

**JOINT SUBMISSION TO THE CANADA MORTGAGE
AND HOUSING CORPORATION**

By

**Colour of Poverty – Colour of Change
Canadian Arab Federation
Chinese and Southeast Asian Legal Clinic
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Council of Agencies Serving South Asians
Ontario Council of Agencies Serving Immigrants
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On

**CANADA’S NATIONAL HOUSING STRATEGY
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INTRODUCTION

Colour of Poverty - Colour of Change (COP-COC) is a community initiative based in the province of Ontario, Canada, which is made up of individuals and organizations working to build community-based capacity to address the growing racialization of poverty and the resulting increased levels of social exclusion and marginalization of racialized communities (both Indigenous Peoples and peoples of colour) across Ontario.

Established in 1967, the **Canadian Arab Federation (CAF)** is a national, non-partisan, non-profit and membership based organization. CAF represents Canadian Arabs on issues relating to public policy.

The **Chinese & Southeast Asian Legal Clinic (CSALC)** is a community legal clinic mandated to provide free legal services to low income members of Chinese and Southeast Asian communities in Ontario. Apart from providing legal services, CSALC also engages in systemic advocacy to advance the rights of immigrants, racialized communities and other disadvantaged members of society.

The **Chinese Canadian National Council Toronto Chapter (CCNCTO)** is an organization of Chinese Canadians in the City of Toronto that promotes equity, social justice, inclusive civic participation, and respect for diversity. CCNCTO's work includes conducting activities in the areas of public education, systemic advocacy, community development and coalition building. CCNCTO's vision includes educating, training and empowering Chinese Canadians in civic participation, social and political advocacy through participant-led programs.

The **Council of Agencies Serving South Asians (CASSA)** is an umbrella organization that supports and advocates on behalf of existing as well as emerging South Asian agencies, groups, and communities in order to address their diverse and dynamic needs. CASSA's goal is to empower the South Asian Community. CASSA is committed to the elimination of all forms of discrimination from Canadian society.

OCASI - Ontario Council of Agencies Serving Immigrants is a council of autonomous immigrant and refugee-serving organizations in Ontario and the collective voice of the immigrant and refugee-serving sector in the province. Formed in 1978, OCASI has 220 member organizations across the province of Ontario. OCASI's mission is to achieve equality, access and full participation for immigrants and refugees in every aspect of Canadian life.

The **South Asian Legal Clinic of Ontario (SALCO)** is a not-for-profit community-based legal clinic that works with low-income South Asians across Ontario. SALCO provides direct legal services in various areas of poverty law including human rights, immigration, income maintenance, employment, and tenancy law. In addition, SALCO's mandate includes advocacy on issues that impact the lives of racialized communities (ex: legal education, community development, test case work, and law reform).

CAF, CSALC, CCNCTO, CASSA, OCASI and SALCO are founding Steering Committee members of Colour of Poverty - Colour of Change.

This joint submission on Canada's first National Housing Strategy focuses on the issues facing racialized communities (both Indigenous Peoples and peoples of colour), and newcomers (immigrants, refugees and precarious migrants) in Canada.

KEY CONCERNS REGARDING THE NATIONAL HOUSING STRATEGY

Issue 1: A complete omission of strategy to address core housing needs of communities of colour

COP-COC et al commend the Canadian Government for launching its National Housing Strategy and that it recognizes the need for a distinct approach for Indigenous Peoples, in its recognition of housing as a fundamental human right, and in its specific targeting of many of the groups in Canada who are disproportionately homeless or otherwise precariously housed.

Alarming though, there is a complete omission of *peoples of colour* (i.e. 'visible minorities') in the National Housing Strategy. The Strategy identifies that priority must be given to addressing the needs of "vulnerable populations", including: "the LGBTQ2 community, homeless women, women and children fleeing family violence, seniors, Indigenous Peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults," yet *peoples of colour* are not identified as among these vulnerable populations.

Numerous studies have long confirmed that communities of colour are more likely to be in core housing needs as compared to non-racialized communities.¹

This is in large part due to the fact that poverty levels are disproportionately higher - in some local ethno-specific cases six to seven times the average – among communities of colour, affecting their quality of life in all areas including housing conditions. The 2016 census showed that the poverty rate for peoples of colour in general in Canada was 20.8% compared to 12.2% for all other Canadians. Racialized peoples and newcomers are over-represented in part-time and precarious employment – characterized by lower wages, absence of benefits, and job insecurity. For newcomers these race-based inequalities persist in some cases for subsequent generations and thus cannot be explained away by the “immigrant effect”, nor can it be adequately addressed through a settlement and integration framework of analysis.

Again, from the Canadian Census 2016 – in particular ethno-racially specific groups the national percentages of people who are low-income are - people who identify as Arab (36.2%), West Asian (34.7%), Korean (32.6%), Black (23.9%), Chinese (23.4%), Latin American (19.8%), Southeast Asian (17.6%), and South Asian (16.5%).

Child poverty rates are higher for children of immigrants, children of colour, and Indigenous children. Child poverty rates in Canada are 13% for White non-immigrant children, but 51% for Indigenous children (and 60% for Indigenous children living on reserve); 32% for children of immigrants; and 22% for children of colour.

Research shows that poverty and “minority race” are key factors that can lead to homelessness. Racialized people experience disproportionately higher levels of homelessness and poor housing. Racialized refugees, immigrants and precarious migrants are particularly vulnerable, having higher core housing needs compared to the Canadian-born population, while also facing the impact of the many forms of racial exclusion. Further precarious migrants are explicitly excluded from many existing housing benefits.

A survey conducted by Toronto Duty Counsel (TDC) of the Advocacy Centre for Tenants in Ontario (ACTO) in 2016 revealed an astonishing depth of vulnerability among tenants accessing TDC services: two-thirds had experienced homelessness, half had faced discrimination in housing, and more than one-third said that they or someone in their household had a disability. These experiences intersected other aspects of disadvantage: almost three quarters of tenants surveyed live in poverty, half identified as racialized, and one-fifth as single parents. Some interviews identified racialized newcomer communities as a particular target for mistreatment and exploitation by landlords.²

Racialized groups are often forced to accept housing that is unsafe, substandard and in neighbourhoods that have high crime rates and a low average income. Studies also suggest that issues in the labour force may result in increased vulnerability to eviction. According to the

¹ A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable

² <http://legalaid.on.ca/en/publications/paper-development-of-a-racialized-communities-strategy-2017.asp#section3>

ACTO survey, 44% of tenants who utilized those services indicated that they identify with one or more racialized groups. ACTO's study further notes that tenants who identified as Black or Indigenous were over-represented in the survey compared to the proportion of Black and Indigenous residents in the general population of the cities in which the survey was carried out.

Yet glaringly omitted from the Strategy was any mention of actions that would be taken to address the housing inequities facing peoples of colour in Canada. The omission is also found in the Strategy's sections on data collection and analysis. These omissions are all the more frustrating and perplexing given previously expressed concerns by COP-COC about almost identical concerns with the omission of peoples of colour from the National Poverty Reduction Strategy.

While the National Housing Strategy makes a passing reference to race being an important intersectional factor that creates unique experiences of housing instability and homelessness, the Strategy is devoid of any racial equity analysis and offers no targeted measures or potential solutions to addressing the housing needs of these racialized groups.

This lack of acknowledgement, especially in the context of data collection and evidence gathering, will guarantee that any review of the current Strategy, and any revision of the Strategy in the future, will continue to leave invisible the differential exclusions as long experienced by communities of colour, which today make up almost one quarter of the Canadian population.

Recommendations:

- **There must be a targeted approach within the National Housing Strategy that addresses the unique and distinct needs of both Indigenous Peoples and peoples of colour, based on an unequivocal acknowledgment of the fuller nature of the racial inequities and racialization of poverty, and the consequential result of inequitable access to housing.**
- **The National Housing Strategy must set out clear measurable goals and timetables based on a set of targets for reducing homelessness (including hidden homelessness) and for addressing the core housing needs of Canadians. These goals, indicators and targets must be assessed through the collection, analysis and use of robust data disaggregated by race, gender identity, (dis)ability, immigration status, sexuality, and other demographic factors.**
- **There must be a regular monitoring and review process to ensure the Government is on track to achieve any of its set goals and targets.**
- **All social housing and housing service providers across Canada must be required to collect disaggregated race-based data and other socio-demographic data as above relating to their clients and applicants, and must be required to track any progress as a result of the Strategy by using disaggregated race-based and other data.**

- **As part of the Strategy, the Canadian Government should commission a federal study to examine the experiences of various marginalized populations (including Indigenous Peoples, communities of colour, women, youth, LGBTQ+ community members, among others) with hidden homelessness, including the cause, the nature, the duration, and the remedies for hidden homelessness.**

Issue 2: Adopting a Human Rights-Based Approach without a Commitment to Comply with International Human Rights Instruments

While it is laudable that the Government is committed to, among other things, introduce a bill to enable new legislation that “promotes a human rights-based approach to housing”, it remains unclear what that approach entails. More specifically, there is no commitment in the Strategy to ensure that Canada will comply with any of the international human rights treaties that it has signed on to, including the Covenant on Economic, Social and Cultural Rights (CESCR).

The UN Committee on ESCR has recently chastised Canada about the persistence of a housing crisis in the State party. It was particularly concerned with: (a) the absence of a national housing strategy; (b) the insufficient funding for housing; (c) the inadequate housing subsidy within the social assistance benefit; (d) the shortage of social housing units; and (e) increased evictions related to rental arrears. The Committee was also concerned with the increasing number of homeless persons in Canada, the lack of adequate measures to prevent homelessness, and the shortage of adequate emergency shelters.

Moreover, Canada is known to have taken one position on the international stage with regard to the application of economic, social and cultural rights under the *Canadian Charter of Rights and Freedoms*, while adopt another position domestically when matters of economic, social and cultural rights are brought before the Courts.

Recommendations:

To truly adopt a human rights-based approach to housing, we ask Canada to adopt the following recommendations – consistent with those proposed by a number of organisations including the Ontario Human Rights Commission, calling on Canada to:

- **Explicitly recognize the right to adequate housing as defined in international law.**
- **Refer to the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, the UN Declaration on the Rights of Indigenous Peoples, the Declaration and Program of Action of the World Conference Against Racism and other international human rights instruments addressing housing rights.**

- **Clearly set out the obligations of all orders of government to progressively implement the right to housing in a timely way.**
- **Commit to addressing systemic inequality in housing on the basis of (dis)ability, gender identity, race, sexuality, and age, prioritizing those most in need.**

Issue 3: The need for accountability and monitoring mechanisms

While we support the general direction as outlined in the National Housing Strategy, including the appointment of a Federal Housing Advocate, the creation of a National Housing Council, and the establishment of a new community based program to provide funding to local organizations, these measures must be supported by strong accountability measures, aided by equally strong monitoring mechanisms. To that end, we recommend the following:

- **There must be an open and transparent process for applying for and the selection of the Federal Housing Advocate. The Federal Housing Advocate must be someone who not only has expertise in housing issues, but has demonstrated expertise in issue areas of race, racism, and other relevant forms of discrimination as they affect some of the most marginalized communities in Canada.**
- **The Housing Advocate must be required to file an annual report, to the Parliament, on the year over year progress of the National Housing Strategy.**
- **The makeup of the National Housing Council must be reflective of the population of Canada, and particularly marginalized groups and communities, including race, gender identity, (dis)ability, sexuality and other related social identities.**
- **There needs to be an equitably accessible, effective public process for hearing, adjudicating and remedying systemic issues related to housing.**

CONCLUSION

The National Housing Strategy represents an important first step towards addressing the ongoing crisis of housing and homelessness in Canada. It is critical to make sure that no one is left behind by the Strategy. As it now stands, peoples of colour are completely left out. By completely omitting peoples of colour from the Strategy, the Government is sending the wrong message that effectively the needs of 22.3% of the Canadian population can be ignored.

Amending the Strategy by adopting a strong racial equity lens, and incorporating the needs of communities of colour as suggested above, will serve to demonstrate the Government's commitment to a fair, equitable and inclusive approach, while ensuring that these communities' needs and concerns will be addressed.

We thank you for this opportunity to contribute to Canada's National Housing Strategy.