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Home Truths; Fixing Canada's Housing Crisis

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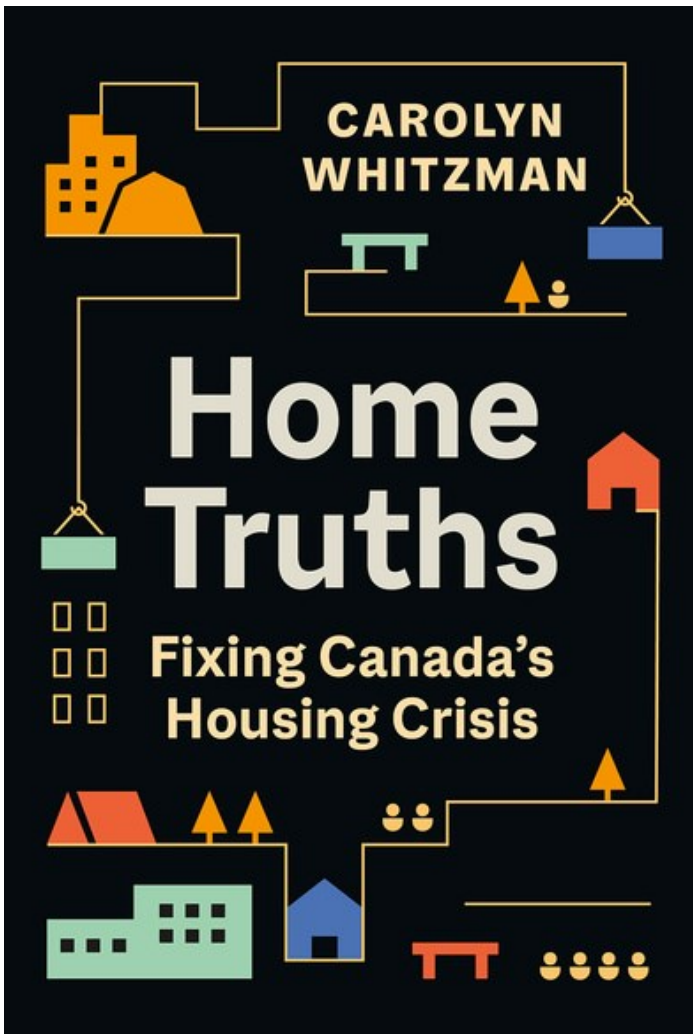
Book Review

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Carolyn Whitzman

Home Truths; Fixing Canada's Housing Crisis. University of British Columbia Press, On Point Press, 2024; 288 pp. 16 b&w photographs ; \$29.99 (paperback). ISBN 9780774890700 .

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Carolyn Whitzman pulls no punches in her latest book, *Home Truths*, which asks difficult questions such as “Can Canada End Homelessness?”, and “Can Renters Have the Same Rights as Owners?” Delving into the history behind the current situation, Whitzman places blame on the governments that

have not done their part to keep up with the demand for housing types, to incorporate changing household structures into our plans for housing, and to use taxes for collective investment. She argues that housing is collective infrastructure, and that public housing does not have to be at odds with wealthy economies (such as in Vienna or Singapore): it is not only a “them” issue affecting only a small segment of society, but a “we” issue that affects everyone who lives in housing. Whitzman uses the book to illustrate that solutions to our current crisis come both from the past and from current practices.

Packed with data about housing trends in Canada, Whitzman makes a strong case for evidence-based decision making. She illustrates how decades of policy decisions have resulted in the loss of affordable housing options such as rooming houses and market rental housing (which would have provided options for the increased number of smaller households) and stalled the production of non-market homes such as, public housing, non-profit and co-op housing. This content would make the book useful for students in urban planning, geography, and public policy, although with so much recent data becoming available, the book may not be as useful for this purpose after a few years. Whitzman mentions missed opportunities for rethinking housing policy include the Curtis Report (1944) and its framing of Canadian households into thirds (those who could afford new homes, those who required affordable rentals, and those who

required public housing) and recommendation for rent control; and the Dennis and Fish report (1972), which recommended that 45% of new construction be federally funded and directed to low- and moderate-income groups. The devolution of federal responsibility for housing policy in the early 1990s, combined with the lack of consistent definitions of affordability, income categories, and analysis of trends have complicated our understanding of housing need. It's hard to believe we used to produce 35,000-40,000 low-cost homes per year from the 1970s to early 1980s, until the 1990s recession forced the belief that rent subsidies are more efficient than direct support for non-market housing (an idea that Whitzman disproves in her book).

Whitzman is quick to point to excellent examples of housing policy in Canada. For example, Quebec and British Columbia (BC) have retained strong housing policies, in some cases retaining policies the federal government had adopted in the 1980s (e.g. loan underwriting, consulting for non-market providers, rent supplements). BC has supported capacity building for non-market housing organizations and supported the partnership between the co-operative and community housing sectors, which led to the BC Community Land Trust. Quebec has the strongest renter protections in Canada and a strong history of acquiring older rental buildings to prevent displacement. Best practices in Canadian municipalities are also mentioned, including the City of Edmonton's streamlined development approvals process and the City of Vancouver's (assisted by the province of BC) purchase and renovation of single-room occupancy hotels and its experiment with temporary modular housing. Whitzman recommends scaling up of a number of these municipal initiatives, as well as federal programs like the Rapid Housing Initiative. However, the book also illustrates the need to protect renters by prohibiting the financialization of

the housing market, which includes large investment firms buying some housing types (e.g. non-market, long term care), to enhance long-term tenure security, and to license landlords. In discussing these examples, it may be interesting for students and other readers to ask questions about the reasons such precedents could or could not be transferred to other Canadian jurisdictions.

Whitzman does a better job discussing the unique characteristics of the international solutions she presents, along with their limitations. Sweden's and Denmark's early acceptance of tenure neutrality (the principle that renters should have the same rights as owners) and national tenants' unions, which help set annual rent increases, are great examples, although both countries have lately moved in a neoliberal direction. Forty-five percent of Sweden's housing is prefabricated, favouring its strong timber industry in construction (seventy-eight percent of its building materials are locally produced). Finland has come close to ending chronic homelessness and reliance on emergency shelters, adopting a Housing First approach through a multisectoral partnership between governments, charitable organizations, a health association, and trade organizations.

Singapore subsidised private sector developers to build low and middle-income housing, using standardized designs, which resulted in a range of one-to four-bedroom apartment flats in the 1960s. The country still controls the sale prices of its former public housing through 99-year land leases held by the state, continues to control house prices through a government land trust model, and provides subsidies for low-income households. Free-leased government lands, rather than selling the land to developers, allows governments to have a say in the long-term future of housing in Sweden, Singapore, Finland, and France. Austria, Finland, and France use low-cost financing to support non-market homes. Japan uses simple land use zoning, for example by mixing retail,

institutional and residential uses, and prioritizes public welfare over private profit and speculation. Denmark, Finland, Austria, and Slovakia have national banks aimed at non-market lending while Ireland and Australia have special-purpose lending banks for non-market and affordable market housing and energy retrofits.

Municipal solutions include Vienna's levy on property wealth, the use of these revenues to buy either vacant land or substandard tenement buildings to renovate, and construction of new non-market housing for low- and moderate-income households in superblocks with courtyards and communal spaces such as laundries and libraries. Vienna also uses modular construction, and collects a 1% payroll-based housing tax. Municipalities like Auckland, NZ, Austin, TX, Portland, OR, Minneapolis, MN and Cambridge, MA have introduced zoning reform to increase rental supply and stabilize rent increases. Finland and Austria nationalized ideas first seen in their municipalities. There are plenty of solutions for housing advocates and planners to sink their teeth into. However, many of the solutions reflect unique cultural characteristics, values or beliefs, or else strong political will—leaving the reader wondering how this can be replicated in jurisdictions where there are clear problems, but either residents or politicians claim there are no solutions. Some attempt at policy learning (using policies as inspiration, for example) may be needed to flesh out local Canadian solutions based on the successful precedents.

Throughout the book, Whitzman is tireless in advocating for housing for all people, in forcing governments to do a better job of incentivizing production of housing and taxing wealth. She presents a lot of evidence showing that we can and should do a better job of housing and examples of housing and tenure types (co-housing, co-ops,

community land trusts, rental) to suit virtually everyone. But there are counter-arguments—Canadians hear and read about them daily in the media. This book is a call for evidence-based decision-making on housing and for rights-based solutions to the current crisis—two things that we don't do very well in Canada. At least, the book will add to the debate around housing choices and who gets to build, own, and operate them—at most, it could make Canadians move from “Well, that wouldn't work in Canada,” to “We need to do that here.”

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