, I think, to see housing units result from that.

**Mr. Scott Aitchison:** You can appreciate, though.... You say it is early to see the results. Your language is.... I struggle with it because the crisis is now.

**Mrs. Coleen Volk:** I hear what you're saying. I think there are other programs that are targeted to sooner, but for that program, I think the results will.... It's early to see housing units as a result. It's early to already be seeing housing starts increase.

I apologize, but we don't have the reporting from the cities yet to have the attribution of the results. However, that's because the program is relatively new in its implementation. That's why we don't have those results yet.

It is intended to speed it up, but it would be early to actually see that turn into construction starts.

**Mr. Scott Aitchison:** Can you tell me roughly how much money the CMHC made on its insurance products last year?

**Mrs. Coleen Volk:** Yes.

**Ms. Nadine Leblanc:** It's roughly \$1 billion per year that we make from our commercial products.

**Mr. Scott Aitchison:** I used to be in real estate, so I had a residential closing costs worksheet that I would always work out.

On the purchase price of a home in Ontario at \$750,000, I calculate that the CMHC fee for a first-time homebuyer who could only put 5% down—which is \$37,500—would be about \$8,371, which would go onto their mortgage, generally speaking.

Do you think it makes sense for the CMHC to be generating that much profit in the middle of a housing crisis from first-time homebuyers?

**Mrs. Coleen Volk:** We are an insurance company, and we have a legislated mandate to operate as a commercial mortgage insurance company. We have two private sector competitors, and the intention is to operate on a level playing field with them.

**Mr. Scott Aitchison:** Okay, I appreciate that you don't really want to answer that question. Quickly, I'll go to the MLI Select program.

This is one of those great programs that have actually worked really well in your organization, yet your organization recently made a minor change to the MLI Select program. You've effectively increased the penalty for when multi-unit builders pay out their CMHC mortgage. It's an increase of about 300%, which means it actually discourages people from paying out their CMHC mortgage and reduces liquidity in the market.

Why would you make such a change, especially without consultation?

• (1115)

**The Chair:** Thank you, Mr. Aitchison. We'll have to catch that.... Your time has gone by.

Mr. Fragiskatos, you have six minutes.

**Mr. Peter Fragiskatos (London North Centre, Lib.):** Thank you very much, Mr. Chair.

Thank you to both of you for being here today.

Ms. Volk, on the point that you just raised, you talked about zoning specifically. Restrictive zoning has been pointed to by economists, housing experts and advocates as being arguably the single biggest impediment to getting more homes built. If we don't add to supply, prices will stay where they are or maybe even go higher.

Could you talk about that? Could you talk about zoning in particular and how it stands in the way of getting more types of homes built—homes that would add to affordability in the market—and what the federal government, through the accelerator fund, is doing to address that?

**Mrs. Coleen Volk:** Certainly.

Since my appointment, I've been across the country talking to developers and I have heard from almost all of them that the time it takes to get zoning revised and their applications approved is too long at the municipal level, and it's not consistent across the country. Different municipalities have different zoning restrictions, different requirements and different speeds at which they are able to address the issues, so it's not universal across the country, but the nature of the issue is constant.

It causes developers significant delays in getting their projects off the ground because it takes a while until they can start construction, which includes two problems.

One is that in itself, it increases the cost of construction, because they have to carry costs, because if they can't get to construction, they ultimately can't get to sales. The other is that it also delays the construction of housing that is desperately needed across the country.

**Mr. Peter Fragiskatos:** Would you say the accelerator fund is helping to address that significantly?

**Mrs. Coleen Volk:** That is the intent, yes.

As I say, it's early for us to report results, because we have an agreement with the cities that they're required to report within a year of the date at which their agreement was signed, and very few of them are actually at those dates.

We're just getting to the point now when we're going to start seeing the cities' results on that, but we are optimistic that we will see some good results.

**Mr. Peter Fragiskatos:** That's encouraging.

Could you talk about other sources of red tape that stand as impediments? What about parking minimums? We hear about those a great deal. I am an urban-based member of Parliament, and most of us on this committee—at least on this side—represent cities.

Talk about parking minimums for a moment. I know this is a huge source of frustration for many.

**Mrs. Coleen Volk:** Yes, and I have spoken to developers who said they would love to do such-and-such a project at such-and-

such a location, but they can't deal with it because of the parking minimum. It just adds to the costs and makes it unaffordable.

**Mr. Peter Fragiskatos:** Does the accelerator fund address this?

**Mrs. Coleen Volk:** Yes, I believe that's one of the things the cities could address in their commitments.

**Mr. Peter Fragiskatos:** Okay.

Where are we with rental construction in Canada?

The GST has been lifted on construction costs, as you know. Where are we in terms of permits for multi-unit residential construction, which would obviously be for apartments? Where are things on that front?

**Mrs. Coleen Volk:** I have some.... Do you have those handy?

**Ms. Nadine Leblanc:** Canada builds approximately 200,000 to 250,000 units a year. We have not seen an increase to the average this year. However, you will see the transformational nature of the changes—because you've been asking about the accelerator fund—in the coming years.

It takes up to three to four years to get the shovels in the ground and be ready to build housing, so the accelerator fund is meant to transform that planning stage, whether it's in zoning, parking requirements, densification or Nimbyism. By removing those obstacles and barriers at the local level, we anticipate a growth in permitting and the acceleration of permitting, because those are the targets that were provided by municipalities in the agreements for the next few years to come.

As the president mentioned, we should have results momentarily, because the requirement is to report back after 12 months of the signing of the agreement, which is this time.

**Mr. Peter Fragiskatos:** You talked about permitting. I wanted to ask about permitting as well.

We know lengthy wait times for permits are yet another impediment to building. As I understand it, the accelerator fund has placed a special focus on this by helping communities put in place new digital permitting systems. Some communities—like Kelowna, for example—have gone one step further and, with the assistance of the fund, have put in place AI-powered permitting systems, which the community's own mayor told me personally has reduced permitting times that were taking close to two years to 10 days now.

Could you talk about how transformational that could be for getting homes built in Canada? Obviously, it's going to be transformational, but in the wider context of things, this sounds like not just a change, but a revolutionary change. What do you think about that?

● (1120)

**Mrs. Coleen Volk:** I think it is a revolutionary change and I think it's so important.

As we said, the purpose of the HAF is to make sustainable changes. These will be changes that improve things for generations to come, we hope, and will certainly improve things throughout the term of the housing crisis.

**Mr. Peter Fragiskatos:** Thank you very much.

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

[Translation]

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

**Ms. Louise Chabot (Thérèse-De Blainville, BQ):** Welcome to the committee, Ms. Volk.

You are the president and CEO of CMHC. You talked about your mission, which includes the important mandate of administering all the programs associated with the national housing strategy that has been adopted.

You have only recently taken up your post, but there are people there to support you. I would like to know what your personal assessment of the various programs is.

Given that the objective of the national housing strategy is to achieve and ensure housing affordability for people, is it a success, overall? If not, what do you think needs to be done to change things?

[English]

**Mrs. Coleen Volk:** That's a big question.

There are many components of the national housing strategy. As its central core it has the desire to improve affordability of housing for many vulnerable groups and vulnerable populations, including seniors and women and children fleeing violence.

[Translation]

**Ms. Louise Chabot:** I'm sorry to interrupt you, but we don't have a lot of time. I am quite familiar with the programs, but I want to know whether you think they are meeting their objectives.

In its latest report, CMHC estimated that we would need to create 3.5 million housing units by 2030 in order to solve the affordability crisis, and here we are in 2024, soon to be 2025.

The government adopted a strategy to meet that challenge, but it is not happening. What needs to be changed in order for that to happen?

[English]

**Mrs. Coleen Volk:** Yes, in my opinion, the national housing strategy is having an effect.

I firmly believe that no one level of government can solve the housing crisis. I believe this is an all-hands-on-deck issue. We need support from the provinces, municipalities, the private sector and non-profit groups. It is a collection of partnerships that will help us get through the housing crisis that we find ourselves in now.

[Translation]

**Ms. Louise Chabot:** Yes, this is a shared responsibility, with housing falling under the jurisdiction of Quebec and the provinces.

But the fact is that significant amounts of money are being invested. We have groups coming to us and saying it is hard to find affordable housing. Some of them have strongly recommended that at least 20% be non-market housing. Our committee also recommended this in its report on the financialization of housing.

You spoke about a number of things. You said that you administer a lot of loan programs, the money sometimes takes several forms, and definitions of affordability are not the same in all the programs.

That said, I am asking you to tell us what your own vision is, as the new president.

At this stage, should you not be recommending that these programs be reviewed so they can be focused more on how to meet the high demand for social housing and affordable housing?

• (1125)

[English]

**Mrs. Coleen Volk:** I believe there are many programs in the national housing strategy that are making a difference.

In the ACLP, the apartment construction loan program, we're financing mortgages in the amount of almost \$4 billion a year. It's improving the affordability of housing in Canada.

There are many programs targeting contributions and grants that allow the deeper affordability that you're talking about, which is real social housing. There are many programs that are oversubscribed. We're able to fill them with—

[Translation]

**Ms. Louise Chabot:** I'm sorry to interrupt you again. I don't like doing it.

I am familiar with the multitude of programs that are offered and what their objectives are. We sometimes make announcements in our ridings about money that will be spent on a particular program. In some cases, we get the impression that it is recycled money, the same money going around and around.

My question is simple. You can answer yes or no. Do you think some programs should be tightened up?

Should some programs be defined better or should how the money is being spent be reviewed?

Do you think the various programs will meet the objective established in the housing affordability strategy? If not, should we be doing things differently?

[English]

**Mrs. Coleen Volk:** The demand is great. Does the demand exceed what's available to bring to the table at the moment? It's likely. There is a crisis in affordability, particularly in deeply affordable housing, which is what I think you're primarily talking about.

I think there are solutions that involve multiple partners, including the federal government, the provincial governments and the municipalities. We're working very closely with those partners and with the non-profit community as well.

**The Chair:** Thank you.

[Translation]

Thank you, Ms. Chabot.

[English]

Ms. Zarrillo, you have six minutes.

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

There's so much to say and ask, and we're not going to have enough time, but I really appreciate your being here.

This is an opportunity to change the culture at CMHC. The previous CEO was at this committee many times, and we raised issues at this committee around the fact that you need to be speaking to people on the ground who are suffering and who are becoming homeless. I'm hoping that this is an opportunity for you to change the culture at CMHC.

I might have some questions about that. They are related to the reallocation of CMHC policy staff to internal government staff. Maybe I could get your thoughts on how the new thinking needs to be at the highest levels, because the way we have been thinking isn't solving the problem.

What I wanted to really get on the table today was this problem around REITs and the loans. We know that low-income tenants, persons with disabilities, single parents, seniors and immigrants are suffering from evictions and above-guideline rent increases in many buildings that are owned by real estate investment trusts.

I want to let you know that CMHC is financing billionaire REITs, and it is resulting in low-income tenants being evicted. Starlight alone, which is the asset manager for the government in their public service pension board investments, is boasting about \$425 million in low-interest CMHC debt, and it's using this as a selling feature to unload purpose-built stable rental housing.

I have it here from RENX, the Real Estate News Exchange, that Starlight is selling 26 properties, and they are saying that:

Properties in the portfolio have in-place financing at fixed below-market interest rates, of which a significant portion is Canada Mortgage and Housing Corporation-insured. The \$425 million in CMHC debt, with a weighted average 2.52 per cent interest rate and remaining term of 4.2 years, is assumable subject to lender consent.

I also want to share with you that the CEO of RioCan said:

The cheapest debt in town is CMHC-guaranteed debt, which you can put on rental residential buildings, so we're quite hopeful that our first CMHC transaction will take place before the end of the summer.

I'll also let you know that there was a news story out today that the tenants who are being evicted have no stable housing, and the fastest-growing population of homeless people, seniors, are now having to sue. RioCan is one of the companies that they are suing as part of a class action lawsuit because of overpaying rent potentially based on AI price fixing.

Mrs. Volk, we, or rather I—because I shouldn't speak for the committee—am out speaking to these seniors who are being displaced and asking me to find them a nursing home to live in. Single parents with kids with a disability are being evicted from their homes and have to find new homes and new schools and have to make new plans. It also includes immigrants who have already suffered desperate trauma in their home countries. They are the people I'm talking to, not the developers I worked with for eight years on city council. These are the people.

Do you think that that's a good culture for CMHC? They're helping greedy corporate CEOs and REIT holders to make profits while residents are being evicted and becoming homeless.

• (1130)

**Mrs. Coleen Volk:** I'll start with some positives, but I will get to your question. I promise you.

Our mortgage loan insurance programs are the primary reason that there is rental construction in the country—

**Ms. Bonita Zarrillo:** I'm going to stop you there, Ms. Volk, because I think you need to get out into the community.

A lot of purpose-built rental has gone by the wayside because of things like what Starlight is doing right now. They're unloading affordable rental housing so they can sell it to developers for 30-, 40- and 50-storey towers of luxury rental.

This government, in my community, is coming with \$200 million in loans to try to get some affordable housing, which is pathetic, because they're not even giving money. They're asking for it back.

It's displacing people. In the context of knowing that those loans you're giving to Dream or any of these REITs.... It's not you. I'm sorry. I shouldn't say “you”. Those loans that CMHC is giving to Dream or these other REITs are actually going to buying land where they're taking down affordable housing.

I'll restart your question, but please, in the context, this land didn't just come from anywhere. This is land people were living on, sometimes for decades.

**Mrs. Coleen Volk:** I understand. Thank you for the clarification.



It is important, though, to note that there would be very little rental construction—if any—in Canada if it weren't for CMHC's insurance programs. We are the only game in town to provide insurance on purpose-built rental, and we are doing incredible volumes of it. Most of that is with private sector players, and thank heaven that the private sector players are active, because without them we wouldn't be having any purpose-built rental in the country at all. They play an important role in the ecosystem of housing.

I understand the particular concern you're raising about the ability to demolish more affordable rental spaces and replace them with luxury rentals. That is something we are concerned about. That is something the government is concerned about. It is the reason that the federal government announced its intention to look at and develop the Canada rental protection fund.

**The Chair:** We have Mrs. Gray for five minutes.

**Mrs. Tracy Gray (Kelowna—Lake Country, CPC):** Thank you, Mr. Chair.

At this committee on September 27, 2023, the Liberal housing minister was asked about Canada Mortgage and Housing Corporation—CMHC—staff bonuses, and he committed to review the process by which bonuses are provided to staff.

Has the housing minister initiated any conversation with you, as the president and CEO of CMHC, or with any other executive, since that commitment over a year ago?

**Mrs. Coleen Volk:** Thank you for the question. I'm not aware of what conversations he may have had with my predecessor.

Since my arrival, I have had many conversations with the board. We have an annual review of our compensation, and it is the board that determines the compensation approach for the—

**Mrs. Tracy Gray:** Right, but has the housing minister...? Have you had conversations with the housing minister on this?

**Mrs. Coleen Volk:** I don't recall a specific conversation with the minister, but I suspect the minister will have spoken to the board since it's the board that approves our—

**Mrs. Tracy Gray:** Thank you.

Can you please table a list of any meetings or discussions that would have occurred with the minister on this issue?

• (1135)

**Mrs. Coleen Volk:** Sure.

**Mrs. Tracy Gray:** Thank you.

Records show that in 2023 the total amount of individual incentive award bonuses provided to 2,283 CMHC staff in 2023 was roughly \$26 million. That's an average of \$11,623 per employee. Does that sound correct?

**Mrs. Coleen Volk:** Yes. I'm just looking for my notes to verify that, but that's just about exact.

**Mrs. Tracy Gray:** Okay. Thank you.

Records show that CMHC had 2,320 employees, and 2,283 received bonuses. That means 98% of employees received bonuses. Does that sound correct?

**Mrs. Coleen Volk:** I'm sorry. Did you say that was in 2023?

**Mrs. Tracy Gray:** That was 2023.

**Mrs. Coleen Volk:** That could be. I have the figure for 2024, which was 95%, so it's probably in that range, yes.

**Mrs. Tracy Gray:** Do you have 2024 figures as well?

**Mrs. Coleen Volk:** Yes.

**Mrs. Tracy Gray:** Okay.

Records show that in 2023, CMHC's 10 executive salaries totalled approximately \$3,110,000. The average salary of your executives would be approximately \$311,000. Does that sound correct?

**Mrs. Coleen Volk:** The average executive salary was.... Did you say \$300,000?

**Mrs. Tracy Gray:** It's about \$311,000.

**Mrs. Coleen Volk:** For executives, that sounds in the right ballpark. Yes, I would have said around three....

**Mrs. Tracy Gray:** Thank you.

Records show that in 2023 CMHC's 10 executive incentive award bonuses totalled \$831,062. The average executive bonus would be approximately \$83,000. Does that sound correct?

**Mrs. Coleen Volk:** Well, we don't call them bonuses. They aren't actually bonuses. It's incentive pay that's held back from compensation at the beginning of the year.

**Mrs. Tracy Gray:** The incentive compensation/bonuses.... Those amounts are correct.

Are you aware of the average salary in Canada in 2023?

**Mrs. Coleen Volk:** I don't know it off the top of my head, but I suspect you do.

**Mrs. Tracy Gray:** The average salary was \$64,800.

Therefore, the average bonus paid to executives at the government's housing agency, which you oversee, was more than the average salary of Canadians.

**Mrs. Coleen Volk:** Except that it's not a bonus....

**Mrs. Tracy Gray:** Will the 2024 executive bonuses be higher or lower than in 2023?

**Mrs. Coleen Volk:** I do want to set the record straight. We don't pay bonuses. We have incentive pay, but it's a very different pay structure.

**Mrs. Tracy Gray:** Right, so it's an incentive award/bonus. It's in addition to their normal flat rate.

**Mrs. Coleen Volk:** I wouldn't say it's a bonus.

**Mrs. Tracy Gray:** Okay, so you're using a different term.

**Mrs. Coleen Volk:** It's a different philosophy.

**Mrs. Tracy Gray:** Can you table to this committee all records of per-employee incentive award bonuses for all the employees at CMHC, including the 10 executives, in 2023?

**Mrs. Coleen Volk:** I absolutely cannot. It's against the Privacy Act. It's personal and confidential.

**Mrs. Tracy Gray:** If not for all employees, can you table records of the employee incentive award bonuses for the 10 executives?

**Mrs. Coleen Volk:** Again, that's confidential.

**Mrs. Tracy Gray:** Disclosing compensation of executives to financial institutions—as you, yourself, referred to in your opening statement—and many other corporate and Crown boards is normal practice.

Are you saying that this is not something you would disclose to this committee?

**Mrs. Coleen Volk:** I am not allowed to disclose that under the Privacy Act. It's personal information, and that's the law that I follow.

**Mrs. Tracy Gray:** Does the housing minister give the final sign-off on CMHC staff bonuses, including executive bonuses?

**Mrs. Coleen Volk:** Our compensation is approved by the board.

**Mrs. Tracy Gray:** Okay.

Are there executives who sit on the board?

**Mrs. Coleen Volk:** I am the only board member who is an executive.

**Mrs. Tracy Gray:** As the only executive sitting on the board, do you remove yourself from board of director deliberations and votes on executive bonuses?

**Mrs. Coleen Volk:** Again, we don't refer to them as bonuses. They're part of the—

**Mrs. Tracy Gray:** Whatever your term is—

**Mrs. Coleen Volk:** Could I just take a second to explain the incentive pay structure?

**Mrs. Tracy Gray:** No, I'm asking the questions here. Please answer the questions.

**Mrs. Coleen Volk:** Sorry, was your question about whether I step out of the room?

**Mrs. Tracy Gray:** Yes.

**Mrs. Coleen Volk:** I have not been through that exercise yet, so I don't know what my process will be or what the governance should be.

**Mrs. Tracy Gray:** Who decides the metrics, targets or performance indicators for bonuses?

**Mrs. Coleen Volk:** For incentive pay, the employee and their manager will determine the expectations of the position at the—

**Mrs. Tracy Gray:** Are they signed off on by the board, though?

**Mrs. Coleen Volk:** The individual expectations are not signed off on by the board.

**Mrs. Tracy Gray:** Can you please table with this committee the metrics, targets or performance indicators that would be utilized for staff incentives or bonuses, whether it's for staff or—

**Mrs. Coleen Volk:** Again, I cannot. That would be confidential information. The Privacy Act prevents the disclosure of—

**Mrs. Tracy Gray:** Disclosing the metrics for somebody to be able to receive some type of an incentive or bonus, that's confidential...?

**Mrs. Coleen Volk:** I believe that is confidential, yes.

**Mrs. Tracy Gray:** You're a Crown corporation. You're—

**Ms. Nadine Leblanc:** Maybe I can add something, Mr. Chair.

● (1140)

**Mrs. Tracy Gray:** That's not something you will disclose and table with this committee. Is that correct?

**Ms. Nadine Leblanc:** We do meet the disclosure requirements for transparency of compensation. It is in our financial statement.

When it comes to the individual level—

**Mrs. Tracy Gray:** I'm looking for the actual metrics, though, not just the line item saying, "This is how much was paid."

What were the actual metrics or performance indicators? Can you please table those with this committee?

**The Chair:** Thank you, Mrs. Gray.

Your time is exhausted.

We'll now go to Mr. Van Bynen for six minutes.

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

I appreciate your being here to bring us up to date on your progress.

The affordable housing fund works with organizations across Canada to create new affordable housing and to repair and renovate existing affordable supply. Can you identify some of the target demographics—

[Translation]

**Ms. Louise Chabot:** On a point of order, Mr. Chair.

[English]

**The Chair:** There is a point of order from Madame Chabot.

Madame Chabot, go ahead.

[Translation]

**Ms. Louise Chabot:** The interpreter tells us that our colleague Mr. Van Bynen is not speaking directly into his mic and it is difficult to interpret what he is saying.

[English]

**Mr. Tony Van Bynen:** I think I had the wrong mic, Mr. Chair. I apologize.

**The Chair:** Before you begin again, I would ask members, when they're close to somebody who is actively participating and the mic is open, to please keep quiet. It does cause issues for the translators, who are hearing multiple voices. I would ask members to respect that side.

Mr. Van Bynen, we'll go back to you. I apologize.

**Mr. Tony Van Bynen:** Thank you, Mr. Chair.

Mrs. Volk, the affordable housing fund works with organizations across Canada to create new affordable housing and to repair and renovate existing affordable supply. Can you identify some of the target demographics and communities that this fund seeks to benefit?

**Mrs. Coleen Volk:** I'll ask your permission, Mr. Chair, to pass the question to my colleague, Nadine, who was here when the program was developed.

**Ms. Nadine Leblanc:** Thank you for the question.

The affordable housing fund mandates that we serve 11 vulnerable population priority groups, as stated in the national housing strategy. Examples of the vulnerable population groups that have been identified are women and children, indigenous populations and communities, and the Black community. We also have immigrants, as well as youth and seniors. Those are examples of the 11 priority groups that have been identified under the national housing strategy. Therefore, funding that is going through the affordable housing fund is going to these vulnerable population groups.

It is a national program; therefore, in terms of equity, we are serving all communities across Canada, certainly in urban, rural and northern areas. As a matter of fact, we are funding 96 projects in the territories overall in the national housing strategy, and a lot of the funding is coming from the affordable housing fund.

We can go over some of the targets as well, but a big component of the affordable housing fund is also regarding repairs. We talked about the need to preserve social and affordable housing. One of the objectives of the affordable housing fund is repairs. We have repaired over 166,000 units to date, on a target of 170,000.

Those are examples of goals and social outcomes of that so far.

**Mr. Tony Van Bynen:** I have an interest in the apartment construction fund. As a result of that program, about three or four towers are going up in my community alone.

I understand that it's intended to make it easier for builders to build and to get projects done more quickly. Can you provide an overview of the changes and their expected impacts?

**Ms. Nadine Leblanc:** CMHC reviews its programs on an ongoing basis. We are required, through Treasury Board submissions, to evaluate programs and make sure that they continue to evolve in meeting the market needs. The apartment construction loan program is probably the program that takes on a lot more risk than any other type of program at CMHC or conventionally. To date, it has

built over 53,000 units on a target of 131,000 units. It is scheduled to continue until 2032.

Some of the reforms we've announced just recently include the extension of term. We went from 10 years to 20 years. We've also introduced the concept of "frequent builder" to really accelerate the access to funding for builders who have been through our programs before.

We are promoting a portfolio approach. We have done some in the past. You've probably seen the Señákw program in Vancouver. There are more in Toronto that we've done. These are bundles of programs coming together.

We've also introduced some new carve-outs in ACLP to test innovative techniques in construction, like modular and panelization. There are also some carve-outs around conversion. I know there are some really nice projects going on in Calgary as a result.

Those are just examples of ACLP.

• (1145)

**Mr. Tony Van Bynen:** Thank you.

I have just one last question.

**The Chair:** The time is up.

[Translation]

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

**Ms. Louise Chabot:** As you know, the government has introduced a GST holiday for rental housing construction.

Can you give us an estimate of how many housing units might be built as a result of this?

**Ms. Nadine Leblanc:** We will get back to you about that. Revenue Canada is responsible for the program.

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

I also referred to CMHC's estimate that there will be a shortfall of 3.5 million units by 2030.

The Office of the Parliamentary Budget Officer has also estimated housing needs as they relate to immigration targets.

Has CMHC done the same kind of study? What is your estimate of the 3.5 million-unit shortfall in the housing supply by 2030 based on? We are still talking about affordable housing. That is really an enormous number.

Have you done any new estimates? Are you taking immigration levels into account?

[English]

**Mrs. Coleen Volk:** I don't have a new estimate of that number. I know that our economics people are working on it. Our housing economics and insights group is studying that.

There are many factors at play right at the moment. In addition to the issues that are already at play in Canada, we've had some events to the south that may also increase the housing need in Canada. Those kinds of things are being incorporated in our models right now.

[Translation]

**Ms. Louise Chabot:** In 2023, the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities released a major report on the national housing strategy.

The report contained numerous recommendations directed to CMHC. One of them was this: "That the Canada Mortgage and Housing Corporation report back to the committee on how the specific targets established for the National Housing Strategy will fail to meet the government's overall vision... ."

What follow-up have you done regarding the recommendations made to you?

[English]

**The Chair:** Thank you, Madame Chabot. You can follow up on that in another round of questioning.

Next, we have Ms. Zarrillo, for two and a half minutes.

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

I want to let you know, Mrs. Volk, that this committee is empowered to study and report on the mandate, management and operations of the Canada Mortgage and Housing Corporation, so you may get questions, but it's because we feel a responsibility to make sure that CMHC is being governed appropriately.

I want to go back to my introduction about the idea of changing culture. I was really looking forward to meeting you today. I was really looking forward to a culture change at CMHC. The past CEO came to this committee and let us know that the expertise on getting affordable housing built had really bottomed out at CMHC. I was hoping that your new leadership would reinvest in that need. I did hear that there has been a reallocation of policy staff out of your office, so I wonder if you could highlight if that is true.

I also wanted to go back to some testimony we had from a very well-known housing advocate, Steve Pomeroy, who said:

Certainly federal spending powers are a very important tool, but we have now got to the point of the national housing strategy where less than 10% of all the funding is going through the provincial mechanisms where the expertise largely was.

I recently met with the housing minister for B.C., who also said that this mechanism of 90% going through the federal government is not working. The provincial governments are ready to get acting, but this money is being withheld from them.

I wonder if you could talk a little bit about Steve Pomeroy's recommendation, which is rebalancing and ramping up some of the programs that are funded under the bilateral agreements and allo-

cating that to the provinces so they can get it going. They're the ones with the expertise.

● (1150)

**Mrs. Coleen Volk:** Would you like me to address your first question first, about the policy transfer?

**Ms. Bonita Zarrillo:** Sure.

**Mrs. Coleen Volk:** On the policy transfer, we did transfer a number of individuals and resources to the newly formed HICC, Housing, Infrastructure and Communities Canada. Those individuals work on the development of policy. They consider policy alternatives, provide policy options to government and sit at the inter-governmental tables. They work with other departments in providing formal advice to the minister and to other government colleagues.

We did transfer a number of staff to the department. We did not transfer our delivery staff, so we still have a large number of people who are working on the ground with clients and serving clients every day. We still have a tremendous amount of knowledge, and we are still the centre of expertise for the delivery of those programs. We have a tremendous amount of knowledge of what's actually happening on the ground, what works and what doesn't work.

**Ms. Bonita Zarrillo:** Maybe I could get a written answer to my other question.

**The Chair:** We'll come back to you, and you can request that, Ms. Zarrillo.

Mr. Aitchison, go ahead for five minutes.

**Mr. Scott Aitchison:** Thank you.

I'd like to go back to the cost of government and the cost of building homes. You agreed that anything we can do to reduce the cost of building homes is a good idea. We know that the cost of government on every new home is about 30%, on average, across the country. If you agree that we need to reduce the cost of building homes, would you agree with the Conservative plan to eliminate the federal sales tax on all homes under \$1 million?

**Mrs. Coleen Volk:** I haven't studied the proposal in detail, so I can't comment on whether that's a better idea than some other ideas that would be at play. However, it certainly fits with what I said earlier, that anything that reduces the cost of homes is probably a good thing. I don't have the responsibility to balance the federal books, mind you, but in isolation it's—

**Mr. Scott Aitchison:** Just so you know, the CEO of the Canadian Home Builders' Association, Kevin Lee, said that the Conservative plan "will help improve affordability and enable more supply." I'd say that's self-serving, as it's the Canadian Home Builders' Association, but Mike Moffatt, who is a housing economist often referred to by the current government, said, "I admire the boldness [of such a move]. This will get more housing built." That's not too biased, probably. Tim Richter, who heads up the Canadian Alliance to End Homelessness, called this tax cut "smart".

You may not have done a thorough analysis, but surely you must agree that reducing the cost of government this way is an important step toward reducing the cost to build homes.

**Mrs. Coleen Volk:** I believe that any step to reduce the cost of homebuilding is an important step; I'm just referencing that I'm not the one who has to decide which step, which piece is better in terms of the overall fiscal framework of the federal government. However, it certainly would inspire more homebuilding if we could reduce the cost of homebuilding.

**Mr. Scott Aitchison:** Okay. Let's go back to something you should have a little more detail on, which is the programs you run. Your organization made some minor changes to the MLI select program that effectively penalize builders for paying out their CMHC loan on multi-unit rentals. It drastically reduces liquidity in the marketplace. Why would you increase the penalty on these loans by almost 300%, to pay them out?

**Mrs. Coleen Volk:** I apologize, but I'm not aware of the change that you're referring to. I'm very happy to look into it and get back to you, but I'm not familiar with it.

• (1155)

**Mr. Scott Aitchison:** It looks like Ms. Leblanc may know. She's the senior vice-president of policy.

**Ms. Nadine Leblanc:** I am aware that we made two changes to MLI select last year. One is around the pricing, which we review on an annual basis, overseen by our board—so that's definitely one. You're talking about prepayment penalties, which would be the financial institutions' responsibility, because we deal directly with the banks when it comes to that. I am not aware of any prepayment changes or requirements that we made on this product. We also made some changes to the ranking and scoring of affordability versus energy efficiency.

I will have to get back.... What you're talking about is not something that I am aware of. Only two changes were made to MLI select.

**Mr. Scott Aitchison:** I would appreciate your getting back to me on that one because, if we are making it more difficult for builders to pay out CMHC-insured loans on multi-unit buildings, from which they can then reinvest, that's very counterproductive. It makes no sense at all. If that's what's going on, I'd like to hope that you can have that changed, so please do report that back.

I'll go back to my colleague Mrs. Gray's line of questioning. I'm wondering whether you can table for this committee the total number of employees at the CMHC for the last three fiscal years, and also the total amount paid in bonuses or whatever term you use to describe it—incentives or honoraria, whatever you call it—for the last three fiscal years as well, please.

**Mrs. Coleen Volk:** I believe that is covered in our financial reporting, so yes, to the extent that it's public information, I'm happy to table it here. I mean that it can be public. Provided I'm not breaking any Privacy Act restrictions, we can table it with you.

**Mr. Scott Aitchison:** I have to think that a total number shouldn't be a problem.

**Mrs. Coleen Volk:** I agree.

**Mr. Scott Aitchison:** Okay. That's great. Thank you very much.

I'd like you to take a look at cutting the GST, the federal sales tax, on the purchase of a new home. I think that, if you do some analysis, you'd come to the conclusion that it's a really good idea and you could report that positively back to this committee. Thank you.

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

We'll now move to Mr. Long for five minutes.

**Mr. Wayne Long (Saint John—Rothesay, Lib.):** Thank you, Chair.

Good afternoon to my colleagues.

Thank you so much for coming in.

I have a few comments before I ask a question.

I was encouraged to hear you say that it will take three levels of government to fix the housing crisis we are in. I took note of the members opposite talking about how housing builds in Toronto and other provinces are down. Let's not forget that Doug Ford is the Conservative Premier of Ontario. We have Conservative premiers across the country—including one who just lost his election in New Brunswick, Blaine Higgs—who have fought every initiative we took forward. Although every federal program can be improved—whether it's the co-investment fund, the rapid housing initiative or the housing accelerator fund—I think they are transformational. I think they're helping. I note that the Conservative Party voted against each and every one of these programs. I believe that, as a federal government, we are standing up, leading and doing a lot of things that are necessary to help build houses right across this country.

Going back to my wonderful riding of Saint John—Rothesay, I was very happy to announce \$9 million for the City of Saint John recently, through the housing accelerator fund. The city set a target of 1,100 net new residential units over the next three years. According to the progress report—and the mayor and council I talked to—they're at 37% of that total. A big part of their strategy is zoning bylaw reform to facilitate housing.

From your vantage point overseeing many agreements formed with different municipalities across Canada, can you speak about some of the reforms that cities like mine have already implemented as a result of the housing accelerator fund?

**Ms. Nadine Leblanc:** All of these agreements are certainly on CMHC's website. You can definitely see what the cities have committed to.

There is some very transformational.... We talked earlier about AI permitting. Certainly, that's a very good example that is drastically accelerating permitting. We've seen densification to four units as-of-right. That's another one. There are definitely some movements in terms of requirements like parking.

One of the elements of the housing accelerator fund is that everybody signing an agreement through this program has a commitment to build a housing assessment plan, which is something not all cities had in the past. This means understanding the housing needs in their communities and the links to infrastructure needs in their communities, and knowing their forecast for housing based on type and population growth over the next few years. That's something we are gathering through this program and having cities build. That's very transformational in nature—having a bigger picture of the housing needs in Canada.

• (1200)

**Mr. Wayne Long:** Thank you for that.

I asked a question, probably a year back, of the past president Romy Bowers. Mrs. Volk, you were appointed president of CMHC, I believe, in June or July of this year. My question for Romy Bowers was the same question I have for you—and I know MP Zarrillo touched on this. It is on the culture of CMHC.

I'm just keeping it real. Despite the good work you do, there are a lot of developers who just don't have a good experience thanks to bureaucracy—the length of time it takes to get applications through and so on. I know President Bowers committed to trying to lead a change of culture. I have always said that CMHC should be less bureaucratic and more entrepreneurial in its culture and spirit.

Can you talk to me about any changes you've made to increase the entrepreneurial side of CMHC since you've been there as president?

**Mrs. Coleen Volk:** I find the culture at the CMHC to be fantastic. The staff are incredibly committed to what they do. They're a very dedicated, very passionate group.

We can absolutely do some things to improve turnaround times, and we have. We've implemented some new service standards, and we will continue to study those and make sure that we're hitting those targets.

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

Mr. Seeback, you have five minutes.

**Mr. Kyle Seeback (Dufferin—Caledon, CPC):** Thanks very much.

I want to turn to performance, because you won't give us information about what bonuses are linked to. You've said that's private,

so we won't understand the metrics for awarding bonuses at the company.

When I look at your motto, part of it is “Together, we strive to ensure more Canadians have access to what they deserve: a home they can afford that meets their needs.”

When I look at housing starts across the country, the housing start performances are not good. Vancouver received \$115 million in housing accelerator funding. Year to date starts, year over year, in October 2024 versus in 2023, are down 15%. Toronto received \$471 million. Its housing starts in 2024 versus in 2023 are down 40%. Ottawa received \$176 million. Housing starts in 2024 versus in 2023 are down 22%.

When you're paying out almost \$30 million in bonuses and you won't tell us what the metrics are for those bonuses, is it pretty safe to conclude that the metrics have nothing to do with actually getting houses built?

**Mrs. Coleen Volk:** I don't think that's safe to conclude. As I said, the payments aren't bonuses. They are incentive pay. We design our salaries competitively to attract the best and the brightest.

**Mr. Kyle Seeback:** Shouldn't it be linked to performance? You're a housing organization. Shouldn't the bonuses reflect that more houses are getting built or that the process is easier, faster or more streamlined? That's what works in the real world. Real estate agents get commissions based on the number of houses they sell. That's how it works.

Right now, we are experiencing the worst housing affordability in the history of our country. You're a housing agency. You're paying out 30 million dollars' worth of bonuses, and you won't tell us why. It clearly cannot be about getting houses built.

• (1205)

**Mrs. Coleen Volk:** There are many factors for whether houses get built or not, many of which are outside of the CMHC's control. There's inflation. The cost of building a house has increased, and the interest rate has increased. These are primary reasons for the lack of building and the decline in housing starts.

Our incentive pay, when people are identifying with their managers the ways they can contribute, is related to what an employee can do to influence the outcomes.

**Mr. Kyle Seeback:** What outcomes?

**Mrs. Coleen Volk:** It's going to very much depend on the employee. Some of them are involved in the delivery of programs, and they will have targets for units that are done in the programs in which they work. There are things like that, but it depends very much on the employee. Someone in an overhead function would not have the same—

**Mr. Kyle Seeback:** With your motto being, “we strive to ensure more Canadians have access to what they deserve: a home they can afford that meets their needs”—this is right on your website—and with the housing crisis we have in Canada, do you think it's fair to pay out 30 million dollars' worth of bonuses to employees?

**Mrs. Coleen Volk:** We're not paying bonuses, sir. We're paying incentive pay, and it's an agreement. We set a total compensation level for someone. We give them part of it at the beginning, and we reserve part of it to say, “If you meet your objectives, you'll get the rest of it.” It's not a bonus.

**Mr. Kyle Seeback:** In the real world, that's called a bonus. You can call it whatever you want, but it's a bonus and it's usually tied to performance. You won't tell us what the performance metrics are, so I'm putting the question to you. It really can't be about actually getting houses built, and it can't be about the process.

We heard from Victoria Park Community Homes, a not-for-profit, that it took six years of working with your agency to finally get its project approved, and we might get shovels in the ground this year. Is that part of the performance review? Do the people who were involved in that project, which took six years to be approved, deserve a bonus for working on that project?

**Mrs. Coleen Volk:** I'm not familiar with that project or what would have contributed to the delay.

I can say that every individual has an agreement in terms of the way they can contribute to the corporation's overall objective, and they're very specific to the individual.

**Mr. Kyle Seeback:** The overall objective seems to be based on your website, which says, “Together, we strive to ensure more Canadians have access to what they deserve: a home they can afford that meets their needs.”

We see that there's a housing crisis, so why were so many bonuses paid out to 98% of employees in the middle of a housing crisis, with a motto that says that we should build homes?

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

Mr. Collins, you have five minutes.

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

Mrs. Volk, in your opening remarks, you talked about partnerships and the importance of partnerships.

It's hard for me to listen, every day in the House of Commons, when someone pulls the string in the Leader of the Opposition's back and he demonizes municipalities for not doing their part. He and his political surrogates—you heard it today—are blaming cities for the cost of housing, in terms of development charges. He pretends that's the reason why there's a housing crisis here in the country. We know that's not the truth.

We know that development charges across the country pay for important things. You can't build houses without water and wastewater services. You can't build communities without rec centres, fire stations and police stations. Many of us around the table come from the municipal sector, and it's hard for me to sit at this table and in the House of Commons and hear the Leader of the Opposition when someone pulls that string in his back. He says the same thing over and over, every day.

I'm going to ask you about partnerships. I'm going to ask you about the importance.... Our government is taking a different approach, of course. We're working with municipalities and we're trying to work with provinces.

My friend and colleague alluded to the issues we've had with some of our provincial partners. Much like Premier Ford, the Leader of the Opposition is using encampments as a political prop in his commercials. He doesn't talk about encampments in the House of Commons or about the solutions. We're building those programs to try to help municipalities and our non-profit partners.

I'm going to ask you about partnerships. I'd like you to talk about the importance of dealing with our provincial partners and trying to get them onside for some of the programs, as well as our municipal partners.

**Mrs. Coleen Volk:** Partnerships really are.... As I said in my opening remarks, that's who we are. We don't do things alone; we do things with partners. Our provincial partners are very important. Our municipal partners are very important. Without them, we wouldn't be able to get a lot of stuff done.

The relationship with the provinces is more directly managed, day to day in many respects, by the housing and infrastructure department. They have the primary responsibility to nurture and develop the relationships with the provinces on a bilateral basis, so I can't speak in that much detail. I can say we're involved because our programs are being brought to the table in those discussions, but we don't have the overall lead for that program.

I can say they're very conscious of the need to work with the provinces and try to develop programs together and, as we're designing programs, make sure they're going to work for the provinces that would be delivering them.

• (1210)

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

I'll switch gears right now to building capacity within the non-profit sector.

There are over 80,000 people who sit on Toronto's affordable housing wait-list. There are over 6,000 who sit on Hamilton's. That's a reflection of 30 years of underinvestment in that sector from the federal government—different administrations at the federal level—as well as provincial investments that we haven't seen in 30 years.

When I asked your predecessor about building capacity in the sector, she said that you don't build capacity; you're underwriters. I can't tell you how disappointed I was with that statement. It says a lot about the culture issues, I think, that my friend and colleague just asked you about. You said the culture is excellent. I think most people in the industry, whether it's the private industry or the non-profit industry, would agree with my colleague's assessment and some of the criticisms I've levelled at the organization here at this committee, as well as when I was a municipal councillor, with some of the frustrating issues I had to deal with in terms of the application process when I was president of CityHousing Hamilton.

I'm going to ask you that question again, about what your role is in terms of building capacity in the sector. We are not going to build 6,000-plus non-profit homes in Hamilton without the assistance of CMHC in terms of building capacity with organizations that don't have a lot of staff and, quite frankly, don't have a lot of money.

**Mrs. Coleen Volk:** That's an excellent point and excellent question. I don't think it relates to our culture. I hope it doesn't, but I'll be on the lookout for that should I see signs of that.

We're measured on targets and the delivery of targets. We try to work with as many non-profits as we can to help them get their projects over the line. It's obviously easier and faster to deal with large non-profits that are skilled, have repeat clients and know the process. It takes more hand-holding to work with smaller clients. We are looking at ways to address that, but that's an important question.

It does require resources to work with them and help them through the application process. It is, in many respects, like a process for a loan application. There's an amount of information we need in order to do our due diligence, that sort of thing. If it's their first time through, sometimes that does take a while.

We appreciate that it's challenging for them. We are looking at ways we can simplify our application processes and streamline some of the documents to really help them through the process. I appreciate that, at the end of the day, it's still a complex transaction for an organization. In many cases, this would be the only one they would do in a lifetime.

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

**Mr. Chad Collins:** Mr. Chair, I know I'm out of time. I should have mentioned that I will have questions for Mrs. Volk and her staff, which I will leave with the clerk by the end of today.

**The Chair:** That's fine.

[*Translation*]

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

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

I will rephrase my last question. I was saying that our committee, the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, had done several studies, and, in particular, released the report entitled "National Housing Strategy" in June 2023 and the report entitled "Financialization of Housing" in October of that year.

We are currently doing a study on federal funding. In our June 2023 report, specifically, we made numerous recommendations to CMHC. One of them said:

That the Canada Mortgage and Housing Corporation report back to the committee on how the specific targets established for the National Housing Strategy will fail to meet the government's overall vision...

We were asking CMHC what corrective action the federal government should take to meet this public policy. Basically, we were saying that it would not be happening.

• (1215)

[*English*]

**The Chair:** Excuse me, Madame Chabot.

The bells are ringing in the House.

Is the committee okay with continuing?

**Mr. Chad Collins:** Kevin's back in action. We're okay.

**The Chair:** Madame Chabot, I'll give you extra time to refocus and continue with your question.

[*Translation*]

**Ms. Louise Chabot:** How many minutes do I have left, Mr. Chair?

**The Chair:** You have two and a half minutes.

**Ms. Louise Chabot:** I raised these issues in my initial questions.

Is corrective action being taken?

We are talking about a public fund totalling \$82 billion. When it comes to affordability, however, it is not happening.

[*English*]

**Mrs. Coleen Volk:** In terms of how targets are set, we set the targets in accordance with the amount of money that we're asked to deliver. For a certain amount of money, we'll look at how many units that could support. That's related to the affordability targets within the program. If it's a deeply affordable program we're trying to develop, we'll be able to support a smaller number of units with the same amount of money.

If it's affordable to the average Canadian, that's one set of targets. If it's deeply affordable, it's less, so that's—



[Translation]

**Ms. Louise Chabot:** I apologize for interrupting, but I only have two minutes.

There is a problem. Your predecessor agreed, to some extent. There are definitions of affordability in the programs that do not reflect people's needs. Yours talks about 30% of income, while some programs talk about median income in the market.

Do you think the definition of affordability given in the programs is one of the criteria that needs to be reviewed?

[English]

**Mrs. Coleen Volk:** Thanks for the really good question.

The answer is that there are different kinds of programs that require different sorts of affordability. If we're looking at a supply program as opposed to a deeply affordable program, it might be appropriate to look at a different measure.

Sometimes we will look at affordability measures related to the average renter, and sometimes we'll look at affordability measures related to the average household income. It really depends on what kind of program we're looking at. If it's a supply program, it may be more appropriate to look at the renter. If it's a deeply affordable program, we're more likely to look at the income of a household as we're establishing those targets.

[Translation]

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

[English]

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

I will remind the committee that we are following the same sequence of five minutes and two and a half minutes until we conclude.

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

Mrs. Volk, I think CMHC has lost its way, and I have a lot of hope that, with your leadership, it can come back to what it was supposed to be. CMHC came to be because of post-war needs for affordable housing for new families that were beginning. There are many similar things that are happening now. We have an affordability crisis, a labour crisis and a lot of immigration, which also happened after the Second World War. I'm really hopeful you will open your mind to the idea that CMHC needs a culture shift. I do not discredit that it is a financial institution, as you said, but it is a financial institution with an underlying goal of making sure no one is homeless in this country, and it's not doing that right now.

I'll go back to my question about how the provinces only get 10% of the funding right now, and whether there's anything CMHC can do to shift the balance to where more of the funding can get to the provinces so they can get going.

I also want to add that, on the federal lands front, there is a commitment to federal lands. Again, it's not through housing; it's through Public Services and Procurement Canada, which I believe is also a mistake, because Public Services and Procurement Canada doesn't have the same thoughts, understanding and feelings about how we need to get housing built.

Can you comment on whether you think CMHC has a role to play in getting housing built on federal lands and whether there is an opportunity—and this comes to me from my friends across the country who are working on housing—to get ahead of it and make sure there is CMHC funding in place for federal lands for not-for-profits? They cannot compete with private corporations. There's a major disadvantage for not-for-profits in this country that continually have to struggle to compete with these large financial organizations that have the ability to leverage billions of dollars, not just millions.

Thank you.

• (1220)

**Mrs. Coleen Volk:** I'll take the question about the federal-provincial dynamic first.

At CMHC, we are provided appropriations by the government, and we must spend them in accordance with the guidelines that are prescribed to us. We have some programs that are designed for provinces, with money that we can disburse through the provinces through bilateral agreements, and we have other programs that are not through the provinces that are direct—

**Ms. Bonita Zarrillo:** Do you have any influence on that with the government?

**Mrs. Coleen Volk:** I'd like to believe that I can influence some of that, but—

**The Chair:** The time is almost up. Give us a quick response.

**Mrs. Coleen Volk:** Yes, I try to influence those as I can.

**Ms. Bonita Zarrillo:** Thank you. I'm going to need some written responses.

**The Chair:** Thank you, Ms. Zarrillo. We're over time. You'll have several more chances to get back to those questions.

Mr. Aitchison, you have five minutes.

**Mr. Scott Aitchison:** Thank you, Mr. Chair.

I heard a lot of talk about partnerships. There's the housing accelerator fund, which I know the Liberals would love to pretend is working.

I'm going to give you some data here that I suspect you probably already have.

Since the housing accelerator fund was launched, the number of homes permitted has gone up only 1.8% compared to the same time period previous to that. According to CMHC data, in municipalities over 10,000 people, housing starts are basically flat. From January to October 2023, there were about 187,000 starts. In the same time period—January to October—in 2024, there were 188,000, so starts have basically stopped as well.

The government is committed to getting 3.8 million new homes constructed by 2031. That's two million more than what's already been forecast and what the CMHC has said we need to do to get back to affordability. We have all these programs and all these funds, billions of dollars—which is borrowed money, I would add—that are supposed to speed up the construction of homes, and it's actually not working. In fact, in larger cities, starts are plummeting. I gave you some data on some of these cities.

Can you speak to me about these secret agreements with municipalities? We've asked to see these agreements with municipalities. We'll use Toronto as an example. There was \$471 million. Development charges were raised by 42%, and housing starts are down 40%.

Are there any criteria in these agreements related to the cost to build in these municipalities?

**Mrs. Coleen Volk:** As related to the cost to build, there are agreements around essentially accelerating the process. By accelerating the process, I suppose you do affect the cost, but the primary purpose of those agreements is around accelerating. By accelerating the zoning, accelerating the approval process—

**Mr. Scott Aitchison:** We know that's not working in these deals. Toronto got one-quarter of their \$471 million. Based on housing starts being down 40%, will they get the next three-quarters of that \$471 million, or will that stop because it hasn't worked?

**Mrs. Coleen Volk:** As I mentioned earlier, I think it's too early to actually look at the starts. I don't think that's the right measure. This is accelerating permitting and zoning and things, but it won't immediately result in construction. This is still a process. I don't think you'll see it factoring into the housing starts numbers yet, but there will be other commitments.

There were other commitments made. The cities are very close—some are already there and some are very close—to the point where they will be reporting against those commitments. There will be some reporting around that. The way the program works is that if they're not meeting their commitments, they don't get the money. That's the deal.

**Mr. Scott Aitchison:** Then you would agree that a program that's not delivering results isn't worth the program.

• (1225)

**Mrs. Coleen Volk:** I'm talking about the results that the city has committed to. They need to meet what they agreed to meet in their agreement. If they can't demonstrate that they've done that, then they don't get the money.

**Mr. Scott Aitchison:** Can the committee see those agreements? Can we see what they've committed to? This is a public body using public money and making a commitment for more public money. Can the public see what those commitments are and what you're

measuring their success against? I mean, we know that starts are down, but....

**Mrs. Coleen Volk:** We're just getting to the point now where.... As I said, the municipalities have a requirement to report a year after the signature of the agreement. We're just getting to the point where they would be reporting. As we get those, there will be some reporting of where the cities are versus—

**Mr. Scott Aitchison:** You must admit, though, that in committing \$4 billion of federal tax dollars, of people's money, to municipalities based on some agreements, it's fair for the people who supplied that money—and for their grandchildren, who will be paying it off—to see what those agreements are. What do they have to agree to do?

**Mrs. Coleen Volk:** I believe most of the cities—I don't know if they all have, so I would have to check—have posted their agreements. I believe so, but I'm not positive in every respect.

**The Chair:** You have 30 seconds, Mr. Aitchison.

**Mr. Scott Aitchison:** Let me say this quite simply. Borrowing more money to fund bureaucracies that promise to do better, that clearly are not doing better, that are making the results worse.... In fact, things are getting worse in the midst of a housing crisis. Despite the beautiful partnerships the Liberals like to talk about, and their massive deficit spending, and their borrowing to build bureaucracies, the results are not there.

I really do hope you take a close look at reducing the cost of government and at the Conservative plan to eliminate the federal sales tax on homes and how other levels of government might reduce their charges and fees to make sure that we can reduce the cost of getting homes built in this country. Doing things the same old way that we have for the last nine years has produced bigger debt and fewer homes.

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

Mr. Long, you have five minutes.

**Mr. Wayne Long:** Thank you, Chair.

Before I cede my time to MP Morrice, I just would say that partnerships can be challenging. Partnerships can be difficult at times. For the leader of the party opposite, the leader of the official opposition, to basically imply that mayors across this country are incompetent is not a way to build partnerships.

In the House yesterday, I asked a question about the housing accelerator fund with respect to my city of Saint John. The leader of the opposition came back and basically said that he didn't know who my mayor was, despite the fact that he's been in Saint John four times over the last eight months. I find it hard to believe he wouldn't know who Donna Noade Reardon, the mayor of Saint John, is, but he didn't.

Again, I think leadership works with all levels of government and doesn't insinuate that mayors are incompetent across this country.

I'd like to cede my time to MP Morrice.

Thank you.

**The Chair:** You have four minutes.

**Mr. Mike Morrice (Kitchener Centre, GP):** Thank you, Chair.

Thank you, MP Long.

Mrs. Volk, I appreciate that in this meeting you've already shared that you understand that there is a crisis when it comes to the affordability of housing, particularly when it comes to deeply affordable housing. This is similar to what we've heard from researchers like Dr. Carolyn Whitzman, who has put out some research recently, and following on the questions from Ms. Chabot as well, when it comes to the definition of affordable housing and the impact that has.

As I shared with you before this meeting, in my community, for example, the number of people living unsheltered tripled from 2018 to 2021. It went from just over 300 to over 1,000. More recently, it has gone from 1,000 to over 2,300. It's having significant impacts in communities like mine.

One of the solutions is to ensure that the federal government funds deeply affordable and affordable housing. Have you seen the research from Dr. Whitzman when it comes to the extent to which CMHC is not using its own definition of affordable housing on affordable housing funds?

**Mrs. Coleen Volk:** I haven't, but I see Nadine nodding her head, so I think she has.

**Ms. Nadine Leblanc:** Thank you for the question.

Yes. There is one definition CMHC uses to better understand the core housing need in Canada. It is the 30% definition that most or all of you mentioned today.

We use this definition on contribution-based programs that have the mathematical formula that permits us to reach that level of affordability, like the Canada housing benefit.

• (1230)

**Mr. Mike Morrice:** Thank you, Ms. Leblanc.

I'd like to talk about a specific example.

The affordable housing fund is a \$15-billion fund. That fund has no criteria for 70% of the units. The 30% of units that do have criteria are pegged to 80% of market rent. It doesn't actually use the affordable housing definition of CMHC.

Mrs. Volk, I recognize you're coming into this role, and it's been only about six months or so. However, is this something you intend to at least look at, in order to better understand it?

Canadians have a sense that a fund called the "affordable housing fund"—I think we can all agree—should be funding what CMHC recognizes as affordable housing.

**Mrs. Coleen Volk:** Absolutely.

I think you touched on a very important point, which is that the word "affordable" has come to mean something different from what it used to. I worked at CMHC from 1996 to 2005. When we talked

about affordable housing, we always meant what we now call "deeply affordable".

Now there's another category of homes that may not be a core housing need, but many are still finding homes unaffordable. We try to identify whether our programs are about this sort of general affordable housing or deeply affordable housing, which is the kind you're referring to. We need to make sure we have programs that address both. We absolutely need programs on the deeply affordable housing side, which is what—

**Mr. Mike Morrice:** Actually, Mrs. Volk, in communities like mine, it's both.

One of the concerns is this: For the largest financing program CMHC offers—the apartment construction loan program—only 4% of the units built are funded as core housing. In addition, though, because CMHC isn't using its own income-based definitions, it's leading to both affordable and deeply affordable housing not being built at the rate it could be.

Mrs. Volk, with my remaining time, I'd like to ask whether you could depose to this committee the number of units funded by CMHC, with the rents of the units that were built broken down by program type. Would that be possible?

**Mrs. Coleen Volk:** I don't know if we have the information, but I'll undertake to see what information we have.

**Mr. Mike Morrice:** I think it is very important for parliamentarians to have that data so that they can make decisions based on it.

**The Chair:** Thank you.

Yes, if it is available, would you provide it in writing to the committee, Mrs. Volk?

**Mrs. Coleen Volk:** Yes.

**The Chair:** That concludes your time, Mr. Morrice.

We'll now go to Mrs. Gray.

**Mrs. Tracy Gray:** Thank you, Mr. Chair.

Budget 2024 stated that there would be 3.87 million homes built by 2031, which is approximately 550,000 homes per year. This is 1,515 homes a day, or one home every 57 seconds.

Based on the federal government's current plans and looking at projections, will this goal be met?

**Mrs. Coleen Volk:** I don't have a good answer for that question, I'm afraid. It's a very good question, but I don't know.

There are certainly many factors that go into that. As we discussed, interest rates, inflation and the cost of goods are a large part of that. It is the private developers who build. We are hoping that they will be active and build. We're doing what we can in terms of our programs, but I don't know.

**Mrs. Tracy Gray:** That's your plan, I guess—to be hopeful.

**Mrs. Coleen Volk:** It's to do everything we can to spur development so houses get built.

**Mrs. Tracy Gray:** Based on that, I will note that there were only 240,000 home starts in 2023. The CMHC stopped publishing Canada-wide housing completion data in January 2023. This is the first time in half a century that we don't have data on housing completions in Canada.

Why did this stop?

**Mrs. Coleen Volk:** It's a very good question, and I know the answer. I'm going to see if I can remember it quickly.

We publish the starts but not the completions.

Nadine, do you remember this? I had a discussion, but I don't recall the details.

**Mrs. Tracy Gray:** When will you start publishing the completions again?

**Ms. Nadine Leblanc:** I believe the same information is available through the report we published on the starts.

We can take that question away.

**Mrs. Tracy Gray:** Can you get back to this committee on when you will start publishing completions again?

**Mrs. Coleen Volk:** We'll get back to you with the answer as to when we stopped and why, and that will feed into the question of whether we'll start again.

**Mrs. Tracy Gray:** Thank you.

We've heard a lot of testimony at this committee on a recent housing study about how CMHC policies are adding red tape, costs and delays.

One example that I'll bring up was from Ontario Aboriginal Housing Services, which said that CMHC's requirement for new housing to be built in excess of local building codes adds 7% to 8% to the total cost. It seems like there are a lot of different policies that have been developed at CMHC for people who are accessing funding for housing built above building codes.

Where did this come from? Was this from some type of mandate or direction given by the minister's office, or were these internal policies that were all developed by bureaucrats, by staff, at CMHC?

• (1235)

**Mrs. Coleen Volk:** They would be in accordance with directives provided by the government.

When we get money for appropriations that we're to deliver in a program, the requirements for the program are established centrally. When we have the programs, there are requirements, for example, for energy efficiency perhaps, or accessibility or other features, depending on the program.

If it's from our housing program side of the business, those are directed by conditions that we get through the central agencies.

**Mrs. Tracy Gray:** Then it's the government that would be directing you to impose these different parameters that we've heard. I just gave one example, but there was a lot of testimony that it's adding more red tape, more costs and more delays. You're saying that the direction comes directly from the government, so the government is causing those effects.

**Mrs. Coleen Volk:** If it's in our housing programs, yes. We make the determinations of what to do in our insurance programs, but if it's in the housing programs, they would be in accordance with government direction.

I absolutely understand that if we're looking for construction elements that aren't part of the building code, there could be additional costs in that. There is some evidence to suggest that some of those additions—

**The Chair:** I'm sorry; we're going to have to suspend while there is an evacuation.

[*The meeting was suspended at 12:36 p.m., Tuesday, December 10*]

[*The meeting resumed at 11:00 a.m., Thursday, December 12*]

• (5900)

**The Chair:** I call the meeting to order.

Welcome to meeting number 141 of the 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. Members are appearing in the room and virtually.

I would advise those appearing virtually that you have the option of choosing to participate in the official language of your choice, as do those in the room. Translation services are available by clicking on the language you prefer to participate in during the meeting. Please do that before we begin, so you're getting the right interpretation. Click on the globe icon at the bottom of your Surface and choose the official language of your choice.

If there is an interruption in translation, please get my attention by raising your hand in the room or use the “raise hand” icon virtually. We will suspend while it is being corrected.

Please mute all your devices that you have with you so no alarms go off, which can cause injury to the interpreters. As well, please avoid tapping on the mic boom. Again, it can cause popping on the system. As well, please wait until I address you by name before you participate.

During the last meeting, I had to suspend proceedings due to an evacuation, which left approximately 20 minutes remaining in the briefing with the president and CEO of CMHC. Meanwhile, we had already scheduled today's two-hour meeting with the minister. As was agreed to, one part was dealing for an hour with the study of Mrs. Falk, as well as with the supplementary estimates. As chair, my intention is to proceed with the minister's appearance at today's meeting.

If the committee wishes to complete the remaining 20 minutes with the president and CEO of CMHC, I propose that we reinvite her to finalize her two-hour appearance at our next meeting, which is scheduled for Tuesday, December 17. The CEO is not here and if she agreed to come, she couldn't get here in 20 minutes. We do have the minister, whom we've been waiting for.

What is the wish of the committee?

Mr. Fragiskatos, you had your hand up first.

**Mr. Peter Fragiskatos:** Mr. Chair, based on the fact that we have a very busy agenda today, I move to adjourn the suspended meeting and move immediately to the agenda of the day.

**The Chair:** We have a dilatory motion, so I'll put it to a vote.

The vote is to adjourn that discussion so we can proceed to the next order of business, which is the minister's appearance today.

(Motion agreed to)

**The Chair:** With that, pursuant to Standing Order 108(2) and the motion adopted by the committee on Thursday, February 8, 2024, the committee is resuming its study of Canada without barriers by 2040.

We have today with us the minister, the Honourable Kamal Khera, Minister of Diversity, Inclusion and Persons with Disabilities.

Accompanying the minister for the first hour are the senior associate deputy minister, the senior assistant deputy minister and the director general, employment program policy and design, skills and employment branch.

You will introduce yourselves when the time comes. I am not going to attempt it, outside of your titles.

Minister Khera, you have five minutes for an opening statement. You have the floor.

• (5905)

**Hon. Kamal Khera (Minister of Diversity, Inclusion and Persons with Disabilities):** Thank you, Mr. Chair. Good morning.

Good morning to all the committee members. Thanks for inviting me. It's great to be here today, and I'm really looking forward to having a thoughtful discussion on disability inclusion and on what more we can do to create a barrier-free Canada.

First and foremost, I want to take a moment to thank the committee and its members for taking the time for the work on this study. I can tell you that, as Minister of Diversity, Inclusion and Persons with Disabilities, my goal is to build a Canada where everyone, re-

gardless of their background or ability, has an equal opportunity to succeed.

Since day one, we've been working in partnership with Canada's disability community in the true spirit of "nothing without us" to create a barrier-free Canada, but that doesn't just happen by accident. It takes deliberate and persistent action, and that's exactly what we're busy delivering on.

Since being elected, we have made a lot of progress towards making Canada more accessible, particularly through the implementation of the Accessible Canada Act. In fact, this year marks the fifth anniversary since the act came into force. I want to take a moment, Mr. Chair, to highlight some of the incredible things that we have accomplished together under the Accessible Canada Act.

At the federal level, our government has implemented critical regulations that require federally regulated entities to transparently plan and to report to the public on their efforts to remove accessibility barriers. Accessibility Standards Canada was established to develop national accessibility standards in all the priority areas set out by the Accessible Canada Act.

We also launched Canada's first-ever disability inclusion action plan. It is a road map to get to a barrier-free Canada by 2040. It has four particular pillars. The first is around strengthening financial security. The second is on employment. The third is around building accessible communities. The fourth is really about modernizing the way that we look at disability.

Canada's first-ever chief accessibility officer was appointed. The office of the accessibility commissioner was also created under the act. We have also created a new statutory benefit to supplement the incomes of working-age persons with disabilities, and we are on track to deliver the Canada disability benefit in July 2025.

In the spring of this year, we hosted Canada's first-ever Air Accessibility Summit, bringing together experts, people from the industry and persons with disabilities themselves to work together to find solutions when it comes to disability inclusion within the transportation sector. Just this past summer, we launched an employment strategy for persons with disabilities to make workplaces and our economies more accessible.

Like I said, we have accomplished a lot when it comes to promoting disability inclusion in Canada, and these aren't just words. This is real, tangible work on the ground, and I can tell you the impact that is taking place in communities and for Canadians right across this country.

I just want to take a moment to give you an example of how our work is changing lives and communities. Like I said, this past summer, we launched Canada's first-ever employment strategy for persons with disabilities. One of the programs that fall under the strategy is called the opportunities fund. Through this fund, we give grants and contributions to businesses and organizations to make their workplaces more accessible. We help match the skills of persons with disabilities with the jobs of the day that are needed to be filled and also help persons with disabilities actually find and keep meaningful jobs.

One organization that we funded is the Eastern Ontario Training Board, and I want to share with you Levi's story. Levi is a person with a disability who had been out of work for about a year, and he was connected to the Eastern Ontario Training Board. There, he got help writing his résumé and finding a job that actually fits his skills. They also provided him with a bus pass so that he could actually get to the interview and get to his job. They also provided him with the equipment that was needed for his disability to ensure that he can fully participate in the workplace of his choice. Not only did they help him find a job and prepare for the job, but they also supported him while he was employed.

It's not just about recruitment of persons with disabilities. It's also about retention and making sure people are able to fully participate in the workforce without any barriers.

This is just one of the hundreds of projects that we funded, and I can tell you the real difference that it is having in communities on the ground. The reality is that, if we want our communities, our economies and our country to truly reach their full potentials, it all starts by making them more accessible. Also, while we have accomplished a lot, we know that there's a lot more work that needs to happen in building a truly barrier-free Canada.

• (5910)

It's work that we must do together because, at the end of the day, creating a barrier-free Canada requires a team Canada approach. I always say, in Canada, diversity is a fact but inclusion is a choice. I can tell you that, as a government, we have been very persistent and deliberate about making that choice to be inclusive, whether it's the choice to promote accessibility or the choice to break down those barriers, because we know that, when we make that choice to include people, Canada and Canadians win.

I'm really looking forward to having a robust discussion.

I forgot to mention that I'm joined by my wonderful team of officials, who work extremely hard every single day on behalf of Canadians.

I'm really looking forward to having a meaningful, thoughtful discussion on removing barriers for persons with disabilities in this country.

Thank you.

**The Chair:** Thank you, Minister.

We'll now go to our first round of questioning with Mrs. Gray for six minutes.

**Mrs. Tracy Gray:** Thank you, Mr. Chair.

Minister, the United States, New Zealand, Japan, Germany, Afghanistan and what looks like about 100 other countries all have something in common. Residents in those countries with certain levels of hearing loss can use an Apple AirPods hearing aid feature. Right on the Apple website, it states, "Due to regulatory restrictions, Apple is unable to release the Hearing Test and Hearing Aid features in Canada at this time". This issue was originally brought to me by one of the residents in my riding.

The Canadian government's red tape is blocking access to an accessibility option for persons with hearing loss. On this study that is on Canada without barriers, as the Minister of Persons with Disabilities, what actions are you taking on this?

**Hon. Kamal Khera:** Thanks for raising that question. First and foremost, I will take you back to when we came to build the Accessible Canada Act. It was about five years ago when this act came into force, and I think it's important for you to know that this act is a foundation in really building and changing systems, the systemic changes that need to take place in making that happen.

**Mrs. Tracy Gray:** Minister, if I may go to what the question is, are you aware of this situation?

**Hon. Kamal Khera:** We're always working with the communities and making sure that we're working with industry on the ground.

**Mrs. Tracy Gray:** Are you aware of this issue?

**Hon. Kamal Khera:** This is the first time I've heard of this particular issue, but I'm happy to work with you—

**Mrs. Tracy Gray:** Okay.

**Hon. Kamal Khera:** —and all members of the House to ensure that we remove barriers—

**Mrs. Tracy Gray:** Therefore, Minister, can you commit today to looking into this and getting back to this committee by December 31 as to what you are doing and what your government is doing to remove these barriers so that Canadians have the same access as other countries? Will you commit to getting back to this committee on that?

**Hon. Kamal Khera:** I'm always happy to work with all members of this committee and all members—

**Mrs. Tracy Gray:** Is that a yes?

**Hon. Kamal Khera:** I'll turn to my officials if they have anything to add on this particular issue.

**Mrs. Tracy Gray:** Minister, my question is this: Would you look into this and get back to this committee by December 31?

**Hon. Kamal Khera:** I'm always happy to look into it, but I'm looking to my officials, if they have anything to—

**Mrs. Tracy Gray:** It's a yes-or-no question.

**Hon. Kamal Khera:** I'm always happy to look into it and get back to this committee.

**Mrs. Tracy Gray:** Get back to us by December 31. Thank you so much. I appreciate that.

Minister, the last time you were at this committee in April, I asked you three times if Canadians living with disabilities are facing a cost of living crisis, and you would not provide a yes-or-no answer. I'm giving you the opportunity for the fourth time today. Yes or no, are Canadians with disabilities facing a cost of living crisis?

**Hon. Kamal Khera:** If I may, I think it's important to recognize that, after the pandemic, we've certainly seen the challenges Canadians were facing with global inflation, the challenges that Canadians have seen. I can also tell you, Mr. Chair, through you, that we have seen this particular year that inflation has come down. We have seen the Bank of Canada cut—

**Mrs. Tracy Gray:** Minister—

**Hon. Kamal Khera:** —interest rates not once, not twice, but five times, just until, as we know, yesterday.

**Mrs. Tracy Gray:** Minister, my question is—

**Hon. Kamal Khera:** We have put forward supports on the ground for persons with disabilities.

**Mrs. Tracy Gray:** Minister, are you not willing to answer whether persons with disabilities are in a cost of living crisis?

**Hon. Kamal Khera:** Mr. Chair—

**Mrs. Tracy Gray:** It's a yes-or-no question.

**Hon. Kamal Khera:** Mr. Chair, if the honourable member would allow me to answer, although she never did last time I was here, I'll be happy to report—

**Mrs. Tracy Gray:** Yes or no...?

**Hon. Kamal Khera:** —that we're working with communities on the ground. For the first time ever, we have put forward a statutory benefit, the Canada disability benefit, that is going to help over 600,000 persons with disabilities, who are going to receive cheques, Mr. Chair, in—

• (5915)

**Mrs. Tracy Gray:** Minister, it's back to my time. We usually use equal time here.

**Hon. Kamal Khera:** —July 2025.

**Mrs. Tracy Gray:** Minister, you're obviously not willing to answer, and that will be noted by persons with disabilities and advocates of persons with disabilities, for sure.

As well, on the Canada disability benefit that you just referenced, when did you determine that the maximum amount of \$200 a month would lift hundreds of thousands of people out of poverty? When did you determine that it was that amount that would do that?

**Hon. Kamal Khera:** Mr. Chair, through you, as the honourable member very well knows, the budget was tabled this year with \$6.1 billion put forward to support persons with disabilities. That is going to help over 600,000—

**Mrs. Tracy Gray:** Minister, that wasn't the question.

**Hon. Kamal Khera:** That will be for some of the most vulnerable individuals with disabilities, in order to really close that poverty gap in this country. That's the first of its kind.

**Mrs. Tracy Gray:** Minister, that wasn't the question.

Can you please answer the question? When did you determine that was the correct amount?

**Hon. Kamal Khera:** As the honourable member knows, the budget was tabled this year. We worked with the disability community from day one. There was \$6.1 billion, the single largest budget item.

**Mrs. Tracy Gray:** Minister, that wasn't the question.

**Hon. Kamal Khera:** This was in the budget to support Canadians with disabilities.

**Mrs. Tracy Gray:** We'll move on to something else.

**Hon. Kamal Khera:** Over 600,000 persons with disabilities will be getting their cheques in July 2025. We're going to make sure that Canadians get that support.

**Mrs. Tracy Gray:** Minister, I'm going to ask you another question, because you're obviously not willing to answer that either.

You've spoken at this committee about getting arrangements signed with the provinces to avoid clawbacks.

With how many provinces or territories have you now signed agreements?

**Hon. Kamal Khera:** Apart from the four, the remaining provinces and territories have committed publicly that they will not be clawing back the benefits for persons with disabilities. In fact—

**Mrs. Tracy Gray:** Thank you.

**Hon. Kamal Khera:** —it's important to recognize the collaboration we've been having. In Newfoundland and Labrador, because of the work that we put forward, it has actually—

**Mrs. Tracy Gray:** Thank you, Minister. It's back to my time.

**Hon. Kamal Khera:** It's important to know that people in Newfoundland and Labrador are going—

**Mrs. Tracy Gray:** This is my time. Thank you.

**Hon. Kamal Khera:** —to get additional support, because of the collaboration—

**Mrs. Tracy Gray:** I have another question for you. I have limited time here, so thank you.

**Hon. Kamal Khera:** —we put forward.

That's the type of leadership that it takes to work with the provinces and territories on the ground.

**Mrs. Tracy Gray:** I'm going to ask you another question, Minister.

Earlier this year you hosted a national aviation accessibility summit. The accessibility commissioner welcomed the event but wrote afterwards, "progress overall is slow. People with disabilities are rightly fed up...We need concrete changes. Quickly."

How can anyone trust what is being accomplished, when you host a summit and come away without any deliverables or timelines?

**The Chair:** Please provide a short answer.

**Hon. Kamal Khera:** After years of Conservative lack of interest in persons with disabilities, we were able to put forward the first-ever Air Accessibility Summit. We were working a lot with experts on the ground and with industry, ensuring that persons with disabilities—

**Mrs. Tracy Gray:** There's no action—

**Hon. Kamal Khera:** We have committed to better data.

**The Chair:** Thank you.

**Hon. Kamal Khera:** I'm happy to come back to this later.

**The Chair:** Thank you, Mrs. Gray.

Before I move to Mr. Long, I would simply say that it is the member's time, and I respect the member's time and the questioning. For the benefit of the interpreters, I will ask that not everybody speak at the same time. I'll be diplomatic.

We'll now go to Mr. Long for six minutes.

**Mr. Wayne Long:** Thank you, Chair, and good morning to my colleagues.

Minister, thank you so much for coming in.

I have a couple of comments. As members of this committee, I think we've done some fantastic work for persons with disabilities, whether it's the Canada disability benefit, which does come forth very soon, or the work that we've done with MP Falk and MP Chabot on Bill C-81, which was the Accessible Canada Act. That's transformational work that we all came together on, and we did great work on behalf of Canadians.

I'm proud of the work that our government has done. Is it ever enough? No, of course not, but we are making great strides forward. Certainly, when I talk to persons with disabilities in my riding of Saint John—Rothesay, they're appreciative of what we are doing with the steps we are taking to move this forward.

Minister, last week, the chief accessibility officer, in talking about accessibility, said that, in her 30 years, she had never felt such momentum in the right direction.

Would you like to take an opportunity to remind the committee of the government's overall approach to the Accessible Canada Act and the amazing progress that we have made?

**Hon. Kamal Khera:** Thank you for that, Mr. Long.

Allow me to also take a moment to thank members of this committee, particularly, who worked extremely hard.

It's been five years since the Accessible Canada Act came into force. We celebrated five years this year. The Accessible Canada Act is fundamentally one of the most transformative and significant pieces of legislation that any government, whether it's a past government or the current one, has ever passed when it comes to moving the dial forward on disability inclusion in this country. It is the foundation for all of the things we talk about to make those systemic changes for disability inclusion in this country.

The goal of the act is to ensure that we build a barrier-free Canada by 2040. The way we're doing that is through the foundation of a couple of things.

First, I want to talk about the disability inclusion action plan. This plan really has been a road map to get to that. It is the road map to get to building that barrier-free Canada by 2040. In the first year, we announced strengthening financial security. That's one of the biggest pillars in this.

I think we all know—and you know this from the studies you have done at this committee—that some of the most vulnerable and the poorest people in this country, who live in deep poverty, are persons with disabilities. We need to make sure that we do everything possible to close that poverty gap.

One of the things we have done, as you know, has been to put forward Canada disability legislation. The Canada disability benefit is going out to over 600,000 Canadians with disabilities. That is \$6.1 billion that we have put forward. It's the single largest item in the budget this year. That's \$2,400 per year for some of the most vulnerable in this country. It's the first-ever federal benefit of its kind.

The second point is around employment. It's really important that we help find meaningful employment for people living with disabilities and make sure that we remove those barriers.

The reality, Mr. Long, is that we don't know. Anyone can have a disability at any given time in their lifetime. We need to make sure, if we really want to build inclusive economies, that we're removing those barriers. We have put forward Canada's first-ever employment strategy for persons with disabilities, working with employers, working with employees and working with the community to remove those barriers.

I talked about the opportunities fund, which is working alongside the community to match the skills of persons with disabilities and be able to get them meaningful work. At the same time, within ES-DC and with our labour agreements that we have with the provinces and territories, hundreds of thousands of persons with disabilities are able to get these meaningful jobs—and it's not just about getting those jobs; it's about keeping those jobs.

We know we can't do this work alone. That is why we have a Canada disability business council. This is corporate Canada. We said governments can't do this work alone. It's a network of businesses in the private sector that has formed and is saying, "Do you know what? We'll give you the best practices for including persons with disabilities in our economy."

I fundamentally believe that, when you include people, Canada and Canadians win.

● (5920)

**Mr. Wayne Long:** Thank you for that.



Obviously, it's been in effect since 2019. It has been five years. I think of my own riding, my own airport and my own bus station, and 10 years ago, they really didn't even have a ramp for people to get on a plane or to get on a bus. It's amazing how far we have come, but we have a lot farther to go.

Finally, can you expand on how leading by example and influencing culture change are built into the Accessible Canada Act?

Thank you.

**Hon. Kamal Khara:** Absolutely. That's a really important question.

The act is about changing and making systemic changes within our institutions. You can't put a band-aid solution on something and say you fixed accessibility or you removed barriers. You have to change systems.

That's why we have the chief accessibility officer, who is doing incredible work across governments with different provinces and territories and with the private sector to move the dial forward. We have the office of the chief accessibility commissioner, who is working alongside community members and with federal entities to make sure that there are plans in place for federally regulated entities across government. This is about the tangible work to move forward.

I'll come back to you on what this has meant for provinces and territories, because we saw more provinces and territories step up and put forward accessibility plans after we passed the Accessible Canada Act.

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

Thank you, Madam Minister.

**Mr. Wayne Long:** Thank you very much, Minister.

[*Translation*]

**The Chair:** Ms. Chabot, you have the floor for six minutes.

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

Thank you for being here, Minister.

To begin, I have to say that I believe the objectives of the Accessible Canada Act were decided in good faith and I believe in the work that has been done. Progress has been made; for example, we have a growing awareness of the importance of inclusion, and this must continue. We want everyone to be equal, regardless of disability. When we talk about persons with disabilities, we are not talking about a homogeneous group.

The reason the committee decided to do this study is that it was concerned about the progress made in meeting the objectives. It is fine to have objectives, but they have to be accompanied by strategies.

As you know, Minister, the Canada disability benefit, which is to start being paid next summer, is still causing a lot of concern and outcry. This is something we have discussed in the past.

I would point out that the Canada Disability Benefit Act that was passed in 2023 provided that the Governor in Council could make regulations respecting three things: the eligibility criteria, condi-

tions that were to be met in order to receive a benefit; and the amount of a benefit or the method for determining the amount. You have already announced the amount of the benefit, \$200 a month, which equates to about \$6 a day.

Some groups are already saying that certain factors between when the bill passed in 2023 and when the payments announced for 2025 are made were not taken into account, including the rise in the cost of living, indexing of the payments, and the problems experienced by persons with disabilities.

Where the problem arises is that you had a year to table the regulations, and yet they are still not in force. They are in draft form. How do you explain the delays? Three major groups from Quebec that represent persons with disabilities came to Parliament Hill last week. How do we tell them that almost two years later, the amount of the benefit has been decided, although we don't know by whom, and the regulations are still not in force?

• (5925)

[*English*]

**Hon. Kamal Khara:** Thank you, Madame Chabot, for the question.

I want to say, first and foremost, that I had an opportunity to meet with the three groups you talked about when we celebrated the International Day of Persons with Disabilities on the Hill. It was wonderful to see an incredible group of organizations from around the country celebrated.

I will let you know, however, that I was a bit disappointed. I think all parties were invited, but only the Liberals showed up to the event and met with the incredible stakeholders and persons with disabilities who were there.

I think it's very important that absolutely anything we do is in consultation, because the work we're doing—

[*Translation*]

**Ms. Louise Chabot:** I apologize for interrupting, Minister.

I would just note that my party, the Bloc Québécois, never received your invitation, but I am very pleased that you invited the three groups from Quebec. That said, I am not wanting to talk about that reception, that event.

What explanation is there for the fact that regulations that take into account the "nothing about us without us" principle, and that were to provide the eligibility criteria, conditions, and amount of the benefit, have still not been made, a year later, although the act has received royal assent and the amounts for 2025 have been announced?

There are two concerns.

First, are the eligibility criteria going to be consistent with what is being done in Quebec and the provinces, that is, there will be no clawback and they will be a seamless fit? For example, Quebec has adopted a basic income benefit that allows persons who have disabilities but are in the labour market to earn up to \$14,000 without losing anything. How will these fit together? How will we make sure there is no clawback?

Second, it is now December and the regulations were to have been made in June, 12 months after royal assent. What explanation is there for this not being done?

If we got answers to those questions, it would reassure people, or would mean that the groups that represent them could speak to it and take steps to be sure about it.

● (5930)

[English]

**Hon. Kamal Khara:** Thank you, Madame Chabot. First, I want to say that every party was invited.

With that being said, let me get to the crux of your questions. There have been no delays when it comes to.... Within the legislation and the framework that were put forward, there have been no delays in the timelines. We have been walking through the regulations. Whether it was through the preconsultation aspect, the first time that the draft regulations were put in place for feedback or the second time, there were no delays.

I met with my Quebec counterpart twice already, and I have reiterated, not once but at every meeting that I have had with her, the need to ensure there are no clawbacks for persons with disabilities in Quebec. In fact, when I had a conversation with the disability stakeholders from Quebec, they said the same thing, that they are all working together to make sure that they put pressure on the provinces to ensure there are no clawbacks.

We want to make sure that it's consistent from coast to coast to coast and that we're supporting people on the ground all across Canada, including Quebec.

[Translation]

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

[English]

Ms. Zarrillo, go ahead for six minutes.

**Ms. Bonita Zarrillo:** Thank you, Mr. Chair.

I thank the minister for being here today.

We have two hours with the minister today, so I hope that, at some point, we can have a back-and-forth conversation that's really helping Canadians with solutions for Canadians. Lots of people with disabilities, almost a million right now, are living in poverty, and we have some real challenges that we need to overcome, so we do need to have an open, honest and interactive conversation. I would say to the minister, who comes here and talks about receptions, that there are a million people with disabilities in this country who don't get to go to receptions in the evening, with their free food, their hobnobbing and their photographs and putting it all over

social media. We're talking about real challenges, so my question for the minister is about the road map.

The minister said, in the opening statement, that there are four priorities. My understanding is that there are seven, so I'm just wondering how many priorities there are, because they published that there are seven. Then, also, we heard from witnesses about a real need for a culture change, and that's not something that's in one of the seven priorities in the road map.

I wonder whether the minister can tell this committee if there is a mechanism for continuous improvement, for checking in, for identifying things that aren't working and for adding things that need to be addressed.

**Hon. Kamal Khara:** Thanks for that question, Ms. Zarrillo.

Let me just say, as the Minister for Diversity, Inclusion and Persons with Disabilities, that it is really important that we meet and talk to Canadians with disabilities and stakeholders, every single day. However, on the International Day of Persons with Disabilities, when we celebrate the contributions of incredible members of the community who have been leading the way, to call that reception just meeting people.... I find that quite rude, to be honest. The honourable member was invited, and she didn't show up, so it's quite shameful that she didn't show up to a reception celebrating the wonderful disability community and the stakeholders who participated in that.

With that being said, on the work, yes, there are real challenges that persons with disabilities face on a daily basis. My goal is to make sure we're moving those barriers. Just to clarify for the honourable member, within the act itself, the foundation of the act is about changing the way we look at disability in this country. It's about the systemic change that needs to happen, not just within governments but throughout the private sector, throughout governments around—

**Ms. Bonita Zarrillo:** I'm so sorry, Chair. It's just because I don't have very much time that I'm really having challenges today with the minister's answers. The minister doesn't seem to understand that we have witnesses who are saying that culture change is not within the road map, but that they need to have a culture change. I just hope that the minister will take that away instead of arguing against it.

My next question is about the United Nations Convention on the Rights of Persons with Disabilities. I've been asking for three years that there be an all-party delegation that would go to represent Canada and Canadians at the UN as they discuss the Convention on the Rights of Persons with Disabilities. Is this something that the minister is willing to do?

• (5935)

**Hon. Kamal Khera:** I'm always happy to participate at the UN, at any international forum, talking about the rights of Canadians with disabilities. It's really important that the voices of persons with disabilities are at the table. It is my priority to ensure that persons with disabilities have seats at the table as delegated members, whether it is at the UN or at the G7—where we had a great delegation of stakeholders that represented Canada exceptionally well—because throughout the world there's a lot to learn from Canada when it comes to disability inclusion.

**Ms. Bonita Zarrillo:** Does the minister believe it's important that all parties have a shared vision and experience many of those conversations with these people? Why would the minister not want an all-party delegation to go to the United Nations regarding these important topics?

**Hon. Kamal Khera:** I'm always happy to engage anyone who wants to ensure persons with disabilities are at the table. It's fundamentally about ensuring we have persons with disabilities at the table talking about lived experiences. “Nothing without us” is about ensuring those voices are at the table. It's looking at the intersectionalities of those individuals at the table to ensure their voices are represented.

I am proud of the civil society organizations that have led the work in moving the dial forward on disability inclusion, not just in Canada but also throughout the world.

**Ms. Bonita Zarrillo:** I wonder if the minister would explain, since she continues to talk about “nothing without us”, why the Canada disability benefit is only \$200 and hasn't yet been released.

Lastly, why did the minister not fight for the \$250 workers' rebate for persons with disabilities?

**Hon. Kamal Khera:** I fight for persons with disabilities every single day in my role as the minister responsible for persons with disabilities. I can tell you that the community itself, in the true spirit of “nothing without us”, has been part of every consultation we have done to support persons with disabilities.

Let me also tell the honourable member that the CDB—the first-ever statutory benefit—means \$2,400 is going to help some of the most vulnerable in this country, among over 600,000 persons with disabilities. That is significant.

That's not the only thing we're doing. We're ensuring people can find meaningful work. It's a fact that we put forward a tax break to ensure all Canadians can have a holiday tax cut, which, unfortunately, the Conservative Party voted against.

We're going to make sure we support Canadians.

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

We will now move to Mrs. Falk for five minutes.

**Mrs. Rosemarie Falk (Battlefords—Lloydminster, CPC):** Thank you, Chair.

When this committee studied Bill C-81—the Accessible Canada Act—in 2018, we heard repeated and urgent testimony from disability advocates and organizations that the act lacked clear timelines and deadlines. While it was perhaps well intentioned, it was

widely recognized that it did not have the teeth and enforcement mechanisms to ensure the removal or prevention of barriers. Five years after the passage of this bill, it is clear these concerns were well founded.

Mr. David Lepofsky told the committee this:

The act does not, at present, require any disability barrier to ever be removed or to be prevented in any organization that the federal government can regulate. Not one single accessibility standard that is enforceable in law has been enacted in the five years since this law was passed. As a result, progress towards accessibility has been glacial and agonizingly slow.

Given that we are a quarter of the way to 2040, why have you failed to enact a single legally enforceable accessibility standard?

**Hon. Kamal Khera:** Thank you for that question.

That's fundamentally not true.

**Mrs. Rosemarie Falk:** Are you suggesting that the witness was misleading?

**Hon. Kamal Khera:** I will make sure you have the exact information on that.

**Mrs. Rosemarie Falk:** Are you suggesting that Dr. David Lepofsky was misleading the committee?

**Hon. Kamal Khera:** I will give you the exact—

**Mrs. Rosemarie Falk:** He is somebody who has a disability, and this is what he does.

**Hon. Kamal Khera:** I will—

**Mrs. Rosemarie Falk:** Are you suggesting that he misled the committee?

**Mr. Wayne Long:** I have a point of order.

**Hon. Kamal Khera:** That is not what I said.

**Mr. Wayne Long:** With respect, Chair, I think it's only fair that the minister has a chance to answer the questions.

• (5940)

**The Chair:** I would remind members—

**Mrs. Rosemarie Falk:** It is my time.

**The Chair:** I'm lenient. It's the member's time. I'll just ask both participants to respect the fact that it has to be interpreted.

Mrs. Falk, you have the floor.

**Mrs. Rosemarie Falk:** Why have you failed to enact a single legally enforceable accessibility standard?

**Hon. Kamal Khera:** Do you want an answer?

**Mrs. Rosemarie Falk:** Federally regulated industries are legally obligated to publish accessibility plans and progress reports. However, as the executive director of Spinal Cord Injury Canada, Mr. Bill Adair, told the committee, “Over 400 large federally regulated entities are ignoring the requirement”, and nothing is being done to enforce it.

Either the obligation is not legally enforceable, or your government is not requiring enforcement. Which one is it?

**Hon. Kamal Khera:** Mr. Chair, through you, perhaps the honourable member would let me answer the question.

We have the office of the accessibility commissioner, who actually leads and does this work. I would love to turn to my official on that. She can give you the exact standards and regulations that we have put forward and that have been acted on.

If I may, I will—

**Mrs. Rosemarie Falk:** We had two witnesses who told this committee during this study—

**Hon. Kamal Khera:** Would you like an answer?

**Mrs. Rosemarie Falk:** —that it is not—

**Hon. Kamal Khera:** Would you like an answer?

**Mrs. Rosemarie Falk:** Perhaps you can provide that answer in writing to this committee.

**Hon. Kamal Khera:** I think it's important, since I have two hours, that you should get an answer to your question.

**Mrs. Rosemarie Falk:** Pardon me, Chair?

**Hon. Kamal Khera:** Do you want an answer?

**Mrs. Rosemarie Falk:** Is that through you or is that to me, Chair?

**Hon. Kamal Khera:** May I ask the honourable member if she would she like an answer?

**Mrs. Rosemarie Falk:** Please provide the answer in writing. I've given two different questions, and I haven't received it yet—

**Hon. Kamal Khera:** Mr. Chair, she has two hours with me and she doesn't want to listen to an answer.

**Mrs. Rosemarie Falk:** —so perhaps the department could please provide that.

Do you think we can realistically achieve a barrier-free Canada by 2040 without compliance measures?

**Hon. Kamal Khera:** We have strict compliance measures, honourable member. Up to \$250,000 in fines can be enacted.

I would love to turn to my officials on that.

Kristina, do you mind talking about it?

**Ms. Kristina Namiesniowski (Senior Associate Deputy Minister, Department of Employment and Social Development):** Thank you, Minister.

I think it's important to recognize—

**Mrs. Rosemarie Falk:** Actually, I have very limited time. We know that it's been very difficult to get the minister here to this committee. I would like to get in writing whatever you are unable to provide right now in live time.

**Hon. Kamal Khera:** You clearly don't want answers.

**Mrs. Rosemarie Falk:** Are you able to provide the data to this committee that demonstrates the progress toward a barrier-free Canada and what the government has done? Can the department or the minister provide that in writing to the committee?

**Hon. Kamal Khera:** Through the chair, may I ask if you want an answer?

**Mrs. Rosemarie Falk:** Okay. I'm going to say that they're going to—

**Mr. Wayne Long:** I have a point of order.

**Mr. Michael Coteau (Don Valley East, Lib.):** I have a point of order.

**The Chair:** Go ahead, Mr. Long.

**Mr. Wayne Long:** The minister has explicitly asked to answer the question, but she is not being allowed to—

**Mrs. Rosemarie Falk:** I have given her multiple opportunities and she hasn't, to two different questions.

**Mr. Wayne Long:** Chair, she is saying that she would like to answer it right now.

**Mr. Michael Coteau:** I have a point of order.

**The Chair:** First, on the point of order specifically as it relates to one member interrupting another member, it is the member's time. The member's time is for questioning the witness. The witness can choose to provide what information is available or can indicate that they will submit it in writing at a later time, but it is the member's time. I am lenient on both sides.

**Mr. Michael Coteau:** I have a point of order. It's my understanding that when a question is asked, the same amount of time that the question took should be afforded to the witness.

**The Chair:** No. That's not—

**Mr. Michael Coteau:** That's been the general practice, has it not, Mr. Chair?

**Mrs. Rosemarie Falk:** No. That's not how it works in committee.

**Mr. Michael Coteau:** You can ask a question, not even wait for the answer and then just ask the question over and over again...?

**The Chair:** Mr. Coteau—

**Mr. Michael Coteau:** It doesn't make sense.

**Mrs. Rosemarie Falk:** Can I respond to that point of order?

**The Chair:** No.

Mr. Coteau, that is debate. I am going to conduct the meeting as per the rules of the House of Commons.

**Mrs. Rosemarie Falk:** Thank you, Chair.

**The Chair:** The member has the floor for her time.

**Mrs. Rosemarie Falk:** I know that just for—

**The Chair:** Just be careful. I would expect some courtesy to the witness, but it is your time.

**Mrs. Rosemarie Falk:** Absolutely.

I just want to point out, Chair, that obviously I want an answer from the department and the minister, but clearly they're playing games and wasting time. I've asked the same question more than once, and I'm not getting...

Please just table the answers for the committee. That would be wonderful.

In her first report, the chief accessibility officer recommended that accessibility training be mandatory. She also told this committee that it would be hard to achieve a barrier-free Canada without doing so. Do you agree with her recommendation, yes or no?

**Hon. Kamal Khara:** I work extremely closely with our incredible chief accessibility officer—

**Mrs. Rosemarie Falk:** Would you agree with her recommendation?

**Mr. Michael Coteau:** That's a perfect example, Mr. Chair.

**Hon. Kamal Khara:** I work really closely with her, and I—

**Mrs. Rosemarie Falk:** I asked for a yes or no. This is where this is frustrating.

Have you responded to her recommendation? What actions have you taken to ensure that accessibility training is mandated for federally regulated workplaces?

• (5945)

**Hon. Kamal Khara:** Training is an extremely important tool. That's something that we have been working alongside—

**Mrs. Rosemarie Falk:** Why is it not mandated?

**Hon. Kamal Khara:** That's something that we have been working alongside all federally regulated—

**Mrs. Rosemarie Falk:** Mandating it—

**Mr. Michael Coteau:** I have a point of order, Mr. Chair.

**Mrs. Rosemarie Falk:** —is one way to ensure that those with disabilities can have access.

**The Chair:** Mrs. Falk, your time is over.

We'll now go to—

**Mr. Michael Coteau:** I have a point of order, Mr. Chair.

We have to at least allow the witness to finish the sentence. The member keeps interrupting.

**Mrs. Rosemarie Falk:** Mr. Chair—

**Mr. Michael Coteau:** We can't even go halfway—

**Mrs. Rosemarie Falk:** we have very minimal time with ministers.

**Mr. Michael Coteau:** She's doing it to me as we speak, on a point of order.

**The Chair:** I would ask all members to respect the rules of the House.

Again, I conduct the meeting. It is the member's time. If the member is not happy with an answer, the member can proceed to their next line. I'll continue with that process.

Mr. Fragiskatos, you have five minutes.

**Mr. Peter Fragiskatos:** Thank you, Chair.

Thank you, Minister and officials, for being here.

Minister, a moment ago you wanted to provide an answer. I want to give you an opportunity to give an answer to Mrs. Falk's question.

**Hon. Kamal Khara:** Thank you for that. I really appreciate it because I thought my coming here for two hours would give me the time to actually have a robust discussion when it comes to disability inclusion and things that I'm hoping everyone deeply cares about in this committee—not just to get clips, as we have seen, or for partisan games.

**Mrs. Rosemarie Falk:** On a point of order, Chair, I take issue with a minister suggesting...

I care very deeply about those with disabilities.

**The Chair:** Mrs. Falk, that is not a point of order.

**Mrs. Rosemarie Falk:** To suggest that I'm getting clips is ridiculous.

**The Chair:** That is not a point of order, and I would ask all members to follow the decorum of the committee.

I'll give a lot of latitude on all sides until the committee pushes me in a different direction.

Mr. Fragiskatos, you have the floor. To the rest of the members, please respect that.

**Mr. Peter Fragiskatos:** I'll start the time again here, Mr. Chair.

I was just wondering if we could have the answer to the question that you wanted to give. Bizarrely, after almost 10 years in politics here, I've never seen a situation where a committee witness—in this case, a minister—is trying to provide an answer and is not able to do so. Please give us the answer that you wanted to.

**Hon. Kamal Khara:** Thanks for that.

Just to go back to the Accessible Canada Act, it really is around changing systems and having those systemic changes within our institutions. The act in itself asks all federally regulated entities to report and be accountable to the public around ensuring that they have accessibility plans. I will tell you that the compliance on that is incredibly impressive. If I'm not right, it's close to 99% for the Government of Canada. It's 100%, actually, for the Government of Canada.

We know that there's more work that needs to be done, but it really is around changing systems on the ground. For the first time ever, we have an office of the accessibility commissioner, which actually leads into this work and is responsible for compliance and for ensuring that we are working alongside all federal entities, and there are really strict fines—up to \$250,000 per day, in fact—if federal entities are not compliant with their accessibility plans.

Just to give you details on the regulations that were talked about, I will turn to my deputy, who has been leading this work, if you allow me to.

**Ms. Kristina Namiesniowski:** Thank you.

In the context of the work that's been done by Accessibility Standards Canada, I can confirm that they have actually finalized... There are six standards and technical guides, two of which they developed. The one on employment was just released in December. The other, on the accessibility requirements for information and communications technologies, was published in May of this year.

They worked in collaboration with the Canadian Standards Association, and together they published "Accessible design for the built environment", "Accessible design for self-service interactive devices including automated banking machines" and "Accessible dwellings". They've also produced a technical guide on it entitled, "Accessible and Equitable Artificial Intelligence Systems".

There are five draft standards that are out for public review, and there are 11 technical committees that have been established and are working on other standards. I think one of the important considerations around standards development is that it does take time. Just as the minister has underscored the importance of the principle of "nothing about us without us," Accessibility Standards Canada works very closely with members of the community and technical experts to develop their standards.

• (5950)

**Mr. Peter Fragiskatos:** Thank you very much.

Mrs. Gray raised a very important question with regard to those who are hearing impaired and medical devices to assist.

This comes from Health Canada. I think it's important, and perhaps I'll let committee members judge, but the December 31 request might not be necessary.

Yesterday—and I've confirmed that it was in fact yesterday—Health Canada issued two medical device licences to Apple Inc., authorizing the sale of their hearing aid feature and hearing test feature, which are both compatible with Apple's AirPods Pro 2. Once authorized by Health Canada, the decision to sell a medical device rests with the manufacturer—in this case, obviously, Apple. It's also worth noting that it will be up to provinces and territories to decide how these medical devices are accessed in their jurisdictions, including whether a prescription is required.

As I say, Chair, I think it's an important point. I thank Mrs. Gray for raising the point because I have family members, in fact, who are hearing impaired, and constituents, certainly, who are hearing impaired. I think we all do. I think that should clarify the matter.

**The Chair:** Minister, you have 15 seconds.

Do you want to comment?

**Hon. Kamal Khara:** I want to say thank you to my colleague for clarifying that.

Again, when it comes to building an accessible Canada, it's not just up to one person. It's up to all of us and all entities to do this work together.

Thank you.

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

[*Translation*]

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

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

With all due respect, Minister, I think your last answer is incorrect, since the regulations are still not in place. The Canada Disability Benefit Act provides for regulations to be put in place within 12 months of the act coming into force. I am not going to go over the entire act, because I am not trying to play lawyer, but you announced a figure in a budget when there were no regulations. We went ahead with passing this bill on the promise that the regulations would be put in place with and for persons with disabilities, and yet they are still not in place.

Moving on. On September 19, you announced that you were going to meet with your provincial counterparts. Given that the act states the principle that the Canada disability benefit is intended to supplement what is being done in Quebec and the provinces, what discussions have there been about this with your Quebec counterpart?

[*English*]

**Hon. Kamal Khara:** I think the discussions obviously were about the fact that I, as I have done in all my conversations with all my provincial and territorial counterparts, am ensuring that there are no clawbacks for persons with disabilities, that this benefit we have put forward is going to support over 600,000 persons with disabilities and that there is going to be consistency all across this country so that, whether you're from Quebec, Ontario, Saskatchewan or any other province, you will get this benefit. That's been the universality and consistency of this benefit. Obviously, it's a federal benefit, and it's extremely important.

It's unfortunate to say Quebec is one of the provinces that has not publicly said yet that they are not going to claw back this benefit. I continue to push them, and so do the disability stakeholders I met with from Quebec. There are incredible organizations in Quebec when it comes to the disability community that have been working extremely hard with the provincial government to ask them not to claw back any of the benefits. This is a significant step forward to ensure some of the most vulnerable and poorest in our country get the extra support they need.

I'll give you an example of—

[*Translation*]

**Ms. Louise Chabot:** These are vulnerable people, Minister—

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

[*English*]

Thank you.

Ms. Zarrillo, go ahead for two and a half minutes, please.

**Ms. Bonita Zarrillo:** Thank you, Mr. Chair.

Again, I'm going to ask the minister to open her mind to having a discussion with folks rather than—how do I want to say this—trying to create animosity around the table today.

I'm going to say to the minister that I did not receive any invitation to any reception. I did last year, but this year I did not. Perhaps that's why there was no one from other parties there.

I'm going to go back and ask the same question again. I'll start by saying that the minister has been very evasive. It's been very hard to reach the minister and get the minister here. I have not been able to get a meeting with the minister after multiple requests over many months. Even before I brought in a bill last week on clawbacks of the Canada disability benefit, I personally reached out to the minister to ask for a meeting, and the minister would not take a meeting. I would like an answer, because I don't get any access to the minister because she's hiding.

You mentioned at the beginning of your statement that there are four priorities in the road map, but the road map says there are seven. Are there four or are there seven, and is there a mechanism for continuous improvement for the road map when you identify something that isn't working or something that is missed?

• (5955)

**Hon. Kamal Khera:** There are a couple of things.

First, and foremost, there are four priorities for the disability inclusion action plan. Two, there are indeed seven priorities within the road map. I just want to clarify that for the honourable member.

The third thing I'll say is that the honourable member has been engaging with me ever since I became a minister for this portfolio. In fact, the honourable member has my personal cell number and has texted me, and we've had conversations around important disability issues. The member has had the opportunity to meet with my staff multiple times, so for the member at this committee to say that she has not had access to me is quite simply not true. I have a lot of respect for the honourable member. For the last two years, we have worked collaboratively, and I hope that we can continue to do that. However, to sit here and imply that she has not had access to me when she has my personal number, Mr. Chair, is just ridiculous.

**The Chair:** Thank you, Ms. Zarrillo. That concludes your time.

I'm going to suspend for a couple of moments, and then we'll resume with the second part of the meeting. The minister will stay on for the supplementaries.

Thank you, members. We'll have a two-minute suspension for a health break. Is that good enough?

**Mr. Wayne Long:** Five...?

**The Chair:** No.

**Mrs. Tracy Gray:** Three minutes...?

**The Chair:** Okay. We'll suspend for three minutes.

• (1157)

(Pause)

• (1201)

• (6000)

**The Chair:** I call the meeting back to order.

Committee members, we're resuming the committee meeting.

Pursuant to Standing Order 81(5) and the motion adopted by the committee on September 17, 2024, the committee is resuming consideration of the subject matter of the supplementary estimates (B) and ministerial priorities for the return of Parliament and mandates.

I would like to welcome back Minister Khera.

We're joined by one more official, Ms. Karen Hall, who is the associate assistant deputy minister of income security.

There will be no opening statements, so we will go directly to questions.

We're beginning with Mrs. Gray for six minutes.

**Mrs. Tracy Gray:** Thank you, Mr. Chair.

Minister, the finance minister admitted that deficits cause inflation and promised she would cap the deficit at an already crazy amount of \$40 billion and wouldn't go a penny over. Your fake feminist Prime Minister came along and not only bullied her into spending more, but pushed her through her own fiscal guardrail and is making her take the fall. All the while, he's trying to fire his female cabinet minister and replace her with carbon tax Mark Carney.

Do you think what the Prime Minister is doing to Canada's first female finance minister is disgusting?

**Hon. Kamal Khera:** Mr. Chair, I think it's disgusting to see what the Conservatives are doing, trying to play political, partisan games, when what they should be doing is supporting Canadians when it comes to affordability. We just put forward a GST and HST tax break that is going to start this Saturday, which they voted against. It's shameful. I expect members of the Conservative Party—

**Mrs. Tracy Gray:** Minister, are you not going to answer the questions today?

**Hon. Kamal Khera:** They talk about axing the tax, but any opportunity they get to cut taxes, they vote against it.

**Mrs. Tracy Gray:** Minister, get back to my time, please.

**Hon. Kamal Khera:** It is quite shameful for them to do that.

**Mrs. Tracy Gray:** You're obviously on the side of Justin Trudeau and Mark Carney, rather than on the side of Minister Freeland.

I will end it there, because the minister is not willing to answer the question. I will turn it over to my colleague, Mr. Jivani.

**Mr. Jamil Jivani (Durham, CPC):** Thank you.

Minister, last time we had a conversation at the heritage committee, it became apparent that you were not familiar with the Black justice strategy. Have you had a chance to read the external report for that yet?

**Hon. Kamal Khera:** I have always engaged with and worked alongside my colleague Minister Virani on the Black justice strategy, and I'll continue to do this work.

**Mr. Jamil Jivani:** Again, it's not clear whether you've read it, which is, again, what happened last time.

Can you comment on whether you support the policy recommendations in that report?

**Hon. Kamal Khera:** There are many recommendations that come out of different reports. My colleague Minister Virani is leading this work. I work extremely closely with him to address systemic racism and systemic anti-Black racism within our institutions and our criminal justice system, and I'm going to continue to do that work alongside my colleague Minister Virani.

**Mr. Jamil Jivani:** One of the policy recommendations in that report is the decriminalization of a 30-day supply of illicit drugs. I think members of the Black community who saw that might have questions about whether you support it or not.

I think it's fair to ask you: Do you support that policy recommendation?

• (6005)

**Hon. Kamal Khera:** As I said, that is work my colleague Minister Virani is leading.

We work extremely closely with Black stakeholders across this country. Addressing systemic racism within our criminal justice system is extremely important. I work alongside my colleague. When the justice strategy comes out, the honourable member can read it to really understand what it aims to do, rather than try to imply—

**Mr. Jamil Jivani:** The thing is that your government has called this “history-making” and a milestone for Black people in this country. I think it's fair for Black people to then look at it and say, “Is this what you intend to do to our communities?”

Do you intend to decriminalize the 30-day supply of drugs in the name of diversity, equity and inclusion? I pose this question to a minister and a member of the Liberal government's cabinet. Why is this such a difficult question to answer?

**Hon. Kamal Khera:** Mr. Chair, I've known this now for a long time. It was very clear from our last interaction that the member does not understand what diversity, inclusion and equity actually means.

**Mr. Jamil Jivani:** Thank you for articulating that. Maybe I can ask you some questions and learn something today about diversity and inclusion.

I have a statement here by a witness who appeared before the justice committee—Rachel Cook from the University of Alberta.

She said:

I think the EDI system has made the problem [of anti-Semitism] worse....

I think it can start at the top, but it also starts in institutions and in massively funding EDI programming, such that, quite literally, when I asked who decides who is in these EDI meetings—is it a percentage of population?—their response was, well, it's the groups that deserve equity and deserve inclusion.

Minister, I'd like to ask who deserves equity and inclusion, in your mind.

**Hon. Kamal Khera:** My goal as Minister of Diversity, Inclusion and Persons with Disabilities is to ensure we're creating equal opportunities for every single person in this country, regardless of their age, race, identity and abilities. It takes fundamental changes

within our institutions to do that work. You have to be deliberate about making that change.

That's clearly something the Conservative Party does not understand. They can think back to their snitch lines. We all remember that time under the Harper government. They have—

**Mr. Jamil Jivani:** When a Canadian university student—

**Hon. Kamal Khera:**—absolutely no idea what diversity and inclusion mean.

**The Chair:** Order.

**Mr. Jamil Jivani:** I'm going to get through this. You can keep trying to filibuster, if you like.

**The Chair:** Mr. Jivani, I called for order.

**Mr. Jamil Jivani:** Yes, I heard.

**The Chair:** Good. We have to respect the interpreters' ability to properly translate the—

**Mr. Jamil Jivani:** I think we also have to respect convention and—

**The Chair:** Mr. Jivani, I am speaking.

You have the floor again.

**Mr. Jamil Jivani:** Thank you.

When a university student in our country says that diversity, equity and inclusion is disadvantaging her community, your response is, “Well, I'm just going to keep making these blanket fluff statements.” She's asking quite clearly. You, as Minister of Diversity and Inclusion, are in a position to answer her question.

How do you decide who deserves equity and inclusion? Why are there Canadians who feel excluded by your DEI framework?

**The Chair:** Give a short answer, Minister.

**Hon. Kamal Khera:** It's clear the honourable member does not really understand. He does not understand that there are systems in place and that anti-Black racism and systemic racism are real things. They have root causes in our institutions. We have a responsibility.... Every single person should have a responsibility to ensure we do everything and be very deliberate about including people, ensuring they have an equal opportunity to fully participate in our economies and our country.

Thank you, Mr. Chair.

**The Chair:** Your time is up.

We'll now go to Mr. Van Bynen for six minutes.

**Mr. Tony Van Bynen:** Thank you, Mr. Chair.

I have to admit that I'm somewhat disappointed in the tone of the dialogue going on here. It reminds me of a phrase my father shared with me: People who value themselves by their ability to diminish others will forever live in the darkness of their own shadows. I'm hoping we can take this conversation to a more productive tone.



I want to clarify. There's been a lot of discussion about the disability tax credit. Can you explain to the committee why the government chose to use this tool and talk about the ongoing work to improve its accessibility?

**Hon. Kamal Khara:** It's always good to see you, Tony, and thanks for always bringing to us the important issues that I know Canadians and, particularly, persons with disabilities really deeply care about.

I can tell you that the disability tax credit.... I know that there's a lot of discussion around this within the disability community. I heard from the community around the use of the disability tax credit. I want to let the community know that we really try to see how we can, first and foremost, improve the disability tax credit to ensure that we remove all the barriers for persons with disabilities. One of the things that my colleague who is responsible for the DTC.... It's run through the CRA, which is the responsibility of my colleague Minister Bibeau. We actually have an advisory council, a stakeholder group including persons with disabilities in it, to ensure that they remove those barriers within and make it more simple to actually have access to it.

One of the other things that we wanted to make sure is that there's universality and consistency throughout the provinces and territories—all across Canada—to ensure that it doesn't matter where the persons with disabilities are actually living, but that they can get the same amount and same access to the Canada disability benefit that they would receive in any other province.

The other thing that we have done.... One of the biggest barriers is around removing the cost of accessing these forms. In the budget, we received additional dollars to ensure that we remove the cost that persons with disabilities may have to give to a medical professional to fill out that form.

At the same time, we have, in the budget, received funding for a navigator program to ensure that some of those really hard-to-reach community members, persons with disabilities, can get access and work with community members to get the disability tax credit. We know that for people with disabilities who can access the disability tax credit, it gives them an avenue to other benefits, not just the federal benefits but other provincial benefits, as well, in some provinces and territories.

It's really important that we do this work. We're really ensuring that we make it as barrier-free as possible to ensure that persons with disabilities can get this support.

I'll turn to Tina.

Is there anything I missed, Tina, that you want to add on the disability tax credit?

● (6010)

**Ms. Kristina Namiesniowski:** Thank you, Minister.

I think you covered everything that was really the justification.

The other point for us, which we considered in the context of how we could deliver the benefit as quickly and as efficiently as possible.... We heard from the community members that they were looking for the government to move expeditiously. The use of the

disability tax credit enables us to do that. Some of the other suggestions that have come forward are administratively quite complex and would take significant time to really work our way through. It was really the speed, the efficiency and ensuring that we could get the benefit to those who are deserving of it as quickly as possible.

**Mr. Tony Van Bynen:** In budget 2023, the government invested \$10 million in the social development partnerships program, which helps address the unique needs and ongoing barriers faced by persons with disabilities by investing in capacity building and community-level work for Canada's disability organizations. I know that many of those organizations are struggling.

Can you speak to the impact of this program and why it's crucial for the federal government to support the not-for-profit and accessibility sector in this way?

**Hon. Kamal Khara:** Absolutely.

We're so proud to work alongside some incredible organizations on the ground. I can tell you that I met with some people. Some of these organizations are one or two people really trying to make a difference in their communities. Fundamentally, systemically, they have faced so many barriers to access and to building the capacity for the organization to move forward and to really dive in and support their communities.

That's why this funding is so important. They use every penny possible to support some of the most vulnerable in their communities. It's really important that we work with them to ensure that they have the capacity, can function fully and are able to reach some of those hardest-to-reach individuals with disabilities, to ensure that we're providing them with that support that is so important.

**Mr. Tony Van Bynen:** Thank you.

A key part of realizing the Accessible Canada Act is the work of Accessibility Standards Canada. We know that developing and implementing standards for accessibility must be done hand in hand with the disability community in the true spirit of “nothing about us without us”.

Deputy Minister, can you outline how Accessibility Standards Canada works directly with the disability community in developing these accessibility standards?

● (6015)

**The Chair:** Give a short answer, please.

**Ms. Kristina Namiesniowski:** Thank you very much, Mr. Chair.

I think, as mentioned earlier, the work of Accessibility Standards Canada is very much done in consultation with persons with disabilities and, as part of the standard development process, Accessibility Standards Canada has set up technical committees. Those technical committees include experts as well as individuals with lived experience, and they're used very much to inform the content of each and every standard that has been published and/or is under development.

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

Thank you, Mr. Van Bynen.

[*Translation*]

Ms. Chabot, the floor is yours for six minutes.

**Ms. Louise Chabot:** Right.

Mr. Chair, I would first like to thank you for your work as chair of this committee. It is very helpful.

I do agree somewhat with what was said about tone and the way some things are being said this morning. We are here as a parliamentary committee where a minister has joined us so we can ask her important questions.

I would also let the Minister know that if, in future, she wants to receive the questions in advance, we will provide them to her. Again, the tone used in answers can sometimes be questionable. In any event, I hope we manage to get the tone right.

We actually do represent groups, we represent people. Everything is not fine in this world. If it were perfect, we would not be sitting here around this table.

The Accessible Canada Act is five years old. There are provisions that need to be strengthened and corrected.

If no one had any doubts about the Canada disability benefit and everyone had applauded it, we would not be here questioning you, Minister. I am sorry to tell you, however, that this is not the case.

I imagine the path is not perfect and you will be able to give us answers to our questions concretely and objectively.

I am going to refer to the last question I asked you.

Most of us were around the table during the study of Bill C-22 up to when it was passed. The purpose of that bill is to create the Canada disability benefit. Your predecessor was proud of that bill, and rightly so.

However, we also knew that Quebec and the other provinces do not all have the same supports for persons with disabilities. Those supports are absolutely necessary, because what the federal government is doing is supplementing what is being done in the provinces.

We also had eligibility criteria, so as to lower the poverty line. In any event, I can say that we worked hard here.

Minister, I asked you what discussions have been held with the Government of Quebec. You looked at me and said that the Government of Quebec had not guaranteed that it would not claw back benefits.

I am going to ask you a clear question. If I go and see Quebec's ministerial representatives myself, are they going to give me the same answer?

[*English*]

**Hon. Kamal Khara:** You can decide that on your own when you have that. I mean, I will tell you the conversation that I had with them at every chance. I was very clear about the fact, as I have been with every single province and territory, that there should be no clawbacks when it comes to the Canada disability benefit—and that's not just me saying that. It's what the disability community in Quebec and around the country is saying. I think that's a really important parameter in making sure that this is a benefit that is supporting some of the most vulnerable in our country.

I want to just take a moment to answer one of your previous questions around regulations, and I—

[*Translation*]

**Ms. Louise Chabot:** Exactly what discussions have you had regarding implementation of this measure? This benefit will come online in July 2025, unless it is delayed, as well.

What discussions are you having about this measure? You can't implement it without the agreement of Quebec, when it comes to the terms and conditions.

What are those discussions? Are you having informal talks, or are there concrete discussions?

I will give you an example.

I spoke to you about Quebec's basic income program, which allows persons with disabilities who have jobs to earn \$14,000 without losing their benefits.

I have looked at your regulations about the Canada disability benefit, which have still not been made. In your own regulations, you say that benefits could be clawed back after a person earned \$10,000.

That in itself raises questions. If we read the regulations, which have not yet been tabled under the act, you are the one who will be clawing back benefits, based on a certain threshold.

You will undoubtedly be having more meetings with the Government of Quebec. What are you looking for, in concrete terms, in your discussions with the Government of Quebec, and what answers have you been given?

● (6020)

[*English*]

**Hon. Kamal Khara:** I can tell you, the conversations don't start and end with me. Our departments are very much.... There's a table that actually meets. Tina can talk more about the bureaucratic level. At the officials level, they've been engaging on these conversations.

On one of the questions you asked about regulations, I will tell you that a usual regulation takes about 24 months. Any other regulation takes about 24 months. The fact is that we're moving forward diligently and quickly, as well as working alongside the community because we really have to make sure that the voices of community are part of the discussions when it comes to the regulations we put forward for the Canada disability benefit. We're actually moving in a significantly faster way because we know it's so important to get this benefit out to Canadians who need it. This is the first benefit, as you know, of its kind. It's a federal benefit that is going to support some of the most vulnerable in this country.

Tina, do you want to talk about the discussions with the Quebec officials, to answer the question?

[Translation]

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

You said it takes 24 months to put regulations in place, but the act says 12 months after royal assent.

**Ms. Kristina Namiesniowski:** Mr. Chair, I can provide a clarification.

I think the Minister said that it usually takes about 24 months to put regulations in place.

[English]

In this case, we are actually moving very expeditiously. The initial Canada Gazette regulations were deposited following the budget earlier this year. We expect to have final regulations by the spring, which would enable us to pay the benefit in July of next year.

Really, it's quite a very fast time frame relative to what you would typically see in any regulation-making process.

[Translation]

**The Chair:** Thank you.

Thank you, Ms. Chabot.

[English]

Now it's Ms. Zarrillo for six minutes.

**Ms. Bonita Zarrillo:** Thank you, Mr. Chair.

There were reports out last week that women with disabilities in abusive relationships are sitting ducks. They have the choice to either stay in an abusive relationship or...a large percentage of them end up homeless. We know this is a factor of clawbacks. This is a factor of women who are eligible and entitled to disability payments and income supports having those clawed back because, potentially, their partner's income is too high.

It is very important, in regard to marriage equity, to autonomy and to the safety of women with disabilities, that their income supports are not clawed back. As we think about the Canada disability benefit, I'm wondering what the minister is going to do to protect women in this area.

I'll also ask the minister if she has looked at my bill—Bill C-422—which talks about no clawbacks and independent income supports rather than household eligibility.

**Hon. Kamal Khera:** Thank you for that really important question, Ms. Zarrillo.

I will look at your bill when it's tabled in the House and we'll have a robust conversation. As I mentioned, I'm always happy to work with you and see what more we can do to support.

You're absolutely right in terms of looking at disability. When you add in the intersectionalities of women with disabilities, they're absolutely some of the individuals who live in deep poverty. We need to make sure we're doing everything possible to make sure they are supported.

Gender-based violence—

**Ms. Bonita Zarrillo:** I'm sorry to cut you off, but I think I only have two and a half minutes.

Can I get an answer from, potentially, some of your staff there? What is the choice right now in the regulations for the Canada disability benefit around household versus individual incomes?

Could I please get an answer on that?

**The Chair:** To clarify, Ms. Zarrillo, you have six minutes.

**Hon. Kamal Khera:** Thank you. I will turn to Elisha to provide you with that answer.

Thanks, Ms. Zarrillo.

**Mr. Elisha Ram (Senior Assistant Deputy Minister, Income Security and Social Development, Department of Employment and Social Development):** Thank you.

Good morning, and thank you for the question.

In the draft regulations that were published in Canada Gazette, part I, the Canada disability benefit is income tested and it will be income tested on the basis of household income.

To the member's question, we are aware of the concerns around the potential vulnerability that this creates. It's something that we're quite conscious and concerned about. However, given that the benefit is intended to support those who are most in need, it's important to consider the overall income the individual has access to. This is relatively consistent with how other income-tested benefits in the federal government and elsewhere are typically structured.

● (6025)

**Ms. Bonita Zarrillo:** Thank you so much, witness Ram.

I'm going back to the minister.

Minister, “nothing without us” means that this needs to be income tested on individuals. These benefits are because we have an ableist society, where persons with disabilities do not have the same access. I totally understand what witness Ram is saying. This is the traditional, long-standing method. We need a modernized approach to income supports for persons with disabilities not just in this area but also for the disability tax credit. It's very medicalized right now. I ask that you look at opportunities to modernize. Take a look at my bill, Bill C-422. It has already been tabled. It's been on the table for a week. This is what people are asking for. This is what it looks like to champion rights for persons with disabilities.

I'm going back to my initial question around the \$250 workers' rebate.

Could the minister answer what specific steps she took to fight for persons with disabilities with respect to the \$250? Then, go back to whether there is a mechanism in the Accessible Canada Act for continuous improvement of things that might not be working or for additions that need to be added.

Thank you.

**Hon. Kamal Khera:** Thank you, Ms. Zarrillo.

I'll answer your last question first.

On the Accessible Canada Act road map, the online consultations for what that should look like are open right now. I'm asking the member and others to please look into the feedback from the disability community. You're hearing different things. I think they can add to that.

I look forward to working with you on your private member's bill. That's also very important. As you know, it's been extremely difficult this entire session to get anything done in the House of Commons. It's unfortunate. I wish the NDP wouldn't play along with the Conservatives, so that we can have real debates around important legislation that has been held back. This is about supporting some of the most vulnerable, as you suggested. We're going to continue to ensure that some of the most vulnerable are supported.

When it comes to the income test, I think the Canada disability benefit is consistent with every other federal benefit the Government of Canada has put forward. There is always, obviously, room to improve, and we're going to continue to look at different ways to ensure some of the most vulnerable.... When you look at intersectionality...as you mentioned, it's very important that we work alongside the community to ensure we support them in that venue.

I look forward to debating your bill in the House—

**Ms. Bonita Zarrillo:** I'm not sure how many minutes I have.

**Hon. Kamal Khera:** —but let's open up—

**The Chair:** You have three seconds, Ms. Zarrillo.

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

**The Chair:** I'll give you a quick question.

**Ms. Bonita Zarrillo:** Yes.

Very quickly, Minister, many witnesses have come to this committee. Women were not considered part of the workforce when EI

was formed. Women were not considered as individuals and couldn't even vote until—

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

**Ms. Bonita Zarrillo:** We need a modernization of these benefits, Minister. I'm asking you to do it on the CDB.

Thanks.

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

We'll now go to Mr. Stewart for five minutes.

**Mr. Don Stewart (Toronto—St. Paul's, CPC):** Thank you, Chair.

Minister, your mandate says that you will “lead a whole-of-government approach to build a more inclusive, equitable and just society” and take action “to prevent radicalization to violence and to protect vulnerable communities.”

Does that include protecting our Jewish communities from anti-Semitism?

**Hon. Kamal Khera:** Absolutely, Mr. Stewart.

**Mr. Don Stewart:** Do you believe anti-Semitism is a major issue in Canada?

**Hon. Kamal Khera:** Absolutely. We condemn it. We are working extremely closely with the Jewish community. We are working extremely closely with my colleague the Minister of Public Safety.

**Mr. Don Stewart:** Minister, according to StatsCan, hate crimes are up 251% since 2015. Two-thirds of religiously motivated hate crimes this year have been against the Jewish community. Your mandate calls on you to combat hate crimes in Canada. Meanwhile, we saw anti-Semitic mobs take to the streets, shouting, “From Palestine to Lebanon, Israel will soon be gone” and “There's only one solution: intifada, revolution.”

Do you unequivocally condemn these chants by hateful mobs on our streets, yes or no?

● (6030)

**Hon. Kamal Khera:** Mr. Chair, through you, every single person in the House, and I think every Canadian, condemns hate and anti-Semitism.

**Mr. Don Stewart:** Do you condemn it unequivocally?

**Hon. Kamal Khera:** Absolutely. I condemn hate and anti-Semitism in this country.

**Mr. Don Stewart:** Thank you.

Minister, two weeks ago—

**Hon. Kamal Khera:** I also want to allude to where you talked about hate crimes. I think it's important.

**Mr. Don Stewart:** You have answered my question. Thank you.

**Hon. Kamal Khera:** No, you need to know the answer.

**Mr. Don Stewart:** Minister, two weeks ago, an anti-Semitic mob took over the streets of Montreal. Protesters stood in front of Jewish counter-protesters, made Nazi salutes and reportedly said, “The final solution is coming your way.” You know what the final solution is.

Do you condemn these protesters and the anti-Semitic threats?

**Hon. Kamal Khera:** We all condemn unequivocally anti-Semitism or hate in any form in this country. In fact, I have put forward Canada's first-ever action plan on combatting hate. We have put forward \$274 million, and the Conservative Party of Canada voted against it.

**Mr. Don Stewart:** At York University, student unions issued a declaration—

**Hon. Kamal Khera:** Shame on them to pretend to care about hate in this country, when every chance they've had, they've voted against it, including supports for Jewish Canadians in this country.

**Mr. Don Stewart:** They issued a declaration calling the barbarism of October 7 a “justified and necessary” act of resistance “against settler-colonialism, apartheid, and genocide”.

**Mr. Wayne Long:** I have a point of order.

Chair, the minister has clearly said that she condemns these acts.

**The Chair:** Thank you, Mr. Long. That's debate.

We will return the floor to Mr. Stewart.

**Mrs. Tracy Gray:** I have a point of order, Mr. Chair.

I'm wondering if you can ask the minister to control herself and stop screaming—

**The Chair:** Mrs. Gray, that's not a point of order.

**Mrs. Tracy Gray:** —which she has been doing throughout most of this committee. She's been yelling throughout most of this committee.

**The Chair:** Mrs. Gray, we're going into debate. It's coming from both sides. I give a lot of latitude.

The member who's currently questioning has the floor. I would expect both the member and the witness to respect one another.

**Mr. Don Stewart:** Thank you, Chair.

Notwithstanding that, according to U of T sociologist Robert Brym, most Jews feel “unsafe and victimized.”

Does that surprise you?

**Hon. Kamal Khera:** I work with—

**Mr. Don Stewart:** It's a yes or no. I have a friend who is a heart surgeon and teaches heart surgery at the U of T. He was walking to work. He was prevented from going to work at the U of T campus to teach young, aspiring doctors. Do you know why? It was because he was Jewish. No one from government stood up and spoke out for that man, and others like him, just trying to go to work and teach our young doctors how to treat hearts.

Is that acceptable?

**Hon. Kamal Khera:** Mr. Chair—

**Mr. Don Stewart:** I'll take that as a—

**The Chair:** Madam Minister, I'll give you a chance to respond.

**Hon. Kamal Khera:** We condemn hate and anti-Semitism and hate in any form in this country—

**Mr. Don Stewart:** We're not seeing it, Chair.

I will cede the rest of my time to Tracy Gray.

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

**Hon. Kamal Khera:** Mr. Chair, may I ask if I will get an opportunity to answer the question the member put forward?

**The Chair:** I will give you the time.

I'll keep it out of the time.

Go ahead, Madam Minister. It's significant. Answer the question.

**Hon. Kamal Khera:** Thank you, Mr. Chair.

We condemn, on this side, unequivocally, any form of hate or anti-Semitism in this country. We have actually put forward Canada's first-ever action plan on combatting hate, with \$274 million supporting communities on the ground. We have put forward \$25 million for a new Montreal Holocaust museum, which the Conservatives voted against, and \$5 million for the first-ever national Holocaust remembrance program, which the Conservatives voted against.

**The Chair:** Thank you, Minister.

**Hon. Kamal Khera:** It's shameful for them to pretend that they care about hate when they have not supported the work we're doing.

**The Chair:** Thank you, Minister.

**Mr. Don Stewart:** Most Jews feel unsafe and victimized.

**The Chair:** Order, please.

Mrs. Gray, you have a minute and 20 seconds.

**Mrs. Tracy Gray:** Thank you, Mr. Chair.

It's really disconcerting that the minister is so unwilling to answer so many questions today on a variety of very important topics. There has been a lot of word salads and very confrontational responses. That's really unfortunate.

I would like to bring forth something that is extremely important that we're seeing play out in all of our communities and on our streets.

I would like to move a motion, Mr. Chair, which you should see is in order. I move:

Given that, across Canada,

44% of Canadians feel worse off financially compared to last year.

A third of Canadians are experiencing an inadequate standard of living.

Nearly one in four Canadians are experiencing food insecurity.

Nearly one in five children live in poverty, representing nearly 1.4 million children.

The committee undertake a study on poverty in Canada, and in particular, the way in which poverty is measured and tracked in Canada, and the lived experiences of those deemed to be above and below the MBM poverty line; that the study be prioritized; that the study be comprised of no less than 12 meetings; that Statistics Canada officials be invited to appear as part of the study; and that the committee report its findings and recommendations to the House.

Thank you, Mr. Chair.

• (6035)

**The Chair:** Thank you.

The motion is in order. It can be moved and debated. It has been circulated in both official languages.

Mr. Fragiskatos, go ahead on the motion as currently introduced by Mrs. Gray.

**Mr. Peter Fragiskatos:** Thank you, Chair.

Our side is very open to looking at that very subject. Poverty is a crucial issue in this country. We all agree to that. However, 12 meetings would take up the entire agenda or nearly the entire agenda of this committee, going into the spring and into June. I wonder if the member would be willing to accept two amendments.

We'd go from 12 meetings to four. We have other matters that the committee has already agreed to, so removing the call for prioritization would be part of the amendment that I'm putting forward. Those are two changes.

**The Chair:** Thank you.

We now have an amendment moved by Mr. Fragiskatos. You've heard it. It would reduce the meetings to four and allow the committee to decide priority by removing the reference to it being a prioritized discussion.

Is there any discussion on the amendment?

Go ahead, Mrs. Gray.

**Mrs. Tracy Gray:** Thank you, Mr. Chair.

This is a very important issue, and I will reference a couple of things here.

First, Food Banks Canada's poverty report card, Campaign 2000's report on child poverty, as well as the MBM, which is the market basket measure on the poverty threshold by Statistics Canada that reports poverty rates, provided information that is very dismal and very concerning.

We know that child poverty has increased at record rates for two years in a row. We also know that the cost of food has increased 35% since 2015. Canada has seen 358,520 more children living in poverty than during the height of the pandemic in 2020. Across Canada, nearly one in five children were living in poverty, representing nearly 1.4 million children. Really, this is across Canada, and the percentage of children living in food insecure households also rose in 2023 from 24.3% to 28.5%.

As this committee is the human resource committee, this is incredibly important. We also know that the cost of living, the cost of housing and a lot of issues that we deal with at this committee are very important, but we feel that this is something that should be prioritized, which is why we have that in there.

That's not something that we would be able to support. This is too timely to push off. This is something that should be a priority for this committee. Therefore, based on what's proposed, we wouldn't support the amendment for the reasons I've given.

Thank you, Mr. Chair.

**The Chair:** Thank you, Mrs. Gray.

We're still on the amendment.

I have Mr. Fragiskatos and Madame Chabot on the amendment.

**Mr. Peter Fragiskatos:** Thank you, Chair.

Again, our side is not saying that the issue is not to be considered. It should be considered here, but we have also agreed that we would look at other issues that are relevant to the committee, including issues relating to seniors and other matters. I wouldn't want to see those issues pushed away, because they also matter a great deal to the country and its future.

I'm putting forward, again, the suggestion. I won't move it formally yet because I see that Madame Chabot wants to speak, but I haven't been swayed by what Mrs. Gray said.

I think that we need to go to four meetings instead of 12. If, at some point after that fourth meeting, the committee is of the view that we need a few more meetings, then our side would certainly be receptive to that.

Frankly, Chair, at this committee, I'm not sure there's even a precedent to call for 12 meetings. I'm not sure that there's a precedent in other committees for 12 meetings. That's quite something. Taking it to four is quite reasonable, I think. We would still be able to complete a substantive, serious study on the matter and not push aside the other matters that members have taken care to bring to the committee's attention, including, as I say, matters relating to seniors. Again, I put that to committee members to consider.

• (6040)

**The Chair:** Madame Chabot, go ahead on the amendment.

[*Translation*]

**Ms. Louise Chabot:** I agree to an amendment like this. We could provide for a minimum of four meetings so we can complete the study.

I agree with the substance of the motion. Issues relating to poverty, such as child poverty, are important. The motion says the study should be prioritized. This motion could have been made before, and we could then have decided to prioritize this study. The issue of poverty is not actually something new. However, we did decide unanimously as a committee to do two more studies.

For these reasons, I agree to the proposed amendment.

[English]

**The Chair:** We'll go to Mrs. Gray on the amendment and then Mr. Fragiskatos on the amendment.

**Mrs. Tracy Gray:** Thank you, Mr. Chair.

I appreciate Ms. Chabot's intervention there.

Thank you very much.

She is correct that this is an ongoing issue. However, we've seen with some of these recent reports that have come out just how devastating it is. Even though it is an issue in Canada, it's obviously getting worse, and a number of these reports are coming out saying that. I just wanted to make that point.

I just want to clarify, Mr. Fragiskatos. Does it say, "no less than four"? Was that the amendment, or was it only four?

**Mr. Peter Fragiskatos:** Yes, it's four meetings. We're not suggesting three to four or two to four. We're saying four meetings.

**Mrs. Tracy Gray:** Okay, I just wanted to clarify. I wasn't sure if it was "no fewer than four" or if it was a hard—

**Mr. Peter Fragiskatos:** It would be a hard four meetings.

**Mrs. Tracy Gray:** It would be a hard four meetings. Okay. I thank you for that clarification.

**The Chair:** Next we have Mr. Fragiskatos on the amendment.

**Mr. Peter Fragiskatos:** Chair, I will formally move the amendment again to repeat that we would strike "12" and replace it with "four" meetings and remove any note there about prioritization.

**The Chair:** Is there any discussion on Mr. Fragiskatos' amendment? If there is none, I will put it to a vote.

(Amendment agreed to: yeas 11; nays 0 [See Minutes of Proceedings])

**The Chair:** Unanimity—that's wonderful.

Ms. Zarrillo, did you have your hand up?

**Ms. Bonita Zarrillo:** I did. I have an amendment to the motion that I would like to propose.

**The Chair:** Is that an amendment to this motion, Ms. Zarrillo?

**Ms. Bonita Zarrillo:** It is an amendment to Mrs. Gray's motion, yes.

**The Chair:** Okay. The committee has adopted the amendment to Mrs. Gray's motion, so your amendment would be to the motion as amended.

**Ms. Bonita Zarrillo:** Yes.

**The Chair:** Go ahead.

**Ms. Bonita Zarrillo:** Mr. Chair, I'd like to ask that all parties get an equal number of witnesses for that poverty reduction study, so I would move a motion to that effect.

**The Chair:** Thank you.

We have an amendment from Ms. Zarrillo. I'm not seeing any discussion on it, so I will ask the clerk for a recorded vote on the amendment of Ms. Zarrillo. You all know the amendment.

(Amendment negated: nays 10; yeas 1 [See Minutes of Proceedings])

(Motion as amended agreed to: yeas 11; nays 0 [See Minutes of Proceedings])

**The Chair:** The motion has been adopted. I will return to the agenda of the committee that is currently under way.

That concludes your time, Mrs. Gray.

We will now move to Mr. Collins for five minutes.

Mr. Collins, go ahead.

• (6045)

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

Minister, welcome back to the committee.

I'm going to take us back to people with disabilities. It's probably as hard for you to listen to some of the questions from the other side of the table as it is for me. What goes through my mind, when I hear the questions.... It's almost politically fraudulent in terms of the narrative that's created. As you know, the Conservatives voted against the Canada disability benefit, the pharmacare initiatives, which will help seniors and people with disabilities—

**Mrs. Tracy Gray:** I have a point of order, Mr. Chair.

**Mr. Wayne Long:** Chair, I think he's referring to the funding.

**Mr. Chad Collins:** I'm referring to the resources in the budget.

**Mrs. Tracy Gray:** We supported it all the way through.

**Mr. Michael Coteau:** It's not a point of order.

**Mrs. Tracy Gray:** When something's factually, completely wrong, I—

**The Chair:** Order.

**Mr. Michael Coteau:** Let me be very clear. They voted against—

**The Chair:** Go ahead, Mr. Collins.

**Mr. Chad Collins:** I didn't interrupt anyone on the other side but, to be honest, I was tempted to.

Minister, they voted against the resources that will give people the benefit that our government created. They also voted against all the housing benefits and, as you know, the national housing strategy includes, as one of the vulnerable populations, seniors and people with disabilities. At every opportunity they had to support people with disabilities, they voted against it, so it really is hard to hear questions like we've heard again today.

What makes it also difficult to stomach is that the Leader of the Opposition was in Hamilton not too long ago, as part of his “make Canada great again” tour. He has these nonsensical tag lines that he uses, the bumper-sticker solutions. He talks about fixing the budget. I think both you and I know what fixing the budget means. It'll mean cuts to social programs and to the programs that are helping people with disabilities. It will mean the end of the Canada disability benefit, cuts to health care and cuts to the housing programs that we provide—all of those resources and the initiatives that I just talked about.

That “make Canada great again” agenda will threaten, I think, many of the benefits that seniors and people with disabilities rely on today to get them through some very challenging times. Can I get your thoughts on those issues? When you hear those nonsensical questions from the other side of the table, what goes through your mind?

**Hon. Kamal Khera:** Thank you for that question. Exactly what you said is what goes through my mind, and that's why I find it very ironic and, quite frankly, just hypocritical for them to talk about supporting Canadians.

You're right. Their so-called slogan of fixing the budget, we know what it means. We saw it every step of the way. They say they'd “axe the tax” when they had an opportunity. We have a GST tax cut that we put forward. They voted against that. There was a middle-class tax cut, and they voted against that. The Canada child benefit, which is lifting hundreds of thousands of children out of poverty, they voted against that.

To talk about seniors' pensions, the leader was in the party when they went to Davos. Harper went to Davos and announced that he was going to raise the age of retirement to 67 from 65. We reversed that. We enhanced the guaranteed income supplement; they voted against that. We increased the old age security pension by 10% permanently for seniors aged 75 plus; they voted against that.

On the dental care plan, I saw the Leader of the Opposition laugh in the House of Commons and say that dental care doesn't exist. Tell that to the people in our communities, persons with disabilities whom I met, who said that, for the first time, they went to the dentist because of the supports we put forward. They voted against that. They simply think it doesn't exist; however, 1.2 million people have accessed it.

You talked about pharmacare; they voted against that. Every step of the way we have put forward.... There's \$6.1 billion for the Canada disability benefit. They talk about how we're not doing enough. The Leader of the Opposition, Pierre Poilievre, was actually responsible for ESDC when he was a minister. He left money for disability supports because they wanted to fix the budget and balance the books. They left that money rather than spending that on the most vulnerable in our communities.

To your point about the rhetoric that we hear from the other side, it's just ridiculous because we know that, every step of the way, they voted against measures we put forward to support Canadians. That's the work that we need to do: to constantly fight against the rhetoric that's coming from the other side. They're not in it for anyone. They're in it for only themselves.

I'm surprised they're even allowed to ask questions, if they don't follow the parroting of the same agenda that their leader puts forward. You know this, as an incredible housing advocate. You've seen that, at any chance they had, they were writing messages and sending letters of support to my colleague the housing minister about the housing accelerator fund in their communities. However, their leader told them, “You can't do that anymore.” They can't advocate for their own constituents. That's the kind of party you're dealing with in the Conservative Party of Canada. It's quite shameful that they pretend they care about Canadians but, at every step of the way, they vote against them.

• (6050)

**Mr. Michael Coteau:** It's political fraud, really.

**Hon. Kamal Khera:** Yes.

**The Chair:** Thank you.

[*Translation*]

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

**Ms. Louise Chabot:** What eloquence, Mr. Chair!

The discussion seems to have turned into question period, but I would like to come back to accessibility, Minister.

Thousands of people work to ensure accessibility to everyone in Canada and Quebec, in every region. They deliver their mail, their goods and their parcels. Those workers have been on strike for 26 days. They are calling for terms of employment that will adhere to a model that is to be reviewed. However, that has to be done with the workers and recognize what they do best and do well: ensure that our constituents have access to their goods, their mail, and their letters.

Do you support the postal workers, Minister?

[*English*]

**Hon. Kamal Khera:** Of course, we support the postal workers. I know there's an ongoing strike right now. My colleague Minister MacKinnon is working extremely hard to try to bring both parties together to ensure that it can end.

[*Translation*]

**Ms. Louise Chabot:** Minister, since my own background is in labour relations, I am simply going to tell you that a special mediator in the Canada Post case left the bargaining table two weeks ago. It is really quite rare for a mediator to do that. Their role under the Canada Labour Code is actually to try to bring the parties together despite the difficulties.

Do you have any comments on that?

[*English*]

**Hon. Kamal Khera:** This is the work that my colleague Minister MacKinnon is leading.



Even in my own community, people want.... We always say the best deals are made at the table. That's where we hope both parties can come up with and agree to solutions for workers and ensure that we can get the strike over so that Canadians.... There are people in some of the most rural and remote areas who really need medication or someone needs.... Of course, the holiday season is coming up as well.

I think the best deals are made at the table. I know my ministerial colleague Minister MacKinnon is working really hard to ensure that they can come to the table together.

[*Translation*]

**Ms. Louise Chabot:** In closing, I would like to say that the workers are quite rightly asking your government to intervene with the employer, Canada Post, to have it make every effort to reach a negotiated contract.

Will they have your support?

• (6055)

[*English*]

**The Chair:** Please give a short answer.

**Hon. Kamal Khera:** This is something my colleague Minister MacKinnon is leading, and the best deals are always made at the table.

[*Translation*]

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

[*English*]

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

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

I want to echo what my colleague MP Collins said about the Conservative government not funding the Canada disability benefit. That's definitely true, and it doesn't help to have legislation that isn't funded.

Minister, during committee, we heard from organizations and individuals who are being asked to consult on the accessibility plans in the public and private realms for free in relation to accessibility act compliance. Again, this speaks to a culture where persons with disabilities are being disrespected and devalued.

Why has the government not put forward regulations to ensure that the expertise they hold is fairly compensated and not expected to be given for free?

**Hon. Kamal Khera:** Can you repeat the question, Ms. Zarrillo?

**Ms. Bonita Zarrillo:** Yes.

At committee, we heard from people and organizations that they're being asked by the private and public sectors to consult on accessibility plans, and they're not being compensated for it. This is a cultural thing that basically says persons with disabilities should give their knowledge, skills and abilities for free.

What I'm asking is why the government has not put forward regulations to ensure the expertise persons with disabilities hold is fairly compensated and that they not be expected to consult on these accessibility plans for free.

**Hon. Kamal Khera:** Thank you, Ms. Zarrillo.

One of the fundamental things is the fact that, when we passed the Accessible Canada Act, it was really about changing.... I think you and I agree on this fact. The foundation of the act is really changing systemically the behaviours and actions of not just governments but society, when you look at disability inclusion in this country. It's really about removing those barriers.

I'll take your question, and I'm happy to take it back and come back to you with the answer.

**Ms. Bonita Zarrillo:** That would be great because what these organizations or people are saying is that these plans, these accessibility plans, need to happen but that folks are not being compensated for them. There should be an avenue where there's accountability so that those accessibility plans happen and those with the expertise to build them are compensated.

Thank you.

**Hon. Kamal Khera:** Yes, thank you for that

Again, as I mentioned, some of the compliance work is led through the accessibility commissioner, and I will absolutely take that back to them to see what more we can do to support some of the incredible organizations and stakeholders that are a part of helping entities build their accessibility plans, not just in the public sector but also in the private sector.

**Ms. Bonita Zarrillo:** How am I doing for time, Mr. Chair?

**The Chair:** Your time is exhausted, Ms. Zarrillo.

I will go to the Conservative side for two and a half minutes, and then to the government side for two and a half minutes. Then we will conclude.

Mr. Stewart, you have two and a half minutes.

**Mr. Don Stewart:** I just want to circle back. I have two quick questions.

The first one circles back to the anti-Semitic chants that we heard in the streets in Montreal, in Toronto and in other places as well—for example, “From Palestine to Lebanon, Israel will soon be gone” and “There's only one solution: intifada, revolution”.

Do you specifically condemn these chants?

**Hon. Kamal Khera:** I condemn any hatred and any form of anti-Semitism.

**Mr. Don Stewart:** I would like to know if you condemn these chants specifically.

**Hon. Kamal Khera:** I condemn any form of hate or anti-Semitism in this country—

**Mr. Don Stewart:** That's not an answer to the question.

**Hon. Kamal Khera:** —and that's why we've put forward Canada's first-ever action plan on combatting hate—

**Mr. Don Stewart:** That's not an answer to the question.

Minister, I'll ask the questions, please.

**Hon. Kamal Khera:** —the \$274 million that the Conservative Party of Canada voted against. We have put forward—

**Mr. Don Stewart:** The synagogues and Jewish schools are being shot at and firebombed in Toronto. Is this acceptable?

**Hon. Kamal Khera:** I did not hear the question.

**Mr. Don Stewart:** Synagogues and Jewish schools are being shot at and firebombed in Toronto. Is that acceptable?

**Hon. Kamal Khera:** Not at all. Absolutely—

**Mr. Don Stewart:** Do you specifically condemn it?

**Hon. Kamal Khera:** Absolutely I—

**Mr. Don Stewart:** Do you specifically condemn the chants?

**Hon. Kamal Khera:** I condemn any form of hatred and—

**Mr. Don Stewart:** Please answer the question, yes or no.

**Hon. Kamal Khera:** —any form of intolerance in this country.

**Mr. Don Stewart:** You're not answering the question, Minister.

**Hon. Kamal Khera:** We have seen an extremely high rise in hate in this country—

**Mr. Don Stewart:** I would say that people in my community are not feeling safe because of a lack of action from the government. Hate crimes are up by 251%. Two-thirds of those crimes this year are targeted at the Jewish community. They're religiously motivated, and your government has done nothing but foster anti-Semitic sentiment.

All I want to know is whether, yes or no, you specifically condemn the chants that I referenced earlier.

**Hon. Kamal Khera:** We have a sum of \$274 million for Canada's action plan on combatting hate and—

• (6100)

**Mr. Don Stewart:** That's money and words that are not having an effect.

**Hon. Kamal Khera:** —supporting Jewish communities on the ground—

**Mr. Don Stewart:** Can you please condemn the chants or not?

**Hon. Kamal Khera:** —and the Conservative member sitting there has voted against it—

**Mr. Don Stewart:** I'll take that as a no, that you don't condemn the anti-Semitic chants.

**Hon. Kamal Khera:** —just like the Conservative Party of Canada. It is shameful that they pretend to care about communities—

**Mr. Don Stewart:** My constituents would assess your government as being silent on anti-Semitism. In this country, largely unopposed by you and the Prime Minister, we have seen—

**Hon. Kamal Khera:** —when they vote against every single measure that we put forward to support Canadians.

**The Chair:** Order, Mr. Stewart, please.

[Translation]

**Ms. Louise Chabot:** Mr. Chair, I have a point of order.

[English]

**The Chair:** We're losing interpretation.

[Translation]

**Ms. Louise Chabot:** The interpreters are unable to provide us with proper interpretation—

[English]

**The Chair:** Thank you, Madame Chabot. You are correct.

[Translation]

**Ms. Louise Chabot:** —because of the—

There we are.

[English]

**The Chair:** Mr. Stewart, you have 26 seconds left.

**Mr. Don Stewart:** My constituents would assess your government as being silent on anti-Semitism in this country, largely unopposed by you and the Prime Minister. We have seen the denial of the rapes and savagery of October 7, 2023, the denial of pervasive anti-Semitism and anti-Zionism and the denial of Jewish history itself.

Jewish people tell me that they've lost hope in you and the Prime Minister. Many have lost hope in Canada. Many plan to leave. This hurts our country today and for the coming years, culturally and economically. People very close to me are ready to leave.

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

**Hon. Kamal Khera:** Will I get an opportunity to answer that question?

**The Chair:** Please give a short answer.

**Hon. Kamal Khera:** Mr. Chair, the—

**Mr. Don Stewart:** You wouldn't answer my other question. Why can you answer this one?

**Hon. Kamal Khera:** Mr. Chair, the Conservative Party of Canada, under the leadership of Pierre Poilievre, has voted against \$274 million to combat hate in this country. They voted against \$25 million for a new Montreal Holocaust museum; \$5 million for the first-ever national Holocaust remembrance program; funding for a Holocaust education centre, something that the communities have asked for; and enhanced security measures for synagogues in this country. They voted against every single one of those. Shame on them.

**The Chair:** Thank you.

Mr. Coteau, do you wish—or Mr. Collins—the last two minutes?

**Mr. Michael Coteau:** I'll take it.

Minister, do you want to take the last two and a half minutes to just expand on what you were saying?

**Hon. Kamal Khera:** Thank you for that.

I have to say that it has been an extremely difficult time for so many communities in this country, particularly the Jewish and Muslim communities. We have seen the rise in hate and the anxieties that have been fuelled by hate and division.

Mr. Chair, do you know what doesn't help? What doesn't help is when we put forward supports to support Canadians—supports that the Jewish community asked for—when we appointed the first-ever special envoy to fight anti-Semitism in this country and when we enhanced funding for her department, which is what the community asked for, and the Conservatives voted against that.

When the community asked for \$25 million for the new Montreal Holocaust museum, the Conservatives voted against that funding. When we put forward \$274 million to combat hate and to put forward actions on the ground, the Conservative Party of Canada voted against it. When it comes to hundreds of millions for anti-racism programs through Canada's anti-racism strategy, the Conservatives voted against it.

It is shameful that they come here and pretend they care about Jewish Canadians when, with every chance they have gotten, they have voted against the very support that we have put forward.

In fact, we have seen the leader of the Conservative Party meet with members of far-right, extremist groups like Diagon, who fundamentally believe that people like me and others do not belong in Canada. It is shameful for them to pretend like they care when their leader will use, on his YouTube videos, hashtags that actually attract men who hate women.

Do you want to talk about gender-based violence and what perpetuates that? It's those kinds of things.

When they come here and pretend they care about hate in this country, it's shameful. It is absolutely shameful when they vote against and actually incite hate in this country with their leader and with their conspiracy theories.

**Mrs. Tracy Gray:** I have a point of order, Mr. Chair.

**Hon. Kamal Khera:** It's shameful.

**Some hon. members:** Oh, oh!

**The Chair:** Order.

What's the point of order?

**Mrs. Tracy Gray:** The point of order was similar to the one I gave earlier about the minister getting control of herself and stop screaming. I think the interpreters don't appreciate—

**The Chair:** Thank you, Mrs. Gray.

That is not a point of order.

**Mrs. Tracy Gray:** It's a health hazard.

**The Chair:** I've been listening to both sides. I've given a good bit of latitude with some new members who appeared here who are not here, but it is their right to participate in the committee. I've given a lot of latitude. I ask all members to respect that the minister was answering the question she was asked to by the member, Mr. Coteau.

Are you through, Minister? Thank you.

Madame Chabot.

[*Translation*]

**Ms. Louise Chabot:** I would like to take 30 seconds to talk about next Tuesday's meeting, Mr. Chair.

You told us that you would give us instructions, specifically about the participation of the Minister of Employment and Workforce Development in the seasonal workers study.

• (6105)

[*English*]

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

The invitation's been extended to the current minister, and I'm waiting for a response. That part of your study still has not been finished. We will only conclude when we hear back from the appropriate minister.

Is it the will of the committee to adjourn?

**Some hon. members:** Agreed.

**The Chair:** We are adjourned.





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