

2022-1 Affordable and Appropriate Housing

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Whereas: The right to adequate housing is recognized as a human right guaranteed through the Universal Declaration of Human Rights (Article 25)¹ and ratified by Canada. This right has been articulated and embedded in the Canadian National Housing Strategy. Due to housing being a human right, it is understood that all of us must do our best to ensure that the right to housing is enacted upon and fulfilled by all levels of government, society and people².

Whereas: Many Manitobans continue to experience a housing crisis. Far too many households spend 50% or more of their income on rent, putting them at significant risk of losing their housing, as well as their physical and mental health. In 2016, over 50,000 Manitobans lived in core housing need³.

Whereas: Recently arrived immigrants and refugee families are more likely to live in core housing need than non-immigrant families⁴. Research consistently shows that immigrants' income starts out lower than comparable incomes of non-immigrants, but increases with the number of years since arriving in Canada⁵. This initial low income, as well as challenges with language barriers and discrimination, means many newcomers struggle to navigate the housing market and find appropriate housing that meets their family's needs. Appropriate housing means that it costs less than 30% of a household's income for rent, there are enough bedrooms for the family size, and there are no major repairs or constant pest infestations. In 2016, 22.9% of newcomer families that arrived between 2011-2016 experienced core housing need, while 11.4% of non-immigrant families lived in core housing need⁶. As a result, immigrant and refugee families find themselves in low quality, overcrowded, and substandard housing, more than other populations. Homelessness within newcomer populations is also on the rise, particularly with refugee claimants staying in shelters or couch surfing upon arrival.

Whereas: It is becoming even more challenging for low-income families to afford appropriate housing. In 2017/18, the Rent Assist program increased rates from 25% to 30% of household income to be paid for housing. Private market rents have also increased, e.g. the median cost of a three-bedroom apartment in Manitoba in 2020 was \$1,484⁷. The Employment and Income Assistance Program, and the Refugee Assistance Program (rates tied to EIA) have not increased to keep up with the rising cost of housing. Welfare rates continue to fall approximately \$7,000 to \$12,000 below the

¹ United Nations (1948). *Universal Declaration of Human Rights*. United Nations: <https://www.un.org/en/about-us/universal-declaration-of-human-rights>

² Office of the United Nations High Commissioner for Human Rights (2009). *The Right to adequate housing*. OHCHR: https://www.ohchr.org/documents/publications/fs21_rev_1_housing_en.pdf

³ CMHC (2017). *Core housing need, 2016 Census*. CMHC: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

CMHC states a household is 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 i.e. meets all three housing standards. Housing standards are defined as follows:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

⁴ CMHC (2016). *Core Housing Need Status for the Population, by Selected Characteristics and Gender*. CMHC: <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/household-characteristics/core-housing-need-status-selected-characteristics-gender>

⁵ Statistics Canada (2021). *Immigrants to Canada: Income trajectories and regions of settlement, 1987 to 2017*. Statistics Canada: <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2021024-eng.htm>

⁶ CMHC (2016).

⁷ CMHC (2020) *Rental Market Survey*. CMHC: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/46/2/Manitoba>

poverty line (depending upon family size)⁸. The working poor also struggle to afford appropriate housing. The rising cost of housing has not been coupled with sufficient increases to the minimum wage, which is currently only \$11.85 in Manitoba⁹.

Whereas: Housing is a foundational need for the settlement process, without which other important settlement outcomes will be hindered. For newcomers who face multiple barriers, having access to safe and appropriate housing allows them to focus their energies on steps needed for their social and economic integration. Without suitable housing, families are likely to feel unsettled as they may frequently move, which can have long-term impacts on children's education outcomes, parents' mental and physical health, and social inclusion. Recently arrived immigrants are more likely to rent, but many aim to purchase homes in Canada. Home ownership can create community stability and help with children's integration into neighbourhoods and schools. As Manitoba welcomes approximately 15,000 newcomers annually, it is necessary to address the barriers to appropriate housing faced by immigrant and refugee families.

Whereas: Newcomers require access to accurate information, supports, and advocacy around housing soon after arrival and at all stages of the settlement process. While many newcomers aim to purchase a home, many are unable to because of their lack of a credit rating that is recognized by financial institutions in Canada. Supports are required to help newcomers learn about mortgages and the process of buying and owning a home.

Whereas: Newcomers to Canada come to Canada in all different ways. Some arrive as permanent residents while others arrive as refugee claimants, temporary workers, or students. For those that are not permanent residents, there are many government programs that they are not eligible for, making it even harder for them to adjust and thrive in their new homes. Non-PRs experience some of the highest rates of housing instability in Manitoba, with over one quarter of non-PR households experiencing core housing need¹⁰.

Whereas: Investing in supports for RGI housing and subsidy programs is critical for newcomers during the transition stages of settlement as it will lead to better settlement and integration outcomes in the long term. All three levels of government have to play a role in the development and management of RGI housing. The Province of Manitoba and municipalities can be proactive in working with the federal government as it implements and funds the National Housing Strategy.

Be it Resolved That: MANSO urges the province to continue implementing the National Housing Strategy through the work outlined in the Manitoba Housing Action Plan, and the implementation of the Provincial Homelessness Strategy currently in development. These policies should address:

- How the Canada-Manitoba Housing Benefit will be expanded to include those that live outside Winnipeg
- How both Rent Assist streams (EIA & non-EIA) will be expanded to include all residents of Manitoba (regardless of their immigration status).
- How EIA rental rates will be indexed to address ever-increasing rental rates and inflation
- How supports will be increased for home ownership or co-op programs, e.g. matched savings, particularly for Manitoba Housing tenants.

⁸ Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.

Laidley, J. & Tabbara, M. (2021). *Welfare in Canada, 2020*. Maytree: https://maytree.com/wp-content/uploads/Welfare_in_Canada_2020.pdf

⁹ Government of Manitoba (2021). *What is minimum wage?* Government of Manitoba: <https://www.gov.mb.ca/labour/standards/doc.minimum-wage,factsheet.html>

Hajer, J. & Smirl, E. (2020). *Surviving on Minimum Wage: Lived Experiences of Manitoba Workers & Policy Implications*. Canadian Centre for Policy Alternatives: <https://www.policyalternatives.ca/publications/reports/surviving-minimum-wage>

¹⁰ CMHC (2016).

Be It Further Resolved That: MANSO urges the Province of Manitoba to continue to add RGI housing, including accessible units that can accommodate larger and multi-generational families. Manitoba needs at least 300 net new RGI housing units every year for the next 5 years, if we are to match the current housing needs¹¹. These units should include:

- Mixed-income developments and supportive housing models, which include funded staff positions and community supports.
- A pest strategy, investing in tools that are accessible for the community to prevent and address pests, particularly in RGI housing. These tools should include resources to help tenants prepare their units when they are unable to do so. Communities also need safe spaces to go to while they are waiting for their housing units to be treated for pests. Currently, community members have to be out of their homes between 8-24 hours and many have no places to go during this time frame.

Be It Further Resolved That: MANSO urges Manitoba municipalities to adopt policies that require that any new development receiving any financial incentive must include RGI housing.

Be It Further Resolved That: MANSO urges Manitoba municipalities to adopt policies that promote infill housing and make surplus land available to community groups for non-profit housing. Policies must ensure that any properties transferred to non-profit housing providers come with stable funding and supports in order to keep these properties as well-maintained RGI housing units.

Be It Further Resolved That: MANSO urges the federal government, especially CMHC, to educate financial institutions about alternative means to approve credit ratings from outside of Canada.

¹¹ Make Poverty History (2022). *Social Housing*. Make Poverty History: <http://makepovertyhistorymb.com/>
Right to Housing (2021). *Invest in Ending Homelessness in 2022 Provincial Budget*. Right to Housing: <https://righttohousing.ca/>