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September 1, 2017

By Email

Dear Hon. Jean-Yves Duclos, Minister of Families, Children and Social Development

**Re: Call for a national portable housing benefit in the National Housing Strategy**

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I am writing today to urge you to bring in a National Portable Housing Benefit in the National Housing Strategy to address the gap between household budgets and the rent that is affordable to many low-income people.

A nation-wide portable housing benefit would be a historic next step in your strategy promoting greater fairness and opportunity for all Canadians. In his November 2015 mandate letter, the Prime Minister charged you with leading a first-ever federal poverty reduction strategy for Canada. Just two years later, the Canada Child Benefit is lifting tens of thousands of households out of poverty. The Homeless Partnering Strategy promises to significantly reduce homelessness in this country. And a National Housing Strategy, expected this fall, will be another historic step.

Now is time for the government to turn its attention to another urgent front in the fight against poverty. Today, more than 1.5-million households in our country are struggling to afford their housing. A challenging labour market and scarcity of rental housing which low-income people can afford makes too many families vulnerable. We need action that will respond to the gaps between household incomes and rents, particularly in high-rent communities.

Because of Canada's economic diversity, rents vary dramatically between and within provinces. The OAS/GIS system takes no account of the huge variances in rents across Canada. For example, the average one bedroom apartment rents for \$468 in Edmunston, New Brunswick and for \$1,132 in Toronto (in Oct 2016). The OAS/GIS system pays out \$55B per year in a manner while leaving many seniors with \$1,000 per month to spend, and many other seniors with a mere \$300. A PHB program spending a tiny fraction of the current total cost would alleviate a great deal of that inequity.

Provincial social assistance programs do not adequately address the large variances in rents within provinces. The average two bedroom apartment rents for \$810 in Pembroke and for \$1,327 in Toronto. In BC, the median two bedroom apartment rents for \$853 in Chilliwack and for \$1,300 in Vancouver. The gap is as large for low-end rental housing, including rented rooms.

Investing in housing that is affordable, and revitalizing the existing stock of affordable housing, is essential to solving this problem. But supply-side measures alone will not be enough. Direct financial assistance to low-income renters is the most immediate and effective way to meet your government's goals of diminishing homelessness and alleviating core housing need.

Rent is the single biggest expense for Canadian households with low-incomes. Direct assistance for renters would help households most in need, complement social housing, and provide a flexible benefit that renters can use regardless of where in Canada they live — all without adding undue pressure to the active rental markets that exists in some Canadian cities, and without disincenting work.

Along with organizations leading the fight against poverty, we are calling for a national

portable housing benefit, in partnership with provinces and territories, starting by addressing those with greatest needs: especially households currently paying more than 50% of their incomes on housing, and Canadians experiencing homelessness. This is the only cost-effective way to address your 10-year goal of reducing core housing need for 500,000 households.

A nation-wide portable housing benefit is an essential next step in your government's agenda and would have a real, meaningful impact on the lives of hundreds of thousands of low-income Canadians.

We strongly support the submission of the National Housing Collaborative, including its detailed recommendations for the National Portable Housing Benefit.

The benefit should become a cornerstone of the National Housing Strategy, and of Canada's Poverty Reduction Strategy. Aligned with other investments, a portable housing benefit will set Canada on track to eliminate deep core housing need and to reduce poverty on a broad and equitable basis.

Yours truly,



John Dickie  
President, CFAA

Cc: Right Hon. Justin Trudeau, Prime Minister  
Hon. Carolyn Bennett, Minister of Crown-Indigenous Relations and Northern Affairs  
Hon. Scott Brison, President of the Treasury Board  
Hon. Navdeep Bains, Minister of Innovation, Science and Economic Development  
Hon. Bill Morneau, Minister of Finance  
Hon. Jody Wilson-Raybould, Minister of Justice, Attorney General of Canada  
Hon. Jane Philpott, Minister of Indigenous Services  
Hon. Marc Garneau, Minister of Transport  
Hon. Kent Hehr, Minister of Sport and Persons with Disabilities  
Hon. Amarjeet Sohi, Minister of Infrastructure and Communities  
Hon. Maryam Monsef, Minister of Status of Women  
Hon. Patty Hajdu, Minister of Employment, Workforce Development and Labour  
Hon. Ahmed Hussen, Minister of Immigration, Refugees and Citizenship  
Hon. Ginette Petitpas Taylor, Minister of Health  
Hon. Seamus O'Regan, Minister of Veterans Affairs, Associate Minister of National Defence  
Adam Vaughan, Parliamentary Secretary to the Minister of Families, Children and Social Development (Housing and Urban Affairs)  
Debbie Stewart, Director of Housing Needs, Canada Mortgage and Housing Corporation