



**Submissions to the National Housing Strategy Team,
Canada Mortgage and Housing Corporation (CMHC)
for the Government of Canada
on Let's Talk Housing
Building a national housing strategy**

All IN is a collaborative, Ontario-based group with a vision for inclusive communities where everyone fully belongs and no one is left behind. We aim to accomplish our goals through engaging with the public and raising awareness; collaborating with businesses; and advocating for policy and legal changes at the governmental level. Our web-site can be found at www.allinadvocacy.ca. For further information, contact info@allinadvocacy.ca.

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All IN is encouraged to see that the Government of Canada has taken steps to develop a national housing strategy in order to address the urgent need for affordable housing for people of diverse income levels. We hope that the federal government will not merely devise a plan to build more affordable housing, but that it will exercise leadership to build thriving communities that promote interaction, collaboration, and empathy. The Let's Talk Housing process should lead to long-term solutions that address the housing needs of all Canadians.

In our submissions, we will address some significant themes and needs that we believe are often overlooked by governments and service organizations when addressing housing. We point out that, because of our membership, experience, and resources, some of our themes may be more appropriate for urban areas. Rural and remote communities may have different priorities and needs. With the exception of item #5, at this point, we are not in a position to comment on the needs of remote and rural communities.

We focus our submissions on the following:

1. **All housing should be integrated**, so that people of diverse backgrounds and income levels can live together in every neighbourhood.
2. **Supportive housing** for the elderly and for people with physical, psychological, and developmental challenges should form part of any national housing strategy.
3. A national plan should include a concrete, but fluid **definition of affordability**, so that there are suitable housing options available to people of diverse income levels.
4. A national housing strategy must be accompanied with immediate and long-term meaningful **financial investments and support** from the federal government so that housing plans can be implemented immediately, homelessness can be eradicated quickly, and long-term plans can be executed effectively.
5. Finally, **the housing needs of our First Nations communities are urgent and must be addressed immediately**. This issue must not be put off any longer. Suitable, safe housing, access to clean water year-round and to reliable heating in the winter are some of the most basic needs of all people. Our national housing strategy must provide immediate relief and solutions to the housing crisis that prevails in some of our First Nations communities.

We briefly discuss each of the above themes on the following pages.

1. Integrated housing

The issue:

Integrated and inclusive communities benefit us all, and they should form the blueprint for the building and improvement of all neighbourhoods.

It is not enough to merely build affordable housing. Affordable homes should be part of the fabric of each neighbourhood. People of all backgrounds, income levels, and abilities should have the choice to live in a variety of communities so that our society benefits from the many advantages gained from integrated living: cultural bridge-building, equality of services, and promotion of understanding and tolerance. Integrated communities facilitate collaboration, increase equal access to public services, and improve economic opportunities for all. A 2003 study on the effects of residential segregation in the *American Journal of Public Health* reveals that the clustering of low income neighbourhoods limits the social and economic opportunities of residents because they may not be able to access parts of the city that contain social and health services as well as commercial businesses¹. This is the reality in many urban areas in Canada where affordable housing is concentrated.

The role of the federal government:

The federal government may not have jurisdiction to statutorily require the building of integrated or mixed-income neighbourhoods. However, where appropriate, funding can be geared to such mixed-income and diverse neighbourhoods.

More importantly, the federal government can also play an invaluable role in increasing awareness about the benefits of mixed-income neighbourhoods. It can energize and inform the discussion among other levels of government and the public alike, and can initiate a shift in our approach and perceptions of affordable housing. The federal government can also play a significant role in bringing together residents, developers, other businesses, and the three levels of government to plan, create, and build integrated neighbourhoods.

When we live together with people of diverse backgrounds and income levels, we increase understanding, build bridges, promote collaborations, and create stronger, more vibrant communities.

¹ Acevedo-Garcia, D., Lochner, K., Osypuk, T., Subramanian, S. (2003). Future directions in residential segregation and health research: A multilevel approach. *American Journal of Public Health*, 93(2), 215-221.

2. Supportive Housing

The issue:

Our national housing strategy must address the urgent need for supportive and integrated housing for people with diverse needs and abilities. A wide range of affordable homes must be available in every neighbourhood for people with physical, developmental, and psychological challenges, as well as for the elderly who require additional support.

The role of the federal government:

The federal government can ensure that discussions and plans for a national housing strategy are truly inclusive and address the housing requirements of people with diverse needs and abilities. It should also ensure that provincial and municipal housing plans provide effective solutions for more supportive housing, and that such housing plans are conceived, designed, and implemented alongside other housing plans.

3. Definition of affordability

The issue:

An effective and meaningful national housing strategy must include a clear, yet fluid definition of affordability. This definition must ensure that sufficient affordable homes are built for people of all income levels.

Currently, some definitions of “affordable” set a very high limit that is unrealistic and does not reflect or address the needs of residents. The 2014 Ontario Provincial Policy Statement, for example, deems as “affordable” a house for which the purchase price is simply 10% below the average purchase price in the regional market area. It also considers as affordable a rental unit for which the rent is simply below the average market rent of a unit in the regional market area.

This definition of “affordable” is too restrictive and unrealistic, particularly in urban areas where housing and rental prices have been continuously rising over the last two decades. This definition leaves many families and individuals insufficiently housed, and is an obstacle to building inclusive communities. It also prevents the building of integrated communities.



The role of the federal government:

The federal government can and must lead the discussion of the definition of “affordable,” so that any housing strategy or plan leads to effective solutions and the provision of truly affordable homes for all. Any definition of “affordable” must result in sufficient suitable homes being available to people of diverse income levels in a variety of neighbourhoods.

4. Financial Investments and Support

The issue and the role of the federal government:

A national housing strategy will only be effective and meaningful if it is supported with both *immediate and long-term financial support* from the federal government. The federal government must show leadership and demonstrate its commitment to housing by providing the financial support, backing, and incentives required for implementing the strategy and realizing the vision of housing for all.

5. First Nations Communities and Housing

The issue and the role of the federal government:

A robust, credible, and equitable national housing strategy must, at a minimum, include an immediate, meaningful, and effective plan to address the urgent housing needs of our First Nations Communities. Many of these communities face a shortage of homes large enough to accommodate the needs of families, lack access to safe and clean water, do not have heating, and suffer from other problems that impact the physical and mental health of residents. These shortcomings must be addressed immediately. It is incumbent on our federal government and all Canadians to make the improvement of housing among our First Nations Communities an immediate priority.



All IN

Let's Talk Housing submissions

In conclusion, we urge the Government of Canada to ensure that our national housing strategy promotes inclusive and integrated communities, ensure that people of all income levels and backgrounds have access to suitable homes in every neighbourhood, provide the financial support to make housing for all a reality both immediately and in the long-term, and make the housing needs of our First Nations communities a priority above all.

All IN would be pleased to further continue this discussion and to contribute to building a national strategy for housing. Our Executive Director, Dyanoosh Youssefi, can be reached by email at dyanoosh@allinadvocacy.ca or by phone at 416-889-9484.

We thank you for the opportunity to provide submissions and for your attention to the issues we have raised.

Sincerely,

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