

## **Resolution 7: Housing as a Human Right and Social Good**

### **National Committee Name**

National Advocacy Standing Committee

### **National Committee Chair**

Heather Oxman, 587-228-1852, vpadvocacy@cfuw.ca

### **Proposer of the Resolution**

Heather Oxman, 587-228-1852, vpadvocacy@cfuw.ca

### **Resolved Clauses**

**RESOLVED**, That CFUW urge all levels of government to protect and respect the human right to housing within their jurisdiction, using the maximum available resources and giving priority to those in greatest need.

**RESOLVED**, That CFUW urge all levels of government to allocate housing funds to new and converted housing units that meet the accessibility criteria outlined in the Accessible Dwellings Standard.

**RESOLVED**, That CFUW urge the federal government to adopt measures to address the financialization of housing, such as, but not limited to:

- a. Continuing to restrict foreign ownership of residential properties.
- b. Regulating Real Estate Investment Trusts to prioritize long-term housing stability over profit.
- c. Encouraging public pension funds to invest ethically in housing as a social good.

**RESOLVED**, That CFUW urge the provincial and territorial governments to protect tenants' rights and preserve the affordability of rental housing by regulating rent increases and reno-victions.

**RESOLVED**, That CFUW urge municipalities to adopt innovative initiatives increasing affordability and availability of housing in their communities, such as, but not limited to,

- a. Reducing taxes on property improvements,
- b. Supporting co-housing arrangements,
- c. Switching to a Land Value Tax,
- d. Rezoning,
- e. Reducing or waiving permit fees for development or property tax exemptions, and
- f. Applying vacancy taxes.

### **Background**

#### **Definitions:**

- Adequate housing: housing that is secure, accessible, habitable, provide basic services, in a location close to employment and basic social services, culturally adequate and affordable (Canadian Human Rights Commission, n.d.-a).
- Affordable housing costs no more than 30% of a household's income before taxes (Statistics Canada, 2023).
- Financialization: where housing becomes a commodity for shareholders' investment and wealth creation rather than a social good and a basic human right (Canadian Human Rights Commission, n.d.-b)
- Reno-viction: occurs when the owner of a building sends an eviction notice to one or more tenants, citing the need for major renovations. A landlord might apply to terminate a tenancy on the basis that they: (1) will demolish the rental unit; (2) need vacant possession to do extensive repairs or renovations; or (3) intend to convert the rental unit to non-residential use. (Tribunals Ontario, 2021). It is an illegal action in Quebec.
- Social Good: "something that benefits the largest number of people in the largest possible way" (Kenton, 2024).
- Social housing are houses or apartments that are owned by local government or other organizations that do not make a profit and are designed to meet the needs of low-income and vulnerable populations.
- Vacancy Decontrol: when rent controls are not in place that would limit how much landlords are legally allowed to charge for (recently) unoccupied units. It is also commonly referred to as "rent gouging" (Advocacy Centre for Tenants Ontario, 2021).

Two Adopted Resolutions already exist:  
Affordable Housing 1992  
Homelessness and Poverty 1999

This Resolution will update and expand upon these resolutions.

### **WHY DOES CFUW NEED THIS RESOLUTION?**

"Thousands of people across the country are having their human right to adequate housing violated. Affordability for those who need it most is being eroded. Housing insecurity is worsening. People are at risk of falling through the growing cracks of the safety net into homelessness. Encampments are more visible than they have ever been" (Houle, 2023, p 3).

Housing is a fundamental human right, enshrined domestically in Canada's National Housing Strategy Act (2019). Yet, housing insecurity and the affordability crisis plague many Canadians, disproportionately affecting marginalized groups such as Indigenous peoples, new immigrants, and women and children.

This housing affordability crisis is driven by soaring market-based home prices and rental rates. According to Statistics Canada (2023), 1.5 million households (2.68M people) live in core housing need, defined as living in housing that is unaffordable, unsuitable, and/or inadequate. The rising market cost of housing outpaced stalled and stagnant income growth, pushing many Canadians into precarious living conditions.

Additionally, COVID19 exacerbated the housing crisis by slowing the rate of building, caused by a shortage of materials and skilled labour, and an increased interest rate that slowed borrowing by developers to begin building.

### **Financialization of Housing**

Housing has increasingly become treated as a commodity for investment rather than a basic human necessity (Gratton, 2024; Property Wire, 2024; Newman, 2024). Real Estate Investment Trusts (REITs) and short-term rental platforms (Airbnb, VRBO) have exacerbated affordability challenges by reducing availability of housing stock for residential use for students, seniors and others. Financialization disproportionately affects renters, facing higher market prices with even more limited options.

In 2022, the Government of Canada created a law, intended only for two years, to prohibit purchase of residential property by non-Canadians in an effort to reduce specific corporate forms of financialization. This was extended for another two years in 2024.

In Canada, REITs own 33% of all Canadian seniors housing, including 22% of long-term care homes and 42% of retirement living communities (Farha, Map 16 Ottawa). Student Housing is also attracting REITs (Alignvest, 2025).

As described by Martine August, the Federal Housing Advocate in a 2022 report, the impacts of financialization include, but are not limited to:

- a. Affordability: Financialization is associated with increasing costs of housing for homeowners and renters. It has contributed in recent years to house-price growth that is de-linked from wage growth, intensifying inequality. Financial firms operate rental housing with a goal to increase profit, reducing affordability.
- b. Harassment and Reduced Quality of Life: Firms neglect repairs and upkeep in their buildings.
- c. Displacement & Eviction: Rent increases occur between tenancies. Firms evict at higher rates than other owners.
- d. Health Impacts: Increased rents, threats of displacement, landlord harassment and eviction impact the physical and mental health of tenants. Worse care outcomes, with private equity ownership being correlated with a 10% increase in patient death in one US study.”

### **Impact on Women and Marginalized Groups**

Women are overrepresented among those in core housing need (Khanam, 2023). The intersection of gender-based violence, low income, and caregiving responsibilities heightens their vulnerability. Indigenous peoples experience systemic discrimination in housing markets, with many living without access to clean water or safe shelter (Public Health Agency of Canada, 2018). New immigrants encounter barriers such as discrimination and a lack of affordable options in urban centres. People with disabilities are challenged to find accessible housing that is affordable with their additional challenge of inadequate housing benefits (Canadian Standards Association, 2023). Rebekah Young, economist at Scotiabank, stated in 2023 that social housing

makes up just 3.5% of Canada's housing stock, compared to the OECD average of 7% (Yarr, 2024).

## **POLICY FAILURES AND OPPORTUNITIES**

### **Existing Gaps**

As written by Martine August (2022), "Federal withdrawal from social housing provision in the 1990s left a void in affordable housing supply for decades. Similarly, policy support for the securitization of mortgages catalyzed financialization in the ownership sector, an approach that has completely unlinked housing price increases from income growth. Deregulation of rent control and the introduction of "vacancy decontrol" created a lucrative incentive for landlords to acquire buildings, remove tenants paying low rates, and increase rents to "market" levels".

From 1990 through to 2018, Canada effectively left building affordable or adequate housing projects to the private sector (Yarr, 2024). The private sector free market was left to create housing developments at greater rates and higher prices. Increased wealth of two income families drove up the cost of housing across the developed world (Inman, 2024).

While Canada's National Housing Strategy (2019) has made strides, it falls short of addressing the root causes of the housing crisis. Federal commitments have not translated into sufficient funding for adequate housing and social housing; provincial and municipal governments lack resources and coordination needed to implement effective solutions.

According to the National Housing Strategy Progress Report (2023), advances are being made in housing builds, repairs, and meeting core needs. Many commitments (16+) to complete targets are promised up to March 2028. The question remains whether funding and a federal policy commitment to ensure the human right to adequate housing will continue after that date. It must.

### **Opportunities for Reform**

Successful initiatives, such as non-profit housing developments and cooperative housing models, demonstrate that alternative approaches can work. Scaling these solutions requires a unified commitment across all levels of government.

1. **Land Value Tax (LVT) v Property Tax:** "Land value increases due to public investments and community efforts, not individual landowners. An LVT ensures that the wealth generated by the community with land based investments - sewers, roads, green space - is returned to the community rather than to speculators" (Wilkinson, n.d.).
2. **Zoning:** Municipalities in some jurisdictions have the power to implement zoning changes such as requiring an area of land, a building, or portion of a building to be used for rentals only. Inclusionary zoning encourages developments to include low income housing (Geller, 2024). Rezoning, for example, permits secondary suites in basements or laneways.

3. **Consistency:** Developments can be fast tracked in some municipalities when they are consistent with the official Neighbourhood/Community Plan, getting faster approval of permits and variances.
4. **Reducing/Waiving Permit Fees:** In some communities, permits make up 20% of the total development cost of building. By waiving fees for low income rental housing, the cost of development is lowered.
5. **Property Tax:** Some municipalities have the option of waiving or reducing property taxes for a set period of time. Vacancy taxes could also be applied.

## **THE CASE FOR ADEQUATE AND AFFORDABLE HOUSING**

### **Increase Supply**

Canada must increase the supply of adequate and affordable housing to meet growing demand. Federal investment has been announced in several budget cycles (the National Housing Strategy consists of \$82 billion in funding) and partnerships have been formed through bilateral agreements with provincial/territorial and municipal governments. These negotiated agreements *should* include in all cases access to affordable housing in all neighbourhoods and encourage municipalities to use innovative initiatives. Provinces need to provide support to municipalities to get on with reforms that speed building.

### **End the Financialization of Housing** (from August, 2022)

Financialization is “a driver of social inequality and associated with the violation of the right to adequate housing. Financial firms drive up the value for investors using strategies that reduce affordability and that may compromise habitability, security of tenure, and other pillars of adequate housing”.

### **Support Community-Based Solutions**

Local governments should support initiatives like rezoning, waiving or reducing permit fees, land trusts and co-housing arrangements like cooperative housing, social housing, secondary suites, garden apartments - all initiatives that prioritize community needs over market profits.

## **CONCLUSION**

We have a long failed history of relying on private industry to meet the safe, secure, accessible and affordable housing needs of Canadians. We need Canada to build adequate, affordable housing now and into the future. Housing as a human right is not merely an ideal but a necessity for a just and equitable society. By addressing core housing needs, ending the financialization of housing, and prioritizing adequate, affordable housing, Canada can create a housing system that serves all its citizens.

### **Implementation**

#### **Nationally, CFUW could**

- Ensure that the federal government maintains its focus and priority on housing as a human right and ensure it considers intersectional interests when developing budgets going forward.

#### **Locally: Club members could**

- Join/create a Non Profit Housing board
- Research the local situation regarding housing insecurity

**At municipal level, Clubs could ask their city council to consider**

- Increasing densification or increase housing units allotted to one single family plot
- Creating inclusionary zones for social housing
- A rental replacement policy (when a rental unit is demolished/converted, equivalent rental unit(s) must be provided)
- Purchasing and/or renting vacant units to be used as social housing

**At provincial level, Provincial Councils could talk to legislators about**

- Increasing transitional housing and shelter availability
- Establishing Landlord Tenant Boards where they do not exist
- Establishing rent increase limits for all housing

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