



House of Commons
CANADA

**Standing Committee on Human Resources, Skills
and Social Development and the Status of
Persons with Disabilities**

HUMA • NUMBER 015 • 2nd SESSION • 40th PARLIAMENT

EVIDENCE

Thursday, April 23, 2009

—
Chair

Mr. Dean Allison

Also available on the Parliament of Canada Web Site at the following address:

<http://www.parl.gc.ca>

Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

Thursday, April 23, 2009

• (1115)

[English]

The Chair (Mr. Dean Allison (Niagara West—Glanbrook, CPC)): Let us get started. Pursuant to Standing Order 108(2), we continue our study on the federal contribution to reducing poverty in Canada.

We have four different organizations. We have Nicholas Gazzard from Co-operative Housing Federation of Canada. Welcome, and thank you for being here today.

We have Geoff Gillard from the Centre for Equality Rights in Accommodation. Welcome.

Where's Bruce? You're over there. Thank you. I have to look at my list here. It doesn't always add up with how you take your seats.

Geoff, I'm sorry about that. You're with the Canadian Housing and Renewal Association. Thank you for being here this morning.

Lynne Markell, with the Canadian Co-operative Association, thank you for being here.

Bruce, whom I mentioned, is with the Centre for Equality Rights in Accommodation.

Please try to keep your presentations under 10 minutes. We're hoping to have some rounds of questions as well.

Mr. Gazzard, thank you for being here. The floor is yours. You have 10 minutes, please.

Mr. Nicholas Gazzard (Executive Director, National Office, Co-operative Housing Federation of Canada): Thank you very much, Mr. Chairman.

I'll say right away that CHF Canada is not a poverty specialist organization, although I think we can agree that there are multiple causes of poverty in Canada. We set some of those out in the brief we're presenting here today. I'm really here to talk about one thing, as you can imagine, and that's the link between poverty reduction and housing and the role that the federal government can play in it.

I think everybody would agree that housing, along with health and education, is a fundamental building block of civilized society in Canada and in all countries throughout the world. People who cannot afford the housing they need are obviously not going to escape the trap of poverty.

In Canada, the housing market, together with the existing affordable housing that we have, meets the housing needs of about 85% of the Canadian population. This is pretty good for them, but it means that about one in seven Canadians is left out. They cannot access housing at a price they can afford, and the market can't supply it at a price they can offer to pay for it. That's not a political opinion; it's just a question of economic fact.

It means that in Canada we see a disproportionate effect of housing costs on Canadian families. The average Canadian family spends 19% of gross income on housing, whereas the households in the lowest ten percentile of income groups in Canada pay fully 66%. You can well imagine that any household paying 66% to put a roof over their heads can barely afford the other necessities of life, let alone build a platform and a future they can rely on for self-determination in the future.

On top of that, the situation is not improving. Between the 2001 and 2006 censuses, the number of households in Canada in core housing need actually grew, from 1.485 million to 1.494 million. That's not exactly what you would call progress. There are disproportionate representations in those groups from seniors, the frail elderly, Canadians with disabilities, new Canadians, and single-parent families.

The percentage is down a little bit, from 13.7% in 1991 to 12.7% in 2006. But I think we can agree that this is painfully slow progress, especially as you consider that the intervening period of 15 years was one of the most affluent, if not the most affluent, in Canadian history. And yet there's a strong public interest in reducing housing need and helping to eliminate poverty. Quite aside from the compassionate ethical grounds, who would not want to see the human misery engendered by housing come to an end?

There is a very strong economic case to be made for ending poverty in Canada, because if you reduce poverty, you increase productivity and you grow Canada's GDP. It's quite simply because people live longer, healthier, and more productive lives. There are also, of course, reduced social costs if you eliminate poverty. Costs for policing, emergency services, and reactive health care all go down.

There's an interesting 2007 U.S. study that is cited in the document we're leaving behind. It's called the Holzer study. It cites some statistics around child poverty in the United States. It estimates the following. It's a longitudinal study that says that the future outcomes of child poverty are that productivity and economic output are reduced by 1.3% of GDP, health expenditures are increased by 1.2% of GDP, and costs of crime are increased by 1.3% of GDP.

The Canadian GDP for 2008 is estimated at \$1.6 trillion. If we extrapolate those numbers for Canada and round those ratios to 1%, the cost to our economy of child poverty alone is some \$60 billion a year. Even if half that number were true—even if it were \$30 billion a year—there's a strong economic case to be made for poverty reduction strategies.

Let's get back to housing specifically and its link to poverty reduction. There's clearly a need for intervention at the public level when the market fails, especially in the current credit crisis. One of the lessons we've learned from the current credit crisis, especially in the United States, but here in Canada too, is that home ownership is not the 100% solution for housing needs in Canada. Meanwhile, housing need is growing as the recession deepens; more people are falling into housing need.

We need new affordable housing and we need a public intervention to see that getting it happens. That requires an integrated strategy involving the federal, provincial, and territorial governments working in cooperation with each other to reduce housing need.

Housing is a federal issue because it's a national problem, and that's why we believe the federal government needs to take the lead on it.

• (1120)

Right away I want to acknowledge that the present government, since 2006, has put more than \$5 billion on the table for housing. The government is to be congratulated on that, but the government can do more, and it can do more, moreover, without increasing the current spending by adopting, in our view, two measures.

First, there needs to be an accountability framework for the money that is transferred to the provinces and territories. Right now you have the issue that I described, on one hand, which is core housing need, which doesn't seem to be going down. On the other hand, you have increasing federal spending that is going to the provinces and territories, but there is no link between the two at the moment. In my view, the federal government should be requiring an accountability framework that says that for our housing dollars spent we want to see a reduction in core housing need; we want to see targets set and targets met.

To me, the parallel with health is very simple here. In exchange for federal health transfers, the federal government has required reduction in wait list times. We want to see, in exchange for housing transfers, a reduction in housing wait list times. That is something the federal government has a right to insist on.

The second issue we want to raise here, the second piece of advice, if you like, is that the federal government should maintain what we call a legacy spend. There are some 650,000 units of affordable housing in this country that have been developed in the

post-war period. Most of it has been developed under federal programs of one kind or another. That's an enormous asset legacy, and we think it should be preserved, and we think its affordability should be preserved. The funding agreements that provide affordability in those programs are starting to come to an end, and they're going to come to an end in very large numbers over the next 10 to 15 years. We think this is a tremendous opportunity for the government here to reinvest in that housing without increasing the amount it's already spending.

If the government maintains what we call the legacy spend, which is estimated to be about \$1.7 billion a year through the minister's account to CMHC, we believe that as those agreements end, the existing affordable housing can maintain its affordability for Canadians with low incomes. If you're hearing the message from anyone, whether it's a crown corporation or anyone else, that these housing providers are going to be okay after these funding agreements end, then you're hearing about a very rose-coloured picture. Some might be; most won't be. Most providers will not be able to provide the level of affordability in their housing that they're offering now. We are talking significantly about co-ops, public housing, non-profit organizations, where the level of RGI, the rent-g geared-to-income housing, is very high, and it cannot be sustained without continued government spending. Again, we're not saying more money needs to go on the table; we're saying maintain the existing parliamentary allocations at their present level.

I would be remiss, Mr. Chairman, if I didn't say something about cooperative housing, because that of course is my organization and my passion. Over the past 40 years, the federal government and the provinces delivered altogether some 90,000 units of affordable cooperative housing for Canadians of moderate and low incomes. It is tremendously good value, in our view. Successive evaluations have shown that housing coops offer the best value for public spending. That's because there is no intermediary bureaucracy. The money that the government puts on the table for co-ops goes directly to the provider. There's a strong business discipline model. They have to make ends meet. There is no automatic funding of deficits by the government. They are self-directed, and the involvement of the members in the operations of the co-ops means tremendous opportunities for personal development, and the result is, of course, that they build families.

In summary, Mr. Chairman, if I may, we are saying that housing has a very huge role to play in reducing housing need in Canada because of the clear, incontrovertible link between property and a shortage of affordable housing. Stable, affordable housing provides a platform that assists Canadians in poverty to invest in their futures and escape the poverty trap.

We're recommending two immediate strategies: an accountability framework for federal spending and the continuation of housing appropriations at present levels for existing housing assets—those several legacy assets. Canada's housing co-ops want to be part of that solution, and our sector wants to continue to build safe communities that help individuals and families break the cycle of poverty and inadequate shelter.

Thank you very much, Mr. Chairman.

• (1125)

The Chair: Thank you very much for your presentation.

We're going to move now to Mr. Gillard. I originally said you have ten minutes. I know the clerk had said seven to eight minutes, so you have somewhere between eight and ten. How would it be if we compromise on that?

Mr. Geoff Gillard (Acting Executive Director, Canadian Housing and Renewal Association): Okay, I was gearing myself through the ten minutes, but I'll do my best.

The Chair: You found two more minutes, right?

Mr. Geoff Gillard: Well, Nicholas did me a good service that might speed things along a little bit by making the connection very well between housing and poverty reduction, so I won't go there. Thanks very much, Nicholas.

All of my presentation will be focused on housing specifically as a poverty reduction tool. I'll just get right into it.

The recent five-year renewal of the three federal housing and homelessness programs ended more than a decade of short-term housing funding announcements. This was a welcome shift and one that Canada's affordable housing sector expects to be the norm in the future.

Likewise, the extra \$2.075 billion federal investment in affordable housing renovation, upgrade, and development announced as part of the recent stimulus budget is most welcome. This funding will be delivered through existing programs, but CHRA expects that due to the compressed timeframe for its delivery, there will be modifications in the way the programs are delivered. Given this, CHRA asks the Government of Canada to closely monitor stimulus spending on housing to ensure that the programs are meeting their objectives and that the budgets are fully allocated. Should signs of difficulty appear in rolling out that funding, we would call on the federal government to identify the issues early and address them, because we have a short timeframe here to make a big difference with this money.

At approximately \$1 billion per year, the level of extra investment introduced through the stimulus budget is approximately on target with CHRA's investment recommendations in recent years. CHRA asks the Government of Canada to make this the starting point of a new commitment to invest adequately in the elimination of homelessness and the provision of affordable housing and supports for Canadians in need. To this end, CHRA's membership, at its annual meeting held just last week—I'm just back from our annual conference—calls on the Government of Canada to ensure the viability of existing affordable housing and to ensure that future annual affordable housing investment does not, at a minimum, fall below current levels. Here I'm going to get into a piece that Nicholas talked about, which is the expiry of existing operating agreements.

At issue is the fact that federal long-term social housing operating agreements and the mortgages attached to them have begun to expire. Over the next 10 years, the pace of these expiries will accelerate dramatically and the process will continue ever more rapidly until 2030, after which only a few mortgages will remain. One of the implications of this is that the financial viability of many housing projects will be compromised when the mortgages expire. In many instances, the projects will have maintenance and operating needs beyond that which current rent levels can cover. Rents will need to rise for low-income tenants, who cannot afford to pay more, and many will likely be forced to vacate their homes.

A second implication is that as these mortgages expire, savings to the federal treasury will not necessarily be reinvested in affordable housing, as policy currently stands, representing a net loss to a sector that is already vastly underfunded. This, in turn, will result in an exacerbation of already dire core housing need and instances of homelessness.

In all, approximately \$2 billion federally are currently tied up in these mortgages. By 2014 the Government of Canada will have an extra \$200 million annually, thanks to these expiries. By 2020 that number will rise to \$600 million, and by 2024, to \$1 billion annually. With these funds invested in affordable housing, we could add an additional 3,500 units annually by 2012; 13,500 units annually by 2020; and 24,000 units annually by 2025. That's just with the federal contribution. Of course, these are cost-shared provincial-federal-territorial agreements. With provincial-territorial investment, private sector investment leveraged through a planned approach, and by supporting the wise use of existing social housing assets and equity, it is apparent that the social housing shortage could really be seriously attacked with this proper investment.

I want to talk about something I referred to a minute ago, which is a commitment to end homelessness. CHRA, at its annual meeting just a few days ago, released a policy position on homelessness that declares that Canada urgently needs a comprehensive national housing strategy that includes ending homelessness as a top priority.

Just as a little bit of background information, between 150,000 people, which is the federal estimate, and 300,000 people, which is the high end of advocate estimates, experience homelessness each year. The causes of homelessness are complex and include inadequate housing, inadequate income, health problems, and so on. Despite the complexity, the tools to end homelessness are at hand, and this policy position that we've released briefly outlines them.

Among the fifteen principles and recommendations for action, I'll highlight three.

•(1130)

First, we will not end homelessness unless we increase our investment in affordable housing, with supports. This is fundamental. People need somewhere to go.

Second, we must commit to expanding the adoption of the housing first principle, which states that the homeless are best helped when they are moved from the street or shelter into safe and stable housing, with supports. This provides a stable platform from which they can address their underlying circumstances, including addiction, mental health issues, and others.

Third, the Government of Canada must show leadership in ending homelessness as a national problem, and do so based on an ongoing and sustainable funding framework. We're pleased with and commend the Government of Canada for its active support of the housing first principle through the homelessness partnering initiative, which was a big step for this country in the area of homelessness.

Ending homelessness, as with the provision of affordable house, will save Canadian taxpayers money. A 2006 study done for Metro Halifax found that investments in supportive housing could generate cost savings in health care, shelter use, policing, and other public services of up to 41% when compared with the costs of serving persons still living on the street. In British Columbia, it has been estimated that it costs between an \$30,000 and \$40,000 per year to service each homeless person. In Toronto, the monthly cost of one shelter bed is approximately \$2,000, whereas providing someone with a housing subsidy costs between \$200 and \$700 a month. The economic case for addressing homelessness is clear.

I'd like to talk for a minute about a national housing policy framework and what we refer to as a national housing strategy.

First, underlying the case for the development of a national housing policy framework is the need to match the scope and depth of our response to the scope of the need that exists. We currently invest a great deal of money in this country in affordable housing, but we do so without a plan, without a framework—which Nicholas addressed as well—which would really allow us to measure results and really tie investments to outcomes. This is something that we really call on you to have addressed, not just at the federal level, but also by your provincial, territorial, and municipal counterparts.

There are examples of strategies being put into place now, both at the city level around housing and also at the provincial level, with the 10-year plans to end homelessness, for example, that we're seeing throughout Alberta. We need to have this planned approach expanded to the national level. With more planning, with a more planned approach, we can more successfully leverage private sector investment in the affordable sector.

I think an example that illustrates that is the Regent Park initiative in Toronto. I won't go into details, but there's a great deal of private sector investment, both in housing and services and, of course, in retail, in the redevelopment of that large and high-value site in Canada's largest city. It was really made possible, in large part, through innovation and financing for affordable housing, but also through planning. Without a plan, without a long-term view, it would not have been possible.

I'm sure my time is running short, and I won't go too far into this, but I can't stop without mentioning the need to continue to green our sector, to green our housing, to make our housing more energy efficient. The affordable housing sector in Canada has been a real leader in greening its stock, and we're very proud of that. One of the things we're looking to more and more is how to leverage the greening of our stock with green jobs and a greener labour market in our sector.

There are initiative in Winnipeg and other places doing this on a very small scale, where we're taking people who actually live in our housing and involving them in social enterprises that actually retrofit and upgrade the energy efficiency of our housing. We really need to take this concept and to expand it. I think we're all looking, at this time, for ways we can create employment, and I think we have an opportunity right now to really shift how we think about green employment and how we can connect people with low incomes in social housing to that national project.

I'll end it there. Thanks.

The Chair: Thank you very much, Mr. Gillard.

Now we're going to move to Ms. Markell. Once again, thank you for being here. The floor is yours.

Mrs. Lynne Markell (Advisor, Government Affairs and Public Policy, Canadian Co-operative Association): We're happy to be here. We are involved not just in housing, so it is good to be here to bring a message about the broader co-op movement. I work at the Canadian Co-operative Association as the government affairs and public policy adviser. It's good to be here with one of our colleagues and one of our member organizations, the Co-operative Housing Federation of Canada.

We have a wide variety of members—40 members—who belong to the Canadian Co-operative Association. They include credit unions, insurance companies, retail co-ops, as well as provincial associations that represent a wide variety of grassroots co-ops across Canada. For over a century, our organization has been working to promote, develop, and unite Canadian cooperatives. This year actually marks the 100th anniversary of our organization. We started as an organization called the Co-operative Union of Canada, and it's amazing that we've been around as an organization for 100 years, but that's how long co-ops have been around this country as well.

We are going to be holding our annual congress here in Ottawa in June. I want to extend an invitation to everybody on this committee, and you will be receiving an invitation.

Along with our francophone counterpart, le Conseil Canadien de la Coopération et de la Mutualité, we form a network of 8,800 cooperatives that has assets of over \$275 billion and employs 155,000 people. There are 17 million cooperative memberships in Canada, and along with Norway, internationally, we are the country with the largest number of co-op memberships per capita in the world. We alone as an organization represent nine million members of cooperatives and credit unions.

We're very pleased to be here to talk about and provide input into your study on the federal contribution to reducing poverty in Canada. Throughout our history, cooperatives have been closely linked to the battle against poverty. The first modern cooperative in the world was started in 1844 by textile workers in Rochdale, England. They were dealing with poverty of that time, and co-ops can still deal with poverty today. The retail co-op that those Rochdale pioneers formed was based on the principle of one member, one vote. It has grown into the modern co-op movement that we have today, which has one billion members around the world and collectively employs more people than all the multinationals put together.

Here in Canada cooperatives were originally formed by farmers, fishermen and other working people who saw them as a way of improving their economic situation. It was in the 1930s, to which the economic crisis that we are having today is a throwback, that the co-op movement actually grew. In Atlantic Canada, Moses Coady and the Antigonish movement started a wave of new co-ops and credit unions to fight poverty. In western Canada, Canada's first cooperative oil refinery was formed in 1935. It produced 500 barrels of oil a day and today is still part of the co-op system and produces 90,000 barrels per day. It is owned by a co-op.

Across Canada, a wave of credit unions were created as a response to the Great Depression and the failure of the banks of that time. Today we believe that co-ops are an essential tool to fight poverty. We think we are the only business organization in this country to have passed a resolution calling for an anti-poverty strategy. At our annual meeting in 2007, by a unanimous vote of our members, the Canadian Co-operative Association affirmed its support for the development of a national anti-poverty strategy to be carried out in conjunction with the provincial and territorial governments. Our resolution called for a national anti-poverty strategy that would commit governments to set timetables and targets for poverty reduction, to coordinate a number of different policies and mechanisms to reach that goal, and to include the co-op model as an important tool that needs to be encouraged and fostered.

• (1135)

Since that time, we've challenged other business organizations to pass similar resolutions of support, but it is really good to be here today to remind you—and this is an opportune time when you are doing this study—that we urge you to move into having an anti-poverty strategy for the federal government and to work with other organizations.

In addition to our work in Canada, the Canadian Co-operative Association is also active in building co-ops and credit unions to fight poverty around the world. We do that in 20 countries. Our international work is funded by CIDA, and we appreciate the federal government's involvement in that.

For a rich country like Canada, even in a period of deep recession, there's no excuse for tolerating high levels of poverty, which are bound to increase these days. As always, poverty levels for certain groups in our society are very worrisome. The groups are aboriginal people, recent immigrants, visible minorities, people with disabilities, and women, particularly single parents. Rural communities and

inner city areas and now the doughnut ring around urban cities are also hard hit.

We believe now is the time to act, and there are three reasons for that. First of all, with this recession, levels of poverty could grow rapidly if nothing more is done. New groups, people losing their jobs due to downsizing and restructuring, are particularly vulnerable to becoming poor and staying there. Many people with strong attachments to the labour force never thought they would find themselves out of work and unable to find a new job.

Second, there is a momentum in Canada to deal with poverty. When we began to examine the need for a strategy back in 2005, there were only two provinces in this country, Quebec and Newfoundland and Labrador, that had an anti-poverty strategy. Today Ontario, New Brunswick, and Nova Scotia have also developed anti-poverty plans, and Prince Edward Island is contemplating bringing one in. The five provinces that do have anti-poverty plans represent two-thirds of Canada's population.

As a non-partisan organization, we are happy to see that the fight against poverty is an issue that transcends party politics and that two of these provinces have Conservative governments and three have Liberal governments.

What can be done right now in the short term? We believe having the federal government developing a strategy and setting targets, goals, and timetables will help focus this issue. We also believe that better coordination between the federal governments and the agencies that are working on different aspects of anti-poverty activities and the coordination of these federal initiatives with provincial governments will result in major gains. The federal activities that are going on involve social transfers, unemployment insurance, funding for social housing, skills training, and economic development plans. There's a lot of activity actually going on that is currently being funded by the federal government. The problem is that it isn't all being coordinated with people coming together, talking to each other, and developing a plan. So in many ways, it's not more money but better planning, as some of my colleagues have talked about.

We believe that the social safety net, including the child tax benefit and other income programs, needs to be improved. We also know we need social housing and we also need child care. Just to let you know, there are 500 child care co-ops in this country and there is potential for more.

What we want to add today is a new message. That message is that we think there should be an additional and new focus on self-help and community economic development in the fight against poverty. While we believe in a strong government safety net, we also believe in the philosophy of self-help and mutual aid. We believe that given the right tools and the right ideas, people can build their own organizations to help themselves out of poverty through the creation of community services and business and economic activity in their communities, and the co-op model is a proven way to do that. It can fill the gap between what government can do and what the private sector does.

● (1140)

We're a perfect organization to be here right now because five years ago we did a study on the use of co-ops in low-income communities. We were funded by the federal government through the voluntary sector initiative to do a study on how the co-op model could be more helpful in low-income communities. We developed a policy framework, which may even be sitting around on shelves, called *Building Assets in Low-income Communities through Co-operatives: A Policy Framework*. That was a two-year study. It involved a lot of stakeholders. We looked at co-ops in 10 low-income communities. We did a lot of consultations. This report is available, and I can make it available to members of the committee.

What we know is that co-ops have many advantages in fighting poverty. We have many examples—I guess I'm being cut off—and I could definitely fill you in more on that. We have a written report, which will be translated and coming out to you.

But the biggest thing we need to say is that there will be a need for some investment in co-op development to be able to help groups of people to develop their own co-ops. They can't do that all on their own, so we have some ways that you could provide the resources to help people develop their own co-ops.

I'm open to answering more questions. I'm sorry I went on a little too long, but I'll gladly talk more.

Thank you.

● (1145)

The Chair: Thank you, Ms. Markell.

I wish we had more time to hear about all the things. Even questions and answers are sometimes a little too short.

Mr. Porter, thank you once again, sir. You have eight to ten minutes.

Mr. Bruce Porter (Consultant and former Executive Director, Centre for Equality Rights in Accommodation): Thanks very much, Mr. Chair.

I'm here representing the Centre for Equality Rights in Accommodation, CERA, which is a world-renowned organization quite unique in addressing the human rights dimensions of housing in Canada. It has increasingly started to work internationally.

I was the executive director for about 15 years and then moved from CERA to working more internationally, and nationally, on issues of poverty and housing within a human rights framework. But

I'm very honoured to be representing CERA today. The executive director, Leilani Farha, is unable to appear.

I'm also very grateful to be here at a time when I think you are dealing with the most critical human rights crisis in this country that we have seen for many years. And I think we're at a point where we have a unique opportunity to address it.

I wanted to then focus on how it is that a human rights framework can provide assistance to this committee in the challenges that it's dealing with, particularly in the interaction between homelessness and the crisis of housing and the broader question of poverty amelioration and elimination.

We have to realize the economic crisis is working its way down. Imagine yourself as someone who lost their job a month ago or two months ago. Perhaps you have a bit of savings. If you're a woman with children, you probably don't qualify for employment insurance, and you go on welfare and you find that the amount you get on welfare is grossly inadequate to cover the cost of your rent. You're going to survive for a while, but not long.

So there is a delay factor between the data we're seeing about the economic crisis and the way it's going to really play out for the most vulnerable groups in Canada. I'm absolutely convinced that this committee is going to be facing a very serious crisis when we realize that the stimulus package has not moved in at the bottom to protect the most vulnerable from the inevitable effects of this economic downturn. So it's very important that we deal with the issue that is of such urgency now, within a coherent framework as suggested by the previous speakers.

Secondly, we have a unique opportunity right now. Some of you may not be aware that Canada recently participated in its universal periodic review. This is a new procedure at the UN Human Rights Council. It applies to all governments, and it provided an opportunity for Canada to be reviewed in relation to its compliance with the whole range of human rights commitments that we have.

On June 9, Canada will appear before the UN Human Rights Council and state, of the recommendations it hears in the process from very many states, which it will accept and commit itself to implementing over the next four years or longer, and which it won't.

One of the critical concerns that emerged there, as always when Canada is at the UN, is the extent of poverty and homelessness in so affluent a country. As you know, a critical aspect of international human rights is the commitment to the right to an adequate standard of living, which includes the right to adequate food and adequate housing. So it's useful in the context of what we're talking about today that the international human rights framework links an adequate standard of living to adequate housing. You can't address one without the other, and I think that's true within a policy framework in Canada.

So I would urge this committee to engage in the question of whether Canada will say yes to that recommendation and what it will commit itself to. I know that it's at a high level now within HRSDC, with officials looking at whether they will commit to this recommendation and how they might implement it. But why do you want to commit to a recommendation that places the policy issues that you're dealing with today within a human rights framework? It really is a matter of recognizing that when we talk about homelessness and the housing crisis, or even poverty, we can't really pin it down to any one program or any one failure. The woman I talked about who was dealing with job loss and the inadequacy of welfare, when she goes on welfare her national child benefit supplement gets clawed back, and when she tries to get assistance for her child with a disability, she finds that she may not be entitled to that. People who are struggling to survive in Canada are dealing with a very complex system of entitlements.

I have turned to Amartya Sen's notion of entitlement system failure to try to understand what it is that we're grappling with when we look at homelessness in a country like Canada. I find it useful because Amartya Sen came across this concept. He developed it when he was looking at the fact that people starve and suffer from famine when there's lots of food around. It's not a scarcity of food that leads to starvation and famine; it's an entitlement system failure. The whole system of entitlements breaks down so somebody doesn't have what they need, whether it's because they sell their produce in a market or whether they're looking for governments for help. Whatever they need isn't there, and eventually their children are dying of starvation because of such an entitlement system failure.

• (1150)

If you look at the problem of homelessness in Canada and at the federal involvement in that, of course it's a complex system. There are provincial programs. There are federal programs. There's the way in which employment insurance interacts with welfare interacts with the NCBS program on child poverty and the tax system. What is it that causes entitlement system failures to lead to so dire a human rights violation as 300,000 people homeless in the midst of affluence? That's the question we've been asked a number of times by the UN.

We had the UN special rapporteur on the right to adequate housing, on the invitation of the Canadian government, come to Canada and review the situation. His key recommendation was that we need to have some sort of framework, a housing strategy, that builds in the notion that these are human rights issues. That's not to say that governments now have to provide housing for everyone; it's just that we have to have an institutional framework whereby we can notice and address the entitlement system failures.

Who is in a position to look at how employment insurance interacts with inadequate welfare rates and interacts with the national child benefit supplement? Who is in a position to look at what's going to happen to the most vulnerable people in this economic crisis? Under international law, and I think in the expectations of Canadians, it's the federal government that is in that position. That's not to say that you will solve the problems, but somebody has to take responsibility for noticing them. Somebody has to take responsibility for giving a person a place to come to say, this is not working, I'm in a gap here. I can't get assistance for my child with a disability. I'm not eligible for welfare because of my age. I'm a newcomer. I'm trying to get into social housing, which the government funds, but there's a waiting list of 12 years, and I'm not allowed to apply until I'm 16. I'm only 22 and I have two children, but I can't get in because the system is based on a waiting list allocation.

These are complex issues. We're not going to solve them today, but what we could solve is the problem that there's no place to go. There's nobody looking at the big picture. The big picture is also the small picture. The big picture you only understand by hearing from the woman explaining what isn't working in her life, because what's not working in her life is what's not working in the country.

My recommendation is essentially to go to the UN in June and for this committee to interact with the officials who are making those decisions and say yes, let's commit ourselves. We don't have to work out the details now, but let's make a commitment that will also restore our leadership role internationally in relation to international human rights. I can't tell you how difficult it is now to be a Canadian at the UN in relation to issues like housing, homelessness, and poverty. We may not be aware of it, but people are totally shocked by the extent to which people can be hungry and homeless in one of the most affluent countries that has recognized the right to housing.

It is a crisis. It's a crisis of human rights, and it's a crisis of our own Canadian values. People are not prepared to respect Canada if we keep telling other countries that they're not respecting human rights when we're not addressing some of the key issues that have been identified here. These issues have been identified repeatedly by UN human rights treaty monitoring bodies as a crisis and as requiring urgent measures. We have the UN special rapporteur's report. But who is dealing with it? There's no follow-up. There's no action in response to any of these concerns, yet again, and this problem that we have no framework within which we deal with human rights violations as issues that have to be dealt with.

If we were to adopt an anti-poverty and housing strategy that built in a notion that the federal government will take on the role and ensure that human rights institutions, policy-makers, and intergovernmental agreements start with the premise that if somebody is homeless there's something wrong and we're going to try to figure out what's wrong, that's all we need. All we need is a new will, a new framework, that recognizes these as human rights that have to be subject to proper hearings and appropriate remedies.

Thanks very much.

• (1155)

The Chair: Thank you. We appreciate that.

We're now going to start with our first round, which will be seven minutes for questions and answers.

Mr. Savage, you have the floor for seven minutes.

Mr. Michael Savage (Dartmouth—Cole Harbour, Lib.): Thank you all for coming.

Let me first of all say how impressed I was with your presentations. While you all have an interest in housing, you all spoke about poverty more generally. You gave us some ideas on human rights, the child tax benefit, early learning, and child care. These are all good ideas, some of which we've heard before, but all of which we need to continue to hear.

Wherever poverty starts for people, whether it's mental health, addictions, education, or literacy, housing is at the core of this issue. More and more we are realizing, as a society, that it's not a question of whether we can afford to combat poverty, but rather, whether we can afford not to combat poverty. On the housing side, that's particularly acute. There is a cost attached to making sure we build affordable housing, but there's also a cost attached to not doing it. In the last week, I've heard reports of rising suicides and family violence. We're seeing people go to food banks, furniture banks. They're going lots of places for assistance, so we're having an impact.

I think it's important to understand that we had poverty long before we had a recession, but the recession is an opportunity to focus attention on poverty. There are more people who are hurting, and we have to take that into account. But we ought not to believe that once we come out of this recession everything will be okay, because we have not dealt with poverty as well as we should have. There've been some improvements along the way, like the child tax benefit. There have been some investments, but not much on the housing side.

So I want to thank you for the presentations you made. They're serious and they're very helpful.

I'd like to start with my friends in Co-operative Housing. Your organization does some very good work, and I'd be remiss if I didn't mention my friend JoAnn Bidgood from Nova Scotia, who's a great advocate, very strong on housing issues, and a solid supporter of cooperative housing.

I want to go to one of the points you made about the accountability for federal housing transfers, which is a very important point. You said that at present there is no direct link

between federal housing spending and reducing core housing need. I wonder if you could expand on that. Just talk about the accountability framework and what should be done.

Mr. Nicholas Gazzard: Thank you for the reference to Ms. Bidgood. I'm sure she'll be very pleased to see her name in the record.

If you look back over the history of government involvement in affordable housing in Canada—and this goes way back to the post-war period, back when there were significantly large programs—the focus was generally on inputs rather than outcomes. In those days we used to talk about numbers of units in the ground, amounts of money actually going into housing budgets.

But even then, we never paid sufficient attention to the government statistics that tell us what levels of housing are needed. I referenced core housing need. That's not a number that comes from the stakeholders; core housing need is a term defined by the federal government. We have groups of people in core housing need, approximately 1.5 million households in Canada, which amounts to some four million people, yet we've never said that the money going in has to produce outputs at the other end. The outcomes must show that we're reducing those numbers.

But that's not happening. We seem to have adopted a scatter-shot approach, and this can lead cynical people, or even neutral observers, to ask why we even spend money on affordable housing programs if, since 1991, there's been no real change in core housing need. There's been a drop of only one percentage point. I think the reason is that we're focused on what goes in instead of what comes out. I think there was a policy parallel on the table with respect to health care spending and outcomes, and I think we need to adopt an outcomes approach to housing spending in this country. Until we do that, I think we're going to be all over the map.

Provinces do different things with money. The present government put \$1.4 billion on the table in 2006, which was transferred in the form of housing trust funds to the provinces, with no strings attached. My own city, Ottawa, wanted to apply that to the general tax base, until housing advocates cried foul. Eventually it did go to housing. There have to be more strings attached. I think all parties will recognize this. Whether you're a fiscal conservative or a fiscal liberal, you want value for public investment, and the only way to do it is to insist on certain outcomes from the spending going in at the front end.

• (1200)

Mr. Michael Savage: I appreciate that. I agree with you that there must be some stipulations as to how money can be spent. I'll leave it to Mr. Lessard, who will probably follow me, as to some of the jurisdictional issues we have interprovincially.

I mentioned JoAnn Bidgood, and I met her when I was first elected in 2004. There is a former military base in my riding called Shannon Park. It has 100 acres of land on Halifax Harbour and has been decommissioned as a military base. For a short period of time it was going to be the site of the stadium in Nova Scotia's bid to host the Commonwealth Games.

I'm pleased to see Megan here from Halifax. She knows about this issue as well.

The issue is what do you do with this? It goes to Canada Lands. You all know the process, and we've talked about this. One of the worst things we've done in many communities is build what we call affordable housing or social housing. Then we kind of shut it off from everything. We've been surprised when people haven't really taken pride in that. We've been surprised that crime has been rampant.

We've been surprised that seven minutes goes by that quickly.

One of the things I like about co-op housing is the diversity of people. I've seen that in co-ops in my own area, for example. There are people from all levels, and arrangements are made for people who don't make quite as much money as others. People live together. It's not just a house; it's a community where people live.

I know I don't have time, and we have a very mean chair who won't allow me to continue.

Thank you very much for that, and thank you all for the presentations you made.

The Chair: Thank you, Mr. Savage.

We'll now move over to the Bloc. We have Madam Beaudin for seven minutes.

[*Translation*]

Mrs. Josée Beaudin (Saint-Lambert, BQ): Thank you very much, Mr. Chairman.

Good morning to everyone and to you, madam. Right off the bat, I'm going to tell you that I am lucky to come from Quebec, where there is an umbrella act for an anti-poverty program. That umbrella act even came out of a citizens movement and created what's called the Collectif pour un Québec sans pauvreté. So citizens were consulted. Since that collective was established, we've been able to see the positive results that that act has produced in Quebec.

I too met with stakeholders in my community last week. Among other things, we talked at length about housing and cooperatives, which are being built less and less, but especially about the need to renovate very old cooperatives.

Ms. Markell, you were going to give us some examples of additional benefits from living in a cooperative, such as breaking the isolation of families and creating living environments. Can you tell us about that?

• (1205)

[*English*]

Mrs. Lynne Markell: The examples I was going to talk about are broader than just housing. Maybe my colleague can talk more about housing.

One of the things we did learn in our study is that any time people are involved in being able to direct their services and the solutions to their needs, it's a better solution. I like what you talked about in Quebec, that there was an anti-poverty movement, that poor people and organizations concerned about poverty were involved in describing what the solution should be. That's what you get when you have a co-op that is owned by the members. They have some involvement.

One of the examples I was going to use involves a retail store in Winnipeg, which is an aboriginal worker co-op. They operate a retail store in the inner city of Winnipeg. It's a neighbourhood with a large aboriginal population and high rates of poverty and homelessness. The workers provide a grocery store for people where there isn't a store—we know about what are called food deserts. They promote healthy living and foods that will help with the incidence of diabetes in the aboriginal population. People are members of that store, and they feel a great sense of connection, more of a connection than with another kind of store.

The Common Ground Co-op in Toronto is a non-profit co-op that was formed in 1990. It has over 100 members, half of whom are parents of children with developmental disabilities. The co-op creates long-term employment for people with disabilities. It promotes the development of entrepreneurial skills, and it educates people. They operate a catering business under the name of Lemon & Allspice Cookery and several coffee bars. Those people are involved in the day-to-day running of those businesses, and they get a say in what is going on.

The Multicultural Health Brokers in Edmonton is a worker co-op that assists recent immigrants in getting access to health services. They are the intermediary between the services where people may not speak the appropriate languages and understand the culture. There are 30 members who speak over 15 languages, and they are the brokers.

Those are examples of where a cooperative and membership and involvement and having some say make a difference.

[*Translation*]

Mrs. Josée Beaudin: Thank you very much. I don't want to cut you off, but there is very little time left and I also want to address the problem of homelessness, which you mentioned. Sir, you said that homelessness is on the increase. There are federal problems like the Homelessness Partnership Initiative. So these programs aren't completely solving the problem.

With respect to housing, I'm going to make a connection with cooperatives. If we build housing to find solutions to homelessness, is housing alone enough to solve that problem? Don't we also have to consider the human resources and social stakeholders that we have to involve, when we think of housing as a remedy for homelessness?

[*English*]

Mr. Geoff Gillard: One of the challenges we have when we talk about addressing and ending homelessness is the difficulty in measuring homelessness.

I said yes quickly to your suggestion when I talked about the increasing incidence of homelessness. We believe it is increasing, but it is very, very difficult to demonstrate that. Just last week the City of Toronto held its second homeless count. Those are very important exercises that are happening in different cities. But even those who do those counts will acknowledge that it's very difficult sometimes to identify the homeless. There is a lot of hidden homelessness. It's very difficult. We get a snapshot in time when we do these sorts of counts.

The official federal numbers point to approximately 150,000 people who experience homelessness in Canada every year. Many, even within the federal government, would acknowledge that it's likely higher than that. We certainly feel that it is growing.

In terms of addressing homelessness and really starting to turn it around and end the problem, one of the exciting things is that we have acknowledged that until someone has a stable household they can go to at the end of the day, and within which people can support their alcohol counselling and the like, it is very difficult for them to really move on and become more productive and successful individuals. That's an exciting thing that has happened.

We need to see that. That hasn't been the approach in the past, and we need to see that expand further.

• (1210)

The Chair: Thank you very much.

We're now going to move to Ms. Leslie.

Megan, welcome to the committee. Are you replacing Tony on an ongoing basis?

Ms. Megan Leslie (Halifax, NDP): It's just for today.

The Chair: I know this is an area of interest to you and an area of expertise, so we're glad to have you here for this part of our hearings.

Ms. Megan Leslie: Thanks very much, Mr. Chair.

I have a lot of questions, so I'll get started. But first, CHRA, I'm so glad to hear you are in support of a national housing strategy. I'm sure you'll be interested in Bill C-304, a private member's bill that's actually calling for a national housing strategy.

My first set of questions is actually for Mr. Porter, and I agree the Kothari report gets it right. We need a rights-based housing strategy, and in 1976, as you know, we signed on to the UN International Covenant on Economic, Social and Cultural Rights, saying that there's a right to housing in Canada. But I've yet to see that right exist in Canada, actually written into any legislation. We are already in a national housing emergency, so here we are.

But my question is about your work with CERA and specifically your work with tenants, because we're getting stories from folks—we're part of this task force on the recession and we're talking to Canadians about what's going on, how the recession is hitting them. We're getting stories about EI and housing: the effect of the two-week wait period, people not able to pay their rent and being evicted; more women, temporary workers, and part-time workers being impacted. So I'm wondering if you have any insights from CERA's perspective on what's going on with this issue.

Mr. Bruce Porter: There's no question that in looking at the problems with EI—of which there are many—one of the problems has been that we haven't taken the housing framework and looked at it. The people who are less likely to qualify for EI are precisely the ones who are most likely to be in a precarious situation in terms of being able to pay their rent.

If you're working part-time because you have two children at home, or you have a child with a disability, then you have a higher percentage of your income being paid towards rent, invariably. So if you lose your job, you're most in need of a continuation of that income, at least during some sort of transition period of time. So we're going to see a major crisis of people not being eligible for EI, and then when they go on to welfare they have to exhaust virtually all their assets, put themselves into dire poverty, and then try to survive on a rate that just is not going to cover adequate housing.

There's a serious need to review EI from the standpoint of identifying the protections for income security that are most consistent with the ability to hang on to your housing. And then to supplement that, of course, we have to have emergency rental assistance programs. I was shocked at data I looked at in Ontario a few years ago showing that about half the 60,000 households who were evicted every year in Ontario were evicted for a month's rent or less.

The cost of that eviction to society and to the family and to the household is so massive, and yet we had no ability to move into those circumstances and ask what it would take for them to hang on to their housing. Most people who are homeless had housing and were evicted, so we have to really look seriously at how we prevent those evictions from happening.

Ms. Megan Leslie: Thank you.

My second question is for you as well, from your work with CERA. I don't see a right to housing in Canada, but we do have other rights. We have rights to be free of discrimination based on race, gender, or ethnicity. There isn't a right to be free of discrimination based on poverty, but I know this is an area CERA has been working on. When we're considering a poverty reduction strategy, how does discrimination—whether it's based on poverty or the other enumerated grounds—fit into any national anti-poverty strategy?

• (1215)

Mr. Bruce Porter: Thanks for that question.

It is very important to realize that many times people become homeless because of discriminatory barriers rather than because somebody is not providing them with something they need. The Canadian government has repeatedly been asked to act. Most recently the Canadian Human Rights Act review panel travelled across the country looking at what needs to change in the Canadian Human Rights Act. They reported that they heard more about poverty and homelessness than about any other human rights issue. One of their strongest recommendations was to include the right to freedom from discrimination because of social condition, defined, as it is in the Quebec legislation, as encompassing homelessness and poverty. Unfortunately nothing has been done about that.

It plays out in a lot of very practical ways. We had cases at CERA of people being refused access, for example, to telephone services because they were on welfare and couldn't afford to pay a deposit or access bank credit. There are many forms of discrimination against poor people for which there is no remedy because of the failure of the Canadian government to act on that critical recommendation. In fact, in cases of people on welfare being discriminated against in social housing, the CMHC has intervened to argue that the Government of Canada doesn't have to be accountable to protections from discrimination on the basis of welfare contained in provincial legislation.

That in itself is a very major issue that could go a long way to deal with some of the problems, in particular in relation to access to credit and in cases in which home ownership may actually be a more affordable alternative. CMHC could be doing so much more. For example, if somebody has been paying \$600 a month in rent and wants to have a shared ownership situation in which she would be paying \$400 a month towards the mortgage, she won't qualify for CMHC mortgage insurance, which is based on fairly rigid criteria relating housing costs to income.

There's so much that could be done to ensure that poor people aren't excluded from the most affordable housing options, and the Canadian government hasn't take the leadership on that issue.

Ms. Megan Leslie: Mr. Gazzard, you were talking about the accountability framework, and I actually want to toss that to Mr. Gillard. I believe we need dedicated funding with strings attached, especially when it comes to housing and poverty elimination. What are your thoughts in that regard?

Mr. Geoff Gillard: I certainly agree that we need an accountability framework that sets out measurables, targets, and milestones. However, we believe that the provinces and territories need to take lead responsibility for negotiating those, setting them out, and having them set in agreements. So I agree, but it should be done in a collaborative manner.

The Chair: Thank you very much. Thanks for being here today, Megan. We appreciate it.

We will now move to the last individual in the first round. Mr. Cannan, you have seven minutes.

Mr. Ron Cannan (Kelowna—Lake Country, CPC): Thank you, Mr. Chair.

Thank you also to all our witnesses. I appreciate your coming here and sharing your experience, wisdom, and ideas on how we can deal with and address this issue of housing and poverty in our country.

Also, happy birthday to the Canadian Co-operative Association—your 100th. We look forward to hopefully participating in your celebration, and all the best in the next 100 years. Ideally, it would be good if you could be out of business and eradicate poverty and move on to some other issues so we can constructively have a better country.

The reality is that it has been an issue, as we alluded to. In some cases it's getting worse instead of better, depending on which part of the country you live in. I have the good fortune of living in British Columbia and representing a constituency in the Okanagan. I spent nine years on the City of Kelowna council dealing with the social housing planning committee, so it's something I'm very passionate about. Our city is undertaking a 10-year capital plan right now, modelled after the City of Calgary model, and they're going through that study right now.

I also have a co-op across the street from my house, and it was a very controversial rezoning. People were all afraid, and they said not in my backyard. It was one of the aspects of B.C. Housing, where our government was the first to sign a Canada-B.C. social housing agreement in 2006 for the modelling of other provinces. It has been very successful in many ways.

It's, as you mentioned, a very complex issue. There's no simple solution, no silver bullet. Mental health issues in many cases have to be dealt with. Housing, as indicated, is one of the key priorities, and our government has indicated, as Mr. Gazzard alluded to, over \$1.9 billion over five years in the homelessness partnership strategy.

I was very excited with our budget in January, working with Minister Flaherty, and with the additional billion dollars for social housing, and \$600 million for on reserve and northern housing, \$400 million for seniors housing, and \$75 million for housing for people with disabilities, which is another important aspect which this committee is dealing with, and \$400 million for on reserve, which will be dealt with through CMHC.

My question is for Mr. Gillard or Mr. Porter, or whoever.

Do you want to speak to the issue of a national housing strategy? One of the issues we talk about is the Constitution, the framework we live with in Canada, and the struggle we have. There's only one taxpayer, and all levels of government have to work together. By wanting to have conditions attached to the funding to the province, how do you see us getting around the constitutional issue?

• (1220)

Mr. Geoff Gillard: I'll speak briefly first.

On the positive side, Nicholas and I, and some others, had the privilege of speaking to the provincial and territorial ministers in the fall. Most of the provinces and territories are anxious to see a national housing policy framework put in place. I think with more work on how unique circumstances in various provinces and territories can be addressed and accommodated within such a framework, we could see a really collaborative effort put in place and implemented between the federal government and the provinces and territories.

Without that sort of framework, we're investing and we're doing good work. We are housing people, but we're not necessarily bringing down those core-need housing numbers that Nicholas referred to.

Again, you mention the silver bullet. On the jurisdictional issue, there's no silver bullet there either, I think. It's something that will require some dedication, but more than I think was the case even five years ago. Today there is a real recognition that at all levels a great deal of money is being invested here and that we need to invest it in a more planned way. Certainly the provinces and territories look to the federal government for funding more than policy guidance, but there has to be some accountability there and there have to be some guidelines.

Mr. Nicholas Gazzard: Can I add something to that, Mr. Chairman?

Yes, absolutely, there's a jurisdictional issue here, but there's something called the federal spending power as well, and you're using that. You're using the federal spending power in many areas. Health is big, as is education and, of course, housing. These are the three blocks I talked about that we build a civilized society on. You've shown that you can ask for outcomes on health spending and that you can ask for outcomes on education spending.

We're not suggesting that the federal government start telling the provinces and territories exactly how to spend the money. What we're saying is that that's their jurisdiction, and that's their right to decide. But you say there's one taxpayer, and that taxpayer deserves accountability for money put in. Many taxpayers think that a lot of social programs are simply black holes, because there's no real reporting out at the end on results and, as I said, not necessarily any real accountability for it either.

I'm with Geoff on this. I'm not saying you hold the other levels of government up at gunpoint and say, "You have to do it our way." What I'm saying is, you sit down and say, "We all have a problem. It affects you politically. It affects us politically. And it affects all of us ethically and morally. And we need to get a grip on how we're going to deal with it." What I think you do need an end to is unbalanced spending.

So for example, in the province you're in, B.C., most of the money that has been passed to the affordable housing initiative has been spent on supportive housing. I'm not saying it's not needed, but it's unbalanced in the sense that there is a shortage—particularly in the Lower Mainland and perhaps also in Kelowna—of affordable family housing, and that's not being addressed. In fact, it's going the other way. Affordable family housing, rental housing, is starting to disappear in B.C. rather than being added to.

Our own organization is so concerned about that, we're looking to see whether we can actually acquire apartment buildings and turn them into non-profit housing cooperatives in perpetuity, because there is a desperate need for family housing that's not being met. So I think across the range of groups that I talked about that need affordable housing solutions, they have to be looked at fairly equally. They can't just be focused at one end of the spectrum. That's the kind of discussion I think you need to have with the other levels of government.

• (1225)

Mr. Ron Cannan: I agree. I also believe the closer you get to the grassroots, the better the decision-making is. As you said, it's better than having someone in Ottawa telling the provinces and municipalities what to do. That's one of the things I said when I was in local government. I said that when I went to Ottawa I wanted to make sure that the spending powers and the decision-making were at the local level.

That's why our transfer payments are secure—3% per annum for social transfer, a 6% increase compounded annually to 2014 for health care—to ensure that the sustainable, reliable, predictable funding source is there, along with our gas tax now with local government. So all those decisions are made on a local and provincial government basis, and whether the provinces decide that they need to put more money in social housing for affordable families or for seniors or supportive housing, that will be decided at the local and provincial levels.

The Chair: Mr. Porter, do you have a quick response?

Mr. Bruce Porter: Very briefly, I think the other model we can look at is a joint commitment to the kind of accountability that has been suggested by my colleagues. I would add that it can't be just to broad indicators like the core housing need. There has to be recognition of the unique needs of particular groups, like persons with disabilities.

Quebec is committed just as much as the Canadian government is committed to our international human rights obligations to respect, protect, and fulfill the right to adequate housing. If we frame the relationship between different levels of government as a joint commitment to these shared obligations, I think we get around some of the jurisdictional squabbling, and we can move towards what I would think of as a kind of Jordan's principle, which we have applied to aboriginal children so that their rights should never just be allowed to fall into the gaps of jurisdictional squabbling. I think we could adopt a broader approach to the right to adequate housing and the right to an adequate standard of living, which says that none of our rights should fall between the cracks.

The Chair: Thank you, Mr. Porter.

Thank you, Mr. Cannan.

We're now going to move to our second round, which will be five minutes of questions and answers. We're going to start off with Ms. Minna.

Hon. Maria Minna (Beaches—East York, Lib.): Thank you, Mr. Chair, and thank you to the witnesses for coming today and for your presentations.

I've always felt that co-op housing—I am biased—is probably one of the best ways of providing affordable housing in this country. I was very involved with defending federal co-op housing and maintaining it in federal hands, as some of you may recall, because I felt it was important that it stay under federal control and that the Government of Canada stay engaged in this issue of co-op housing, especially over time.

One of the reasons I feel that co-op housing—and the homelessness program that we now have, which the Liberal government of the time brought in, the program called SCPI—works is because it is done at the grassroots level. There's a buy-in from the people who are participating in it. So it's very successful for that reason.

I wanted to ask something. In my riding, there is an area called Main Square. It was built in 1976, and it was a mixed arrangement between Canada Mortgage and Housing Corporation and the private sector, which happened to own the land and build. The arrangement was that some, not all, of the units would be subsidized, and the rest is mixed. It was administered by CMHC, but it wouldn't have to be, obviously. It could be administered in other ways. That's one way of looking at tripartite arrangements. More recently, the subsidies have been coming down because, as people leave their subsidized units, those units become commercial. Unfortunately, the decision sometime in the mid-nineties was that CMHC got out of actually subsidizing and was doing more mortgages and what have you.

My question to you is twofold.

That kind of arrangement, I think, is critical if we want to increase the numbers and make sure we have mixed housing as opposed to building ghettos, which we have done in the past, in my view, and which we are trying to get rid of, such as Regent Park. Have any of you had any meetings with CMHC? I think its mandate needs to change. CMHC should be very aggressively involved in the development of housing, not just be a mortgage company. That's one question.

The other concerns the short term. Through my former leader during the last election, we said we would subsidize the individual as opposed to the unit in order to ensure that we increase the number of units as quickly as possible while we're building more housing, because there just isn't enough, and nobody has time to wait for 10 years, which is what the wait list is now in Toronto.

Could you comment on that—subsidizing the individual as opposed to the unit?

• (1230)

Mr. Nicholas Gazzard: I'm very glad to hear you say such nice things about cooperative housing, and of course I agree with you. I think it's worth noting that cooperative housing programs began in Canada in the early seventies as a solution to the construction of ghettos that you described. Public housing programs in Canada came relatively late compared with, say, the United States and the United Kingdom, but apparently they didn't learn any lessons, because they built 100% low-income housing, no streetscape, nothing, and of

course you're seeing the results in your area of the country right now. You mentioned the Regent Park redevelopment.

Co-ops were a community alternative to that, with mixed income, a combination of low and moderate incomes, a real heterogeneous community. The problem is that we're not getting any more of that. You mentioned CMHC's role, but it has been pretty clear for some time now, despite what I've been saying about broad outcomes, that the federal government will not permit its crown corporation to deliver direct housing programs. And that's a great shame, because I think there's an enormous value both socially and economically in having those mixed-income communities.

Hon. Maria Minna: I agree with you. That's why I asked the question.

Mr. Nicholas Gazzard: They're cost-effective, they spread the load, and they develop solid corporate citizens.

On your other points—I'll just answer very briefly, because Geoff probably has something to say—I completely agree that while I think we do need more permanent affordable housing here, in the short term, yes, subsidizing families, subsidizing individuals, is necessary while they wait for social housing to come on board. What people don't realize is that even though I'm talking about outcomes, those outcomes take a long time—between a policy decision here and then at the provincial and municipal levels in Ontario and actual assets on the ground. In the meantime, that misery of poverty that I talked about earlier on continues, and we need to be able to address it.

I'm sorry, Geoff, I used the time up.

The Chair: We'll move now to the Conservative Party, to Mr. Vellacott.

You have five minutes, sir.

Mr. Maurice Vellacott (Saskatoon—Wanuskewin, CPC): You bet. Thank you very much, Mr. Chair.

Because I'm super jealous of my time—our chairman is very strict with the time here—perhaps to the questions I pose you could give me as cryptic answers as possible, and to the point.

Just off the top, Nicholas, in the brochure you have, I looked through the part that mentions housing co-ops. It says in here that they're jointly owned by the members who live in them, but the members don't own equity. I'm trying to figure that out, because I'm a co-op member, and I get things like equity cheques occasionally.

So what do you mean here? Perhaps you could clarify that for me. It would seem to be a contradiction that you jointly own something but you don't own equity. That second statement shouldn't be there, it would seem.

Mr. Nicholas Gazzard: There are two kinds of co-ops. There are co-ops where there are dividends and profits earned and returned to the members, and co-ops where there are not. Housing co-ops in Canada are not-for-profit co-ops. So although the members collectively own and are responsible for the asset, they take nothing with them when they leave. They get no dividend. If there are any surpluses generated, they go back to the general good.

Mr. Maurice Vellacott: Right. Well, I guess I would probably differ, then, on whether you should say they own it. Is that technically a legal term...? If people take nothing with them when they go, I wouldn't view them as owning it.

Mr. Nicholas Gazzard: The cooperative corporation owns it, and they make up the cooperative corporation. I agree that there seems to be a bit of a....

You talked about a cryptic answer: I'm giving you one.

Voices: Oh, oh!

Mr. Maurice Vellacott: Exactly, yes.

It also says in here that co-ops charge their members only enough to cover their costs. I'm just wondering if they build in a little bit of a reserve. Sometimes there are higher maintenance costs and those types of things. Is there a kind of fund built in for some of those larger costs that can happen as the housing stock matures, so to speak?

Mr. Nicholas Gazzard: Yes.

Mr. Maurice Vellacott: Okay, good. Super; you're most helpful.

The other thing you say in here is that as they mature, they use less financial help from the government. As stock kind of wears over time, I would have thought otherwise. In a couple of sentences, can you explain that to me?

Mr. Nicholas Gazzard: That has to do with the funding formulas that are provided. In the largest co-op program, the section 95 program, which delivered 40,000 units, its subsidy declines over time as interest rates have declined.

• (1235)

Mr. Maurice Vellacott: Who picks up the costs for housing stock that doesn't get better, that evolves downward as opposed to upward? On whose back is it when there are all these bigger costs of siding and shingling and all those bigger things a way down the road at some point?

Mr. Nicholas Gazzard: The idea is that the reserve, which you referred to earlier on, will take care of that. However, I will say that in many cases those reserves have not been enough, because the standard of construction was very modest to begin with and significant reinvestment will actually be needed. The stimulus money, the \$1 billion in stimulus to be cost-shared by the provinces, is a very welcome contribution towards doing that.

Mr. Maurice Vellacott: Thank you very much.

Geoff, earlier you referred to some public-private partnership thing in the Toronto area. Can you explain exactly what you meant by that? I think you referred to something in Toronto.

Mr. Geoff Gillard: Yes, I referred to the Toronto Community Housing redevelopment of Regent Park in particular.

Mr. Maurice Vellacott: So there's money coming into the private sector on what kind of percentage basis?

Mr. Geoff Gillard: I don't have the percentages at my fingertips, but I can tell you that the Toronto Community Housing Corporation, which is an independent corporation at arm's length from the city, attracted a private developer as a financing and risk-taking partner in that project. It was a large development. It was based on the notion that there would be a more dense development pattern on this site. There would be more of a mix, getting away from the intensive situation—rent geared to income, or all low-income housing—that exists there right now. There'll be a much broader mix, and there will be opportunities for a private sector partner to make money.

Mr. Maurice Vellacott: Do you think there can be some efficient infusion of funds through these public-private partnerships? Are you positive, or hopeful, in respect to models like that?

Mr. Geoff Gillard: I would say that one of the keys to the success of that initiative was that it was very well planned. It was planned over a long timeframe. It was also a very large project, and that helped. But I would say that there is much more potential to engage the private sector if we have a planned approach to development than is the case today. I would say that there's much greater potential in this.

Mr. Maurice Vellacott: I want to get to the issue of pride of ownership a bit. Particularly in 2006, the incidence of core housing need among renter households in Canada was 27.2%, whereas among owner households that same year, the incidence of core housing need was 6.3%. What priority would you give in public policy to supporting private home ownership among low-income households?

That's just a quick question for perhaps a quick response from a couple of you.

Mr. Nicholas Gazzard: I think you have to realize what that means. What you're looking at is that people who own houses in this country are more affluent and therefore are less likely to be in core need. It's not because they own housing that they're not in core need, but they can afford housing and they probably weren't in core need in first place.

I'm not trying to equalize everybody's level of income, but we have to be realistic. Homeowners tend to be more affluent, it's that simple.

The Chair: Thank you very much.

We'll now move to Mr. Lessard for five minutes.

[Translation]

Mr. Yves Lessard (Chambly—Borduas, BQ): Welcome and thank you for the information you're giving us.

I am quite familiar with cooperatives. In the course of my life, I have had the opportunity, with other people, of course, to establish housing cooperatives, food cooperatives and funeral cooperatives. I've also gone on cooperative development missions in Latin America, in particular. I have a great deal of respect for the work you are doing because it's not always easy. You have to deal with a very restrictive situation.

I listened to you very carefully this morning when you proposed a measure requesting that the provinces account for the transfer payments made for social housing. That's the first measure suggested by the two of you. What somewhat surprised me is not the fact that the provinces should account to the public on how they spend their money, but that you've made it a priority.

Among your reasons for making that proposal, did you consider the fact that the federal government withdrew from subsidizing the provinces for 10 years? From 1992 to 2001, the government made no further transfers, or very few. It did not resume its transfer payments until 2001. Did you consider the fact that, for two decades now, a housing vacancy rate of less than 3% is considered a problem for the least well-off in our society? There are 12 municipalities in my riding, and none of them has a housing vacancy rate over 3%. There's even one where the rate is 0%.

During the time the federal government was not contributing to social housing development, it was the provinces that bore that responsibility in part, thus resulting in deficits for themselves, whereas the federal government used its savings to pay off its debt. From the moment the federal government starts to contribute again, it should automatically return a portion of that money to the Consolidated Revenue Fund. Did you consider that aspect? That's my first question.

I'm not defending the position of the provinces, but I think enough money has to be invested in social housing. You must properly respect what has happened and take that into account. The provinces have borne nearly 50%, sometimes three-quarters of the amounts the federal government did not contribute.

In view of the lack of time we have at our disposal, I'm going to ask a second question on the impact of the measures you've proposed. Ms. Markell and Mr. Porter told us that there wasn't just one poverty measure, but several. There are child care centres, of course, transfer payments and employment insurance, in particular. We are going to examine all these measures very seriously with a view to making our recommendations in the House.

In a time of economic crisis, what measure would have the greatest short-term impact on poverty? You may state one measure each.

• (1240)

[*English*]

The Chair: We have about 30 seconds left. I don't know who wants to handle this one.

Mrs. Markell or Mr. Porter.

Mrs. Lynne Markell: You've put me on the hot seat.

I say it would be things that will bring multiple results at the same time. One of the things around co-op housing is not only that you get

people housed but that they also get some involvement in running the housing and learning about democratic decision-making. With co-ops, you also get people creating jobs and getting the services, and you learn business skills and how to run something. Things that will have multiple results are very effective right now.

The Chair: Thank you very much.

We're almost out of time. We were scheduled to break earlier, but I think this is such an important topic that I want to get as many questions in as possible. Ben, you can have one question, and then Ed, you can have one question, and then we're going to wrap up.

I would appreciate your answering as many questions as possible.

Ben.

Mr. Ben Lobb (Huron—Bruce, CPC): I think my colleagues touched on a number of important topics. One thing I want to get your opinion on for our report is this. Our governments do a pretty good job of advertising certain programs—the tax-free savings account, the home renovation tax credit, etc. With this idea concerning poverty and affordable housing, would you recommend or suggest that there be dollars allocated for marketing and, even more, to educate people about where the housing is to be built, and also on the benefits of the housing to Canadians in general?

Could you comment on that?

Mr. Geoff Gillard: Well, on the second point, Canadians in general—and we talk a lot about this, actually—need to become much more aware of the importance of affordable housing to the full society, that everyone benefits when people are well housed. On that point, yes, I think we would love to see the federal government more active in that area. We are going to be more active in that area.

On the first point, many of our members and Nicholas's members are the people who will take advantage of the programming that we hope to hear announced any day now—the specifics of the program, the specifics of how it will run out. They are chomping at the bit to use those dollars. I don't think, in that case, that it's so much an awareness issue. These are sophisticated organizations, to a large degree, or they're networks that are well informed. It's not that.

Really—and I referred to this—what I'm concerned about is that with the compressed timeframe for the rollout of this program and some tweaking of the existing programs through which the money will be flowed, we could have issues with rolling the money out in that timeframe. There are just practical things, such as building permits and that sort of thing.

Am I off time? I'm sorry.

• (1245)

Mr. Ben Lobb: I'm sorry to interrupt you. The point was not your groups; I understand that completely. I'm talking about the neighbours in the neighbourhoods where the developments are going, because there is misinformation, and there's Nimbyism, whether we like to admit it or not. That's my question specifically: would you recommend that there be dollars allocated for neighbourhood consultations and so forth?

Mr. Geoff Gillard: Absolutely, and I'll let Nicholas or someone else speak to it as well. I would say that a lot of the focus should be placed on assisting municipalities, municipal staff and councillors, to address this locally.

The Chair: I apologize that we're running out of time.

We're going to move to Mr. Komarnicki for a last question.

Mr. Ed Komarnicki (Souris—Moose Mountain, CPC): I'll ask one question out of a series.

In particular, you mentioned that we have \$1.7 billion as a legacy fund that services social housing needs. You mentioned in response to Mr. Vellacott that some have been setting aside a reserve for when their agreements run out, and their funding over whatever years the agreements are for. When their funding runs out, some have reserves and some don't for the maintenance and upkeep of existing stock. Has anyone done any research or review of the status of all the existing stock, in terms of agreements that are ending?

Mr. Nicholas Gazzard: Yes. We're not privy to any of the information, but as I understand it, Canada Mortgage and Housing Corporation is involved in a process with their counterparts at other levels of government to look at what those needs are. The amount of the reserves that have been set aside is very much a function of how much has had to be spent already to fix buildings. For example, in British Columbia, where there has been a major problem with water ingress, a lot of those reserves are gone.

That study will be very important, but I want to be very clear that we don't necessarily agree with the view that there will be enough money for most providers to continue to provide affordable housing. The study is going to show that the \$1.7 billion should continue to be provided to ensure that those legacy assets will remain affordable for a future generation of Canadians. Savings alone and reduction in mortgage payments on existing mortgages will not do it. They'll have to refinance to renovate or in some cases completely redevelop the assets.

What we're saying is that you don't need to increase the parliamentary allocation, but don't decrease it either, and start that policy discussion now.

The Chair: Thank you very much.

I want to thank the witnesses for being here. I personally believe this is one of the most important issues involving poverty. We realize there are lots of them, but we appreciate the work you're doing on the front lines to bring recognition and to deal with such an important issue. Thank you for being here.

I want to stress to the committee that I have to leave at one o'clock. We have a couple of issues we must deal with, so if you want to, say goodbye very quickly to the witnesses. We have to go back in camera to deal with a couple of housekeeping issues.

Thank you once again for being here.

Oh, we don't need to go in camera. Go ahead.

[*Translation*]

Mr. Yves Lessard: Mr. Chairman, I would like to ask our guests whether they can provide us with a written answer to the last question I asked concerning priority.

Will you be able to do it? Thank you.

• (1250)

[*English*]

The Chair: As I said, I have to leave in about ten minutes. We have really just one housekeeping issue and, of course, a notice of motion that Mr. Lessard has brought forward, which we have talked about. It has been on the table, and I want to continue to deal with it.

First of all, the committee asked me to draft a letter to send to our whip's office. I have done that. The letter is at translation right now. A copy will be sent out to committee members within the next day or so. I just want you to know that has been taken care of.

The second thing is that I was able to talk to our whip's office and, through your talking to your whip's offices, all our travel has now been approved, with the exception of the west coast swing, which obviously was supposed to happen next week. We'll have to bring that back. We'll talk about doing it in the fall period, but our whip has now approved the east, Toronto, and the conference at Calgary. That is good news. Thank you to everyone for talking to your respective whips on this. It has all worked. We have Toronto, in addition to also making sure that we go east. The dates remain the same.

Ms. Raymonde Folco (Laval—Les Îles, Lib.): What happened to Montreal?

The Chair: It's the same thing. That was part of the eastern trip.

Ms. Raymonde Folco: Is Montreal on as well?

The Chair: That is correct. There was going to be Halifax, Moncton, and two days in Montreal, and two days in Toronto as well as the Calgary conference on homelessness.

Mr. Michael Savage: Thank you for the work you have done, and thanks to our colleagues on the government side, who I'm sure have done some work on it.

My question is this. Is it still possible that we can do the western part of the trip before we break for the summer?

The Chair: I do not believe so, because the policy, to my knowledge, has not been changed. They said they would approve this part of the trip. That is what the letter is for. That's why I still sent the letter; it's because we need to have clarification of what's going on.

My take is that they would not approve that part.

Mr. Michael Savage: I'd like to have a discussion about that, but we should have it when Tony is here, because Tony is particularly interested in making sure we go north. Maybe we can have that discussion next week when we have more time.

The Chair: Most definitely, I would be happy to do that.

Mr. Lessard, I see that your hand is up. Go ahead, sir.

[Translation]

Mr. Yves Lessard: That's fine, Mr. Chairman, you've answered my question. I imagine we can now consider my motion?

[English]

The Chair: Most definitely. Would you like to read the motion again, just so that we are familiar with the motion, and then talk to it?

[Translation]

Mr. Yves Lessard: Yes, with pleasure, Mr. Chairman.

I'm going to read it again, and then I'll tell you that we are going to suggest an amendment in light of the arguments advanced by Mr. Komarnicki at a previous meeting.

Just before that, I simply want to make sure that this meeting, which concerns this motion, is public. Is it public right now?

[English]

The Chair: We discussed it, but that was my mistake. We did not go in camera; the meeting is still public.

[Translation]

Mr. Yves Lessard: Thank you, Mr. Chairman. The motion reads as follows:

Pursuant to Standing Order 108(2), that the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities examine the operation and financial support of organizations that apply for the Enabling Accessibility Fund for small or major projects and that the Committee report its observations and recommendations to the House.

Mr. Chairman, we had started the discussion on this motion, but Mr. Komarnicki rightly noted that it was confusing in that it suggested that we were going to study the finances of the organizations proposing projects. However, that is not the purpose. He is entirely right. The idea is to examine the manner in which the funding is granted by the department.

I don't know whether I am right to make an amendment to my motion to correct the point that Mr. Komarnicki raised or whether someone wants to move it. So I'm going to move that we write this: "[...] that the Committee [...] examine the operation and allocation of funding [...]". Then we would have to delete the words "organizations that apply" and add instead "by the Enabling Accessibility Fund for small or major projects submitted by organizations [...]". The rest of the motion would remain as is.

• (1255)

[English]

The Chair: Mr. Lessard, do you have that written down so that we can have it provided to the clerk?

[Translation]

Mr. Yves Lessard: Unfortunately not, Mr. Chairman.

[English]

The Chair: I would just ask you to repeat it one more time so we can make sure we have it down correctly. That would be great. Go ahead and repeat the amendment again.

[Translation]

Mr. Yves Lessard: Following the words "[...] that the Committee [...] examine the operation and allocation of funding [...]", we should delete the words "organizations that apply" and add instead "[...] that is provided by the Enabling Accessibility Fund for small or major projects that are submitted by the organizations [...]". The rest of the motion would remain as is.

Ms. Raymonde Folco: Instead of the words "organizations that apply [...]", we would put "[...] that is provided by the Enabling Accessibility Fund for small or major projects that are submitted by the organizations and that the Committee report [...]". Is that correct?

Mr. Yves Lessard: Yes.

Ms. Raymonde Folco: Thank you.

[English]

The Chair: Is everyone clear on what the amendment is? Okay.

Let's now talk about the amendment.

Mr. Komarnicki.

Mr. Ed Komarnicki: I see what Mr. Lessard is doing and I think it does address what I had raised then, because it now makes sense of what he wanted to do.

But I want to also do a subamendment to his amendment. Can I do it at this point?

The Chair: Let's deal with his amendment first. If we're okay with that, then I'll come back to you to add a new amendment. We can only deal with one amendment at a time.

If we're okay with that amendment, and there's no further conversation, I'll call the question.

(Amendment agreed to)

The Chair: We're now going to go to Mr. Komarnicki on another amendment.

Mr. Ed Komarnicki: It's an amendment that would insert after the words, in the second line, "and social development and the status of persons with disabilities" the following words: "following completion of the poverty study and for one meeting".

The Chair: Okay. That's the amendment. Let's now have some discussion on the amendment. Keep in mind that I have to leave at one o'clock because I have commitments. It means that either Madame Folco will come into the chair or we'll have to deal with it accordingly.

Is there any discussion on that amendment now?

Go ahead, Madame Folco.

Ms. Raymonde Folco: I'm totally in agreement with "following completion of the poverty study". This is fine with me. As for the one meeting, I want to know something because I wasn't here when the poverty study began. What is it that this committee had in mind to do after the poverty study that brings you to say just for the one meeting, Mr. Komarnicki?

• (1300)

Mr. Ed Komarnicki: I think Mr. Lessard asked for one meeting, and it makes sense.

Ms. Raymonde Folco: Did he ask for one meeting?

Mr. Ed Komarnicki: It was to be on this narrow issue, I think, and that's what he was asking for. I think it could be limited to one meeting because there are other things on the agenda besides this. I'm just not sure what they are right now.

The Chair: Okay, let's go to Mr. Lessard.

[*Translation*]

Mr. Yves Lessard: Mr. Chairman, we won't agree on the amendment if this matter is put off indefinitely. Already at the last meeting, we understood that, even for the study on poverty in western Canada, we would not be travelling until the fall. If this matter is considered in late fall or winter 2010, there will be a problem, particularly since the department has just reopened the request for proposals for the second phase of the program. I believe it is quite urgent that we examine this matter, even if it means holding an extra meeting or two. I am aware that our workload is heavy, but I believe this matter should be examined quite soon.

[*English*]

The Chair: Thank you.

I'm going to go to Madame Folco. We've now amended your motion to deal with the issue of funding. That will be the new motion we're to talk about now.

I have to leave. So after your turn, Madame Folco, you will have to step into my chair, unless the committee agrees to adjourn and we deal with the new motion at another meeting. You do have the floor, but I am just saying that after you have the floor, you're going to be coming into my chair. The committee will either want to adjourn to deal with this later, because I think it needs some more time, or you'll be in the chair.

Ms. Raymonde Folco: Mr. Chair, I would like to present this idea, if only for the fact that we probably won't vote on it this

afternoon; but it will give us time to think about it and to discuss it on our own. I agree with my colleague that this is an important point that we want to discuss, but also, I'm absolutely adamant that the poverty discussion must go on to its very end—absolutely.

What I propose is one of two things, and this is why I'd like to propose it now, so we have time to discuss it. One is that extra meetings be held just for the purpose of discussing this particular item, if it passes as a motion, or a subcommittee should be formed to look into it, and then the subcommittee, once its report is ready, should then present it back to this whole committee to be voted on.

Those are the two suggestions that I make, and I wanted to make them now because they bear discussion.

Thank you.

The Chair: Okay, we have some consensus then. Can I adjourn the meeting?

We have a new motion with some suggestions, and we'll add this back on to the next meeting and continue to deal with it until we're done.

I'm not going to be here on Tuesday because I'm travelling with the trade committee. Madame Folco will be in the chair. We have three groups. We can address part of it then, and we can also take it over to next Thursday. So we have something to work with, and my suggestion is that we adjourn at this time, because it sounds like we have more discussion to go.

Do I have consensus on that from the group?

Some hon. members: Agreed.

The Chair: Thanks for working together, guys.

The meeting is adjourned.

Published under the authority of the Speaker of the House of Commons

Publié en conformité de l'autorité du Président de la Chambre des communes

**Also available on the Parliament of Canada Web Site at the following address:
Aussi disponible sur le site Web du Parlement du Canada à l'adresse suivante :
<http://www.parl.gc.ca>**

The Speaker of the House hereby grants permission to reproduce this document, in whole or in part, for use in schools and for other purposes such as private study, research, criticism, review or newspaper summary. Any commercial or other use or reproduction of this publication requires the express prior written authorization of the Speaker of the House of Commons.

Le Président de la Chambre des communes accorde, par la présente, l'autorisation de reproduire la totalité ou une partie de ce document à des fins éducatives et à des fins d'étude privée, de recherche, de critique, de compte rendu ou en vue d'en préparer un résumé de journal. Toute reproduction de ce document à des fins commerciales ou autres nécessite l'obtention au préalable d'une autorisation écrite du Président.