

DATA TO SUPPORT FEDERAL HOUSING COMMITMENTS TO WOMEN, GIRLS AND GENDER- DIVERSE HOUSEHOLDS

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Housing Assessment
Resource Tools
(HART)

➤ 1.7 million households in core housing need

- **Unaffordable:** >30% area median household income AND/OR
- **Overcrowded:** <1 bedroom per couple or adult over 15 (same-sex children under 10 can share a bedroom)
- **Uninhabitable:** in need of structural, plumbing, etc. repair

➤ 530,000 households lifted from core housing need

➤ Ending chronic homelessness (25,000 households)

- This grossly underestimates 'hidden' homelessness: couchsurfing, doubling up or living in unsafe situations



➤ People who are Homeless

- In shelters or unsheltered
- Hidden: couch-surfing, doubling up, in unsafe homes

➤ People in Congregate Housing and on Reserve

- In rooming houses, SROs
- Undercounts low income, Indigenous off reserve, people whose first language isn't English or French

➤ Adequate Housing

- Accessibility
- Security of tenure
- Location in relation to jobs and services
- Basic services: clean water, protection from heat and cold?
- Cultural adequacy

NATIONAL HOUSING STRATEGY ACT 2019

“further the progressive realization of the right to adequate housing”

- Affordability and suitability (repair and overcrowding PLUS)
- Accessible housing
- Basic services (water, energy)
- Secure tenure
- Location in relation to jobs, services, transit
- Cultural adequacy (especially important for Indigenous households see Thistle 2017)

“focus on improving housing outcomes for persons in greatest need; and provide for participatory processes to ensure the ongoing inclusion and engagement of ... vulnerable groups and persons with lived experience of housing need, as well as those with lived experience of homelessness”



GENDER AND INTERSECTIONAL SUB-TARGETS

- 33% of all federal funding to housing led by women and girls
- “For Indigenous, By Indigenous” strategy promised in 2015



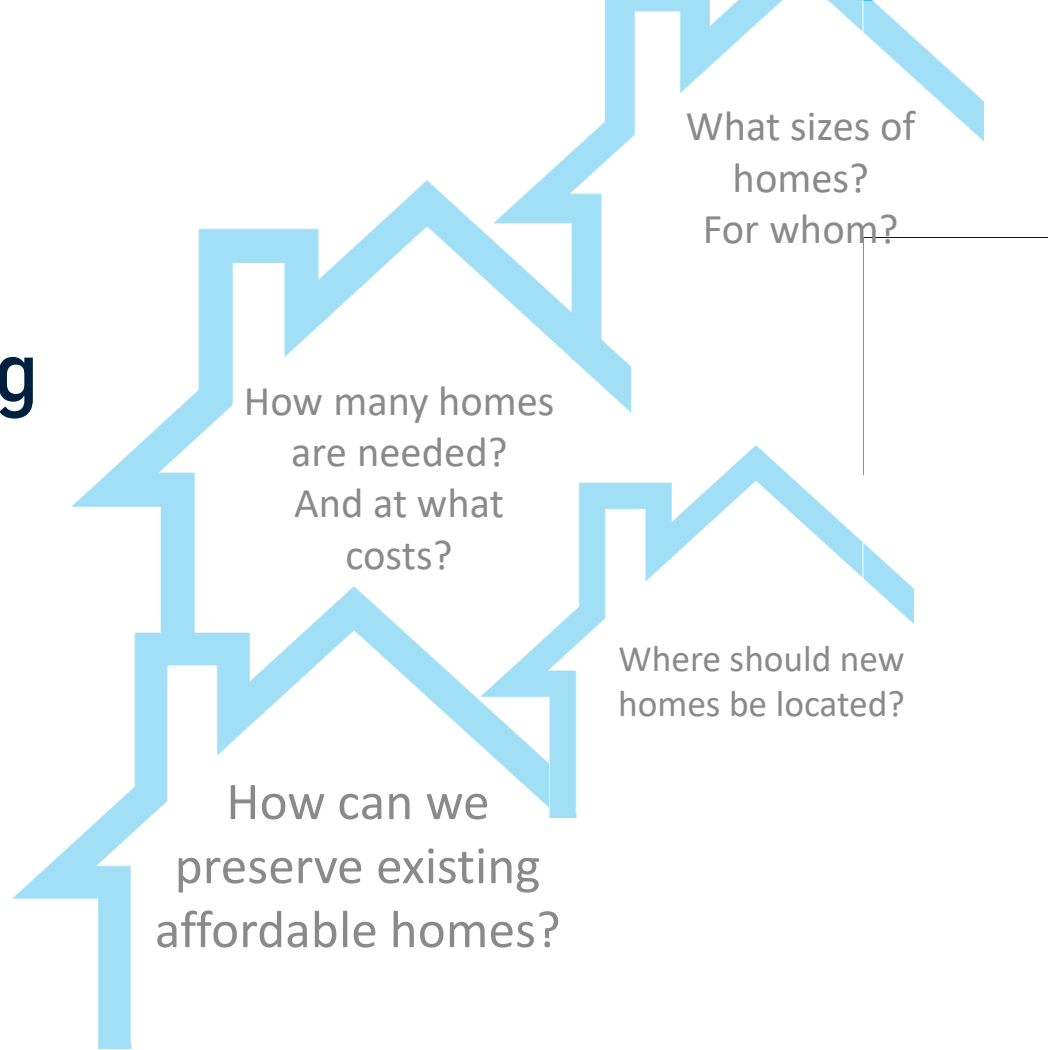
FAILURE OF NATIONAL HOUSING STRATEGY

- Net **decrease** in funding for low income households (Parliamentary Budget Office 2019 and 2021) – 200,000 low-cost homes lost but net loss not included in strategy!
 - **42% reduction in low-income non-profit units** under fed funding agreements
- Two biggest supply programs- Co-Investment Fund and Rental Construction Finance – **not focused on homelessness or core housing need**
 - Only 4% of RCF and 35% of CIF homes meet low-income household needs (Blueprint for NHC 2022)
 - Only 38% of overall supply target being met (CMHC 2021) – 6,100 units started
 - Only program focused on CHN and homelessness - Rapid Housing Initiative – has 1/10 of RCF and is not an ongoing program
 - Only 1 program (CIF) has gender evaluation: 17.5% of funding



Homelessness and inadequate housing outcomes are getting worse.

Without standardized, robust, easy-to-use, and equity focused tools, coordinated and effective action is much more difficult.



HOUSING ASSESSMENT RESOURCE TOOLS



Housing Need Assessment Tool

Measures housing need and cost thresholds across realistic income categories, household size, and priority populations; and includes net loss of affordable housing and population growth



Land Assessment Tool

Maps the capacity of well-located and suitable government and non-profit land for development of non-profit housing



Property Acquisition Tool

Allows governments to assess the capacity of private properties (both land and buildings) to create non-profit and affordable housing



13 GOVERNMENT PARTNERS: MUNICIPALITIES, REGIONS, TERRITORIES

- Toronto
- York
- Peel
- Halton
- Durham
- Hamilton
- Yukon
- Edmonton
- Calgary
- Ottawa
- Gatineau
- Victoria
- Victoria County, Cape Breton



ADVISORY COMMITTEE

To ensure HART responds to real-world needs, our advisory committee includes innovative, experienced housing practitioners.

Leaders in Housing Need Assessment

- City of Vancouver
- City of Kelowna (1st phase partner)
- BC on-Profit Housing Association
- Women's Housing & Homelessness Network
- Canadian Alliance to End Homelessness
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Leaders in Land Assessment

- City of Montreal
- BC Community Land Trust
- Vancity Community Investment Bank
- Aboriginal Housing Management Association
- Canadian Urban Institute

Leaders in Advocacy and Housing Provision

- Federation of Canadian Municipalities
- Canadian Housing Renewal Association
- Co-op Housing Federation of Canada
- Community Housing Transformation Centre
- Chartered Institute of Housing
- Keepers of the Circle
- National Right to Housing Network



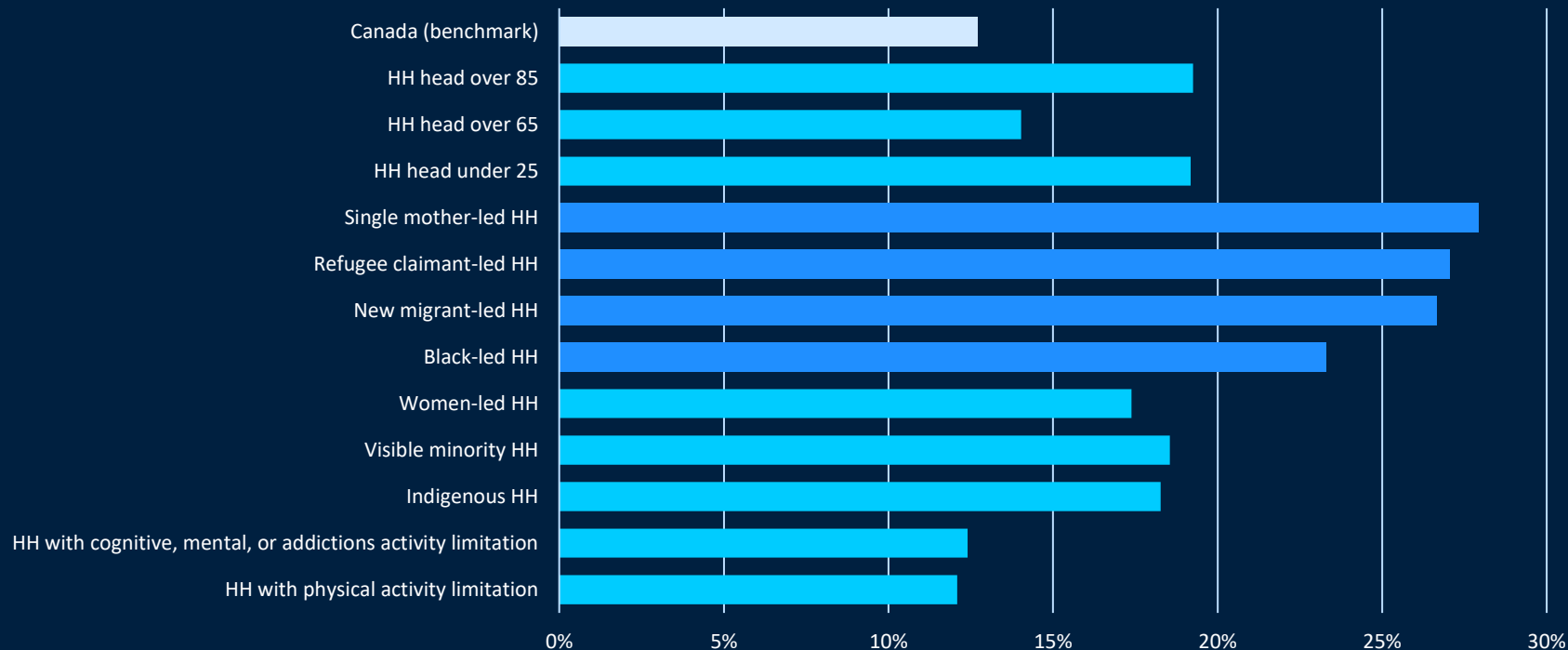
2016 AFFORDABLE HOUSING DEFICIT

Income Category	Annual Household Income	Affordable shelter cost (2015 CAD\$)
Area Median Household Income	\$70,500	\$1,763
up to 20% of AMHI	<= \$14,100	<= \$353
21% to 50% of AMHI	\$14,101 - \$35,250	\$354 - \$881
51% to 80% of AMHI	\$35,251 - \$56,400	\$882 - \$1,410
81% to 120% of AMHI	\$56,401 - \$84,600	\$1,411 - \$2,115
121% + of AMHI	>= \$84,601	>= \$2,116

Income Category	Affordable shelter cost	Households in Core Housing need					
		1p HH	2p HH	3p HH	4p HH	5p + HH	All HH sizes
up to 20% of AMHI	<= \$353	173,175	26,050	7,025	2,525	925	209,700
21% to 50% of AMHI	\$354 - \$881	619,995	286,415	116,905	64,005	32,915	1,120,235
51% to 80% of AMHI	\$882 - \$1,410	27,170	81,485	75,600	69,565	65,075	318,895
81% to 120% of AMHI	\$1,411 - \$2,115	1,880	4,095	6,300	11,450	18,210	41,935
121% + of AMHI	>= \$2,116	95	350	355	605	1,615	3,020
All Income Categories		822,315	398,395	206,185	148,150	118,740	1,693,785

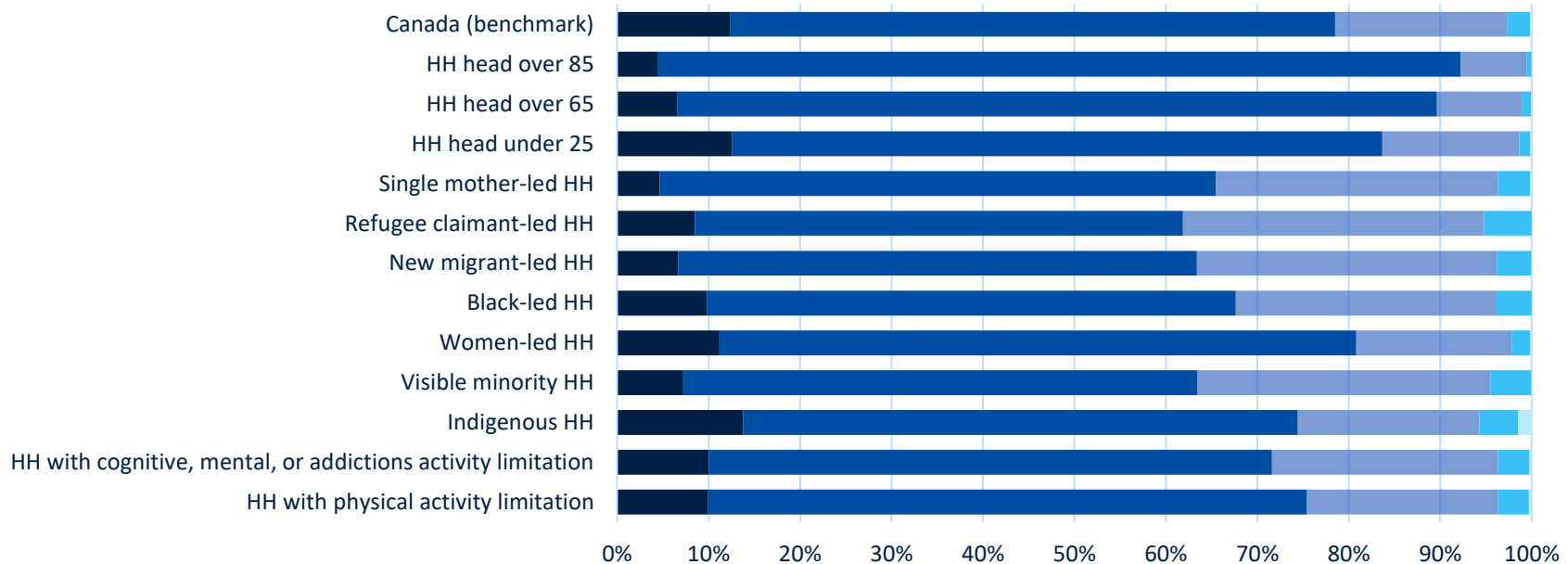


PRIORITY POPULATION HOUSEHOLDS IN CORE HOUSING NEED (2016)



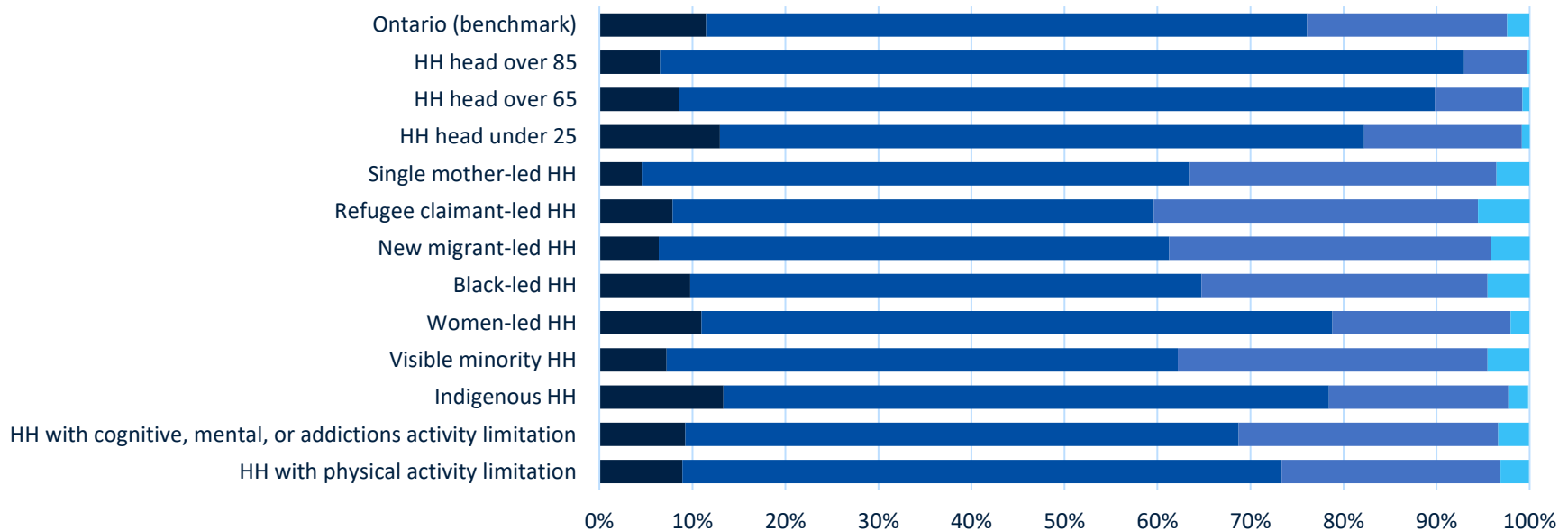
PRIORITY POPULATION HOUSEHOLDS IN CORE HOUSING NEED BY INCOME - CANADA 2016

20% or under of AMHI (<= \$353)
 21% to 50% of AMHI (\$354 - \$881)
 51% to 80% of AMHI (\$882 - \$1,410)
 81% to 120% of AMHI (\$1,411 - \$2,115)
 121% or more of AMHI (>= \$2,116)



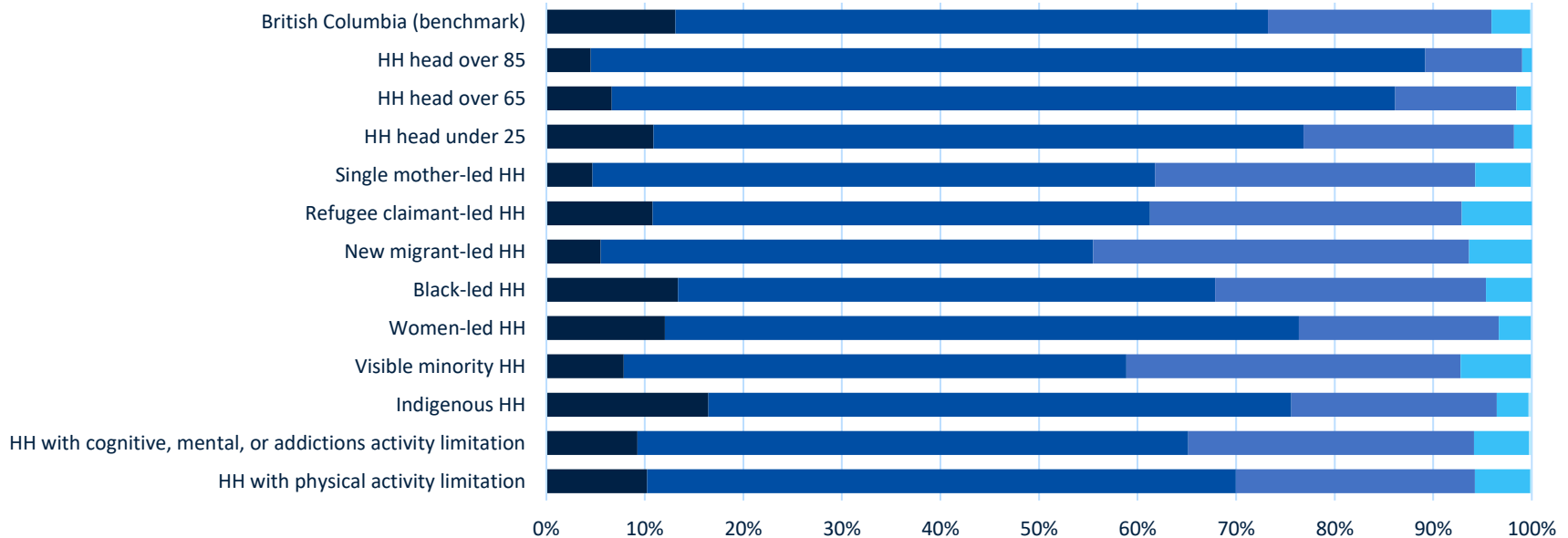
PRIORITY POPULATION HOUSEHOLDS IN CORE HOUSING NEED BY INCOME - ONTARIO 2016

20% or under of AMHI (<= \$373)
 21% to 50% of AMHI (\$374 - \$931)
 51% to 80% of AMHI (\$932 - \$1,490)
 81% to 120% of AMHI (\$1,491 - \$2,235)
 121% or more of AMHI (>= \$2,236)



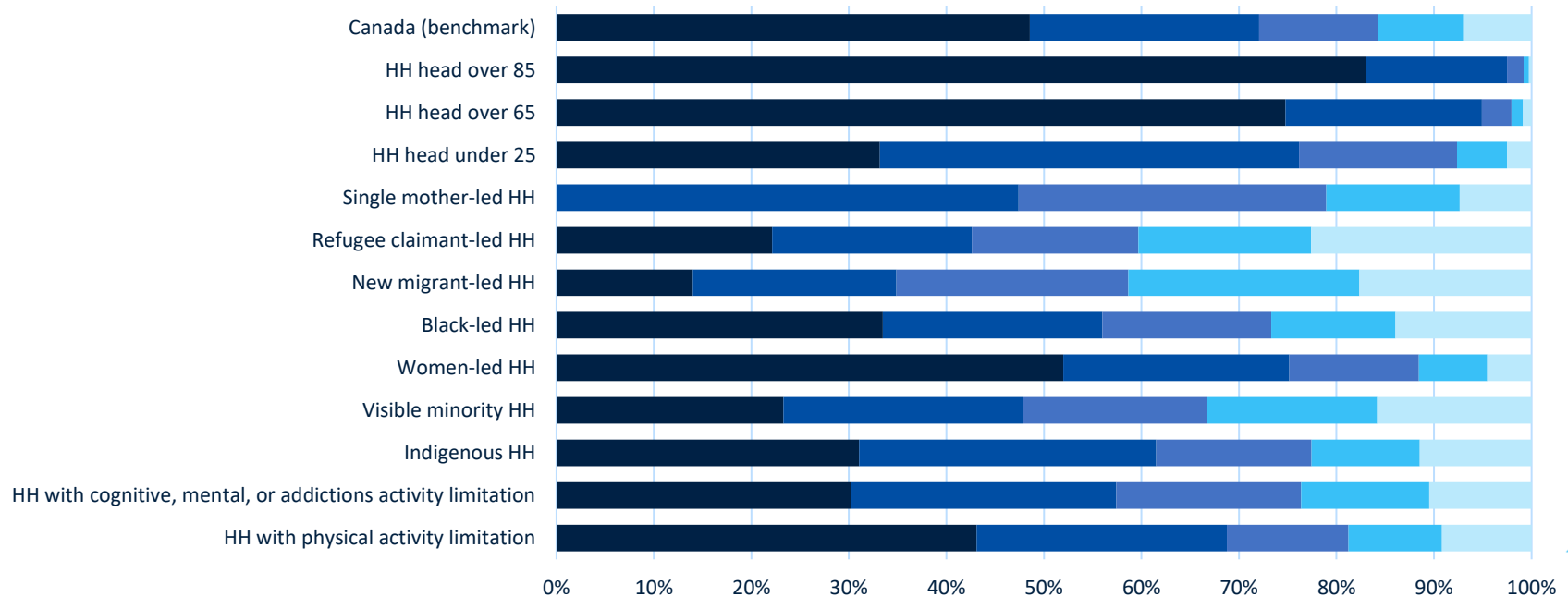
PRIORITY POPULATION HOUSEHOLDS IN CORE HOUSING NEED BY INCOME – BRITISH COLUMBIA 2016

20% or under of AMHI (<= \$353)
 21% to 50% of AMHI (\$354 - \$881)
 51% to 80% of AMHI (\$882 - \$1,410)
 81% to 120% of AMHI (\$1,411 - \$2,115)
 121% or more of AMHI (>= \$2,116)



PRIORITY POPULATION HOUSEHOLDS IN CORE HOUSING NEED BY HOUSEHOLD SIZE – CANADA 2016

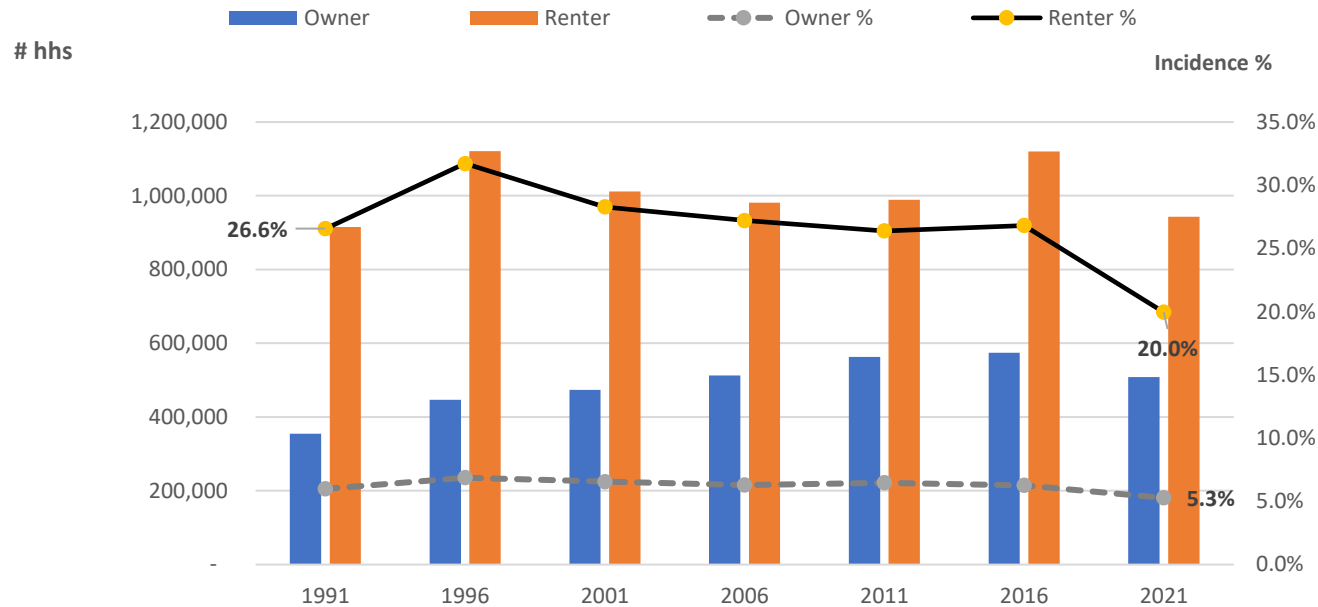
1 person
 2 persons
 3 persons
 4 persons
 5 or more



2021 CENSUS RESULTS

Impact of guaranteed annual income (*Pomeroy 2022*)

Chart 1: Core housing need in Canada



Source: CMHC- HiCO and Census 2021



SIGNS OF HOPE

- **National Housing Advocate and National Housing Council have legal status holding federal government to account**
 - NHS is undergoing mid-term review (Nov. 2022) – can NHS reflect the Act?
 - Advocate is examining financialization – main source of loss of affordable housing
- **CMHC is looking at scaling up supply – but will it be at the right prices, sizes, and aimed at the households most in need?**
- **Can there be a new generation of agreements with provinces?**
 - Increasing social assistance OR Guaranteed Annual Income (Call to Action)
 - Much better renter protection as part of financialization focus
- **Will Housing Accelerator Fund focus on low-cost well located housing?**





Housing Assessment Resource Tools (HART)



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