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# Standing Committee on Finance

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Chair: The Honourable Wayne Easter





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• (1435)

[English]

**The Chair (Hon. Wayne Easter (Malpeque, Lib.)):** I call the meeting to order.

Welcome to meeting number 32 of the House of Commons Standing Committee on Finance. Pursuant to the committee's motion adopted on Friday, February 5, 2021, the committee is meeting to study all aspects of COVID-19 spending and programs.

Today's meeting is taking place in a hybrid format, pursuant to the House order of January 25, and therefore members are attending in person in the room and remotely using the Zoom application. Proceedings will be made available via the House of Commons website.

Just so that witnesses are aware—members certainly are already aware—the webcast will always show the person speaking rather than the entirety of the committee.

I would remind folks to try to keep their mike off when they're not speaking.

Witnesses, if you want to add a comment to somebody's question, even if it's directed elsewhere, just raise your hand and I'll try to catch you. If I miss you, you'll have to put your mike on and yell.

With that, we do have a couple of orders of business. I'll split them and do one with this panel and one with the other before we go to witnesses.

The order of business that we must deal with is the budget for the Bill C-14 hearings we already completed. The request for the project budget, just to name it, is Bill C-14, an act to implement certain provisions of the economic statement tabled in Parliament on November 30, 2020 and other measures, and the amount requested is \$5,025.

Does somebody want to move that motion?

[Translation]

**Mr. Gabriel Ste-Marie (Joliette, BQ):** I can do it.

[English]

**The Chair:** It is moved by Mr. Ste-Marie and seconded by Ms. Dzerowicz.

Is there any discussion on that?

(Motion agreed to)

**The Chair:** Great. If only all these things could be so simple.

Welcome to the witnesses appearing before us virtually today. We appreciate your coming in this new set-up.

We'll start with Mr. Paquet from the Alliance de l'industrie touristique du Québec. If witnesses could try to hold their remarks to about five minutes, it would leave more time for questions.

Mr. Paquet, welcome back. The floor is yours.

**Mr. Éric Paquet (Senior Director, Public and Governmental Affairs, Alliance de l'industrie touristique du Québec):** Thank you, Mr. Chair.

[Translation]

Good morning, Mr. Chair.

Good morning, members of the House.

I am pleased to be before the committee today. I thank you for the invitation.

I am joined by Mr. Jean-Michel Ryan, chairman of the board of the Alliance de l'industrie touristique du Québec. He will be happy to answer your questions later if necessary.

[English]

I will be happy, of course, to answer any questions in English as well.

[Translation]

The Alliance de l'industrie touristique du Québec is the voice of 10,000 tourism businesses and federates 40 regional and sectoral associative partners. It also has a mandate to promote and raise the profile of Quebec as a destination on a national and international scale.

The alliance has also created the Conférence économique de l'industrie touristique québécoise, which is composed of six women and six men business leaders and entrepreneurs in tourism. The conference has in fact submitted numerous recommendations to the government to adequately support tourism, one of the sectors hardest hit by the pandemic.

Prior to the pandemic, the tourism industry was thriving in Quebec as these figures show: \$16 billion in tourism revenues, 30,000 businesses, or 12% of Quebec businesses; 400,000 jobs, or one in ten jobs in the province; \$3.5 billion in export revenues, making it Quebec's fifth largest export product; 2.5% of Quebec's GDP; \$2 billion in tax revenues for the government. In Canada, 2019 was a record year, when tourism spending reached \$105 billion.

Since the start of the pandemic, Quebec's tourism industry has suffered colossal losses of approximately \$10.5 billion and a net loss of 81,000 jobs in the accommodation and restaurant sectors alone. While 98.5% of economic activity has now recovered in Canada, the tourism sector remains paralyzed and the prospects for recovery, still uncertain.

Over the past year, the Canada Emergency Wage Subsidy and the Canada Emergency Rent Subsidy have been very well received by the tourism industry. In fact, they have served as a lifeline to many entrepreneurs who would have closed their businesses without this assistance. These federal programs remain vital to the tourism industry, and they must be extended through 2022 to give the industry the predictability it needs to deal with the realities I am about to address.

First, there is the financial precariousness of the majority of tourism businesses. These companies find themselves nearly cashless and in debt as never before, having had to take out loans just to get out of the crisis, not to finance growth or the creation of a new product or strategic partnership.

Second, there is the continuing uncertainty about the evolution of the virus. This influences restrictions on travel, gatherings, and re-opening of borders, and destabilizes the industry on an ongoing basis. It should be noted that over 53% of tourism spending in Quebec comes from visitors outside of Quebec.

Third, there is the labour shortage. Already representing a significant problem, this has been accentuated by the pandemic. Indeed, there is currently an exodus of expertise and experienced employees to other sectors less affected by the pandemic. In Quebec alone, 40,000 jobs are still to be filled for the summer.

The extension of these programs is therefore essential.

Also, specifically with respect to the Canada Emergency Rent Subsidy, it is time for the government to recognize the opportunity for tourism businesses to benefit from the lockdown support measure of the additional 25% fixed cost coverage.

Mr. Raymond Bachand, President of the Conférence économique and former Quebec minister of finance, said that there are two ways to close a business: either you force it to close its doors, or you prevent people from going there or using its services. Clearly, in the latter case, closing the borders, banning gatherings, limiting travel, preventing meetings and conventions, and prohibiting school trips and sports tournaments are all measures that strike directly at the heart of tourism. They prevent tourism businesses from operating normally or simply staying open.

As I said, the border closures alone are taking away the majority of the industry's revenue, and the other restrictions in place are re-

ducing revenue in the accommodation, attractions, festivals and events sectors by at least 25%.

• (1440)

In order to stem the exodus of management and skilled personnel from the tourism industry, we recommend that the Emergency Wage Subsidy be enhanced to the rate of 85%.

In addition to these programs, we believe that the federal government must have a national reopening plan, which would include a timeline for reopening the borders as well as safe and traveller-friendly rules and conditions. We urge the government to work with associations representing business to explore possible solutions.

Finally, it is imperative that the government work with the provinces to put in place uniform and standardized health rules to facilitate travel across the country.

In closing, I invite you to review the letters submitted over the winter by the Conférence économique to Ms. Freeland, the Deputy Prime Minister and Minister of Finance, and the Alliance's pre-budget consultation brief. You will find all of our recommendations in it.

Thank you for your attention.

[English]

**The Chair:** Thank you very much, Mr. Paquet.

We will turn now to Victoria Morton, who is appearing as an individual.

Victoria, I'm not sure if you have an opening statement or not. The floor is yours.

**Ms. Victoria Morton (As an Individual):** Thank you, Mr. Chair.

I provided a written statement in advance, so I won't use the five minutes here. I'll just quickly summarize a few points before passing it back to the committee.

I was an employee of WE Charity from November 2018 to June 2020. First I was a strategist, and later I moved to the executive office, where I supported Craig on the road in Canada, the U.S. and the U.K. I also increasingly took on his social media, including, perhaps most notably now, his LinkedIn, which is what I assume has led to me being here today.

I will openly say in advance that I don't have any insight or visibility—then or now—to WE Day talent contracts, the Canada student service grant, anything WE Villages-related, or really anything to do with finances or the structure of the organization.

That said, I'm happy to answer any questions that I can today. Thanks for having me.

**The Chair:** Thank you very much, Ms. Morton.

We will turn now to Grant Thornton LLP, with Mr. Kevin Ladner, CEO, and Ms. Benham, national tax leader.

Mr. Ladner, I assume that you are leading off. Go ahead. The floor is yours.

**Mr. Kevin Ladner (Chief Executive Officer, Grant Thornton LLP):** Thank you.

We would like to thank Chair Easter and the committee for the opportunity to present. We're here today to talk about the Canada emergency wage subsidy.

We commend Parliament for its quick action back in the spring of 2020, enacting the first wage subsidy legislation within just two weeks of the pandemic being declared and then following up with the more comprehensive Canada emergency wage subsidy shortly thereafter, with several other amendments along the way. The CEWS has been a lifeline, particularly for small and medium enterprises, which play a pivotal role in sustaining Canada's economy. It continues to do great work in keeping the economy afloat and helping it grow.

Our main concern is the lack of flexibility that remains in the program and the inability of Canadian businesses to access it if they miss the application deadline or make a mistake in their filing. Such inflexibility seems contrary to both the purpose of the program and the spirit of the Income Tax Act in which these rules are found. Our perspective is that the lack of flexibility is impacting deserving companies in need across Canada in every sector, whether it be hospitality, tourism, fishers, restaurant owners, manufacturers, designers or construction workers.

We are respectfully requesting that Parliament introduce new legislation to allow for CEWS and CERS claims to be filed or amended past the deadline. We've provided suggested wording for that legislation as an appendix to our original letter to Chair Easter. We also ask that such an extension apply similarly to the Canada emergency rent subsidy, given that it also has a hard deadline.

I'll now pass the presentation over to Tara.

• (1445)

**Ms. Tara Benham (National Tax Leader, Grant Thornton LLP):** Thanks, Kevin.

Let's look a little more closely at the issue. Currently, if the deadline is missed, the applicant loses 100% of the subsidy. There is no ability to amend the claim upward, so if the business finds they have made a mistake that would result in a larger claim, that opportunity is also gone once the deadline has passed. To underscore this point, we want to provide you with two examples of some of the likely unintended consequences of not allowing these claims to be filed late.

In Ontario, we have a client in the financial services industry who only realized at the last minute that they would qualify for CEWS. They reached out to us on very short notice to file their claim. Due to some recent turnover in their staff, they didn't realize

they didn't have online access set up. Although we attempted to get it set up, it was too last-minute. We were unable to file the claim on time. As a result, this business lost out on the support for 129 employees.

Another business, in the software development industry in Quebec, prepared their own claim. The owner thought he had to deduct \$25,000 from his CEWS claim for every period between March and June to which he also got the temporary wage subsidy, so he reduced his claim by a total of \$75,000. However, the maximum temporary wage subsidy is only \$25,000. He was actually entitled to an additional \$50,000 of CEWS. He realized this mistake in late February, which was of course past the due date. Because the deadline had passed, it was too late to amend his claim. He lost out on that 50,000 dollars' worth of support.

The legislation and the accounting for CEWS is complex, and it's new. In the 12 months since the pandemic began, small and medium-sized enterprises across Canada have been focusing intently on keeping their businesses running and on keeping their employees employed, not on their accounting. We have provided examples only of missed CEWS filings at this point, because the first filing for CERS has not passed. However, it too has similar complex legislation and hard deadlines. Therefore, it's a given that there will be misses in this program as well.

We do recognize that given the rapidly changing nature of this legislation, the introduction of this deadline rigidity may have simply been an oversight. However, both existing legislation and jurisprudence support the ability to file tax returns, elections, forms, etc., past the applicable deadlines. We ask for the same treatment for CEWS and CERS. We all know that these programs are finite. They won't be around forever. Therefore, if we don't fix them now, many Canadian businesses may never recover.

In summary, we respectfully recommend that the CEWS and CERS legislation be amended to allow for some type of late filing. This will reflect the intent of the legislation and it will help more Canadian businesses keep their employees working.

Thank you.

**Mr. Pat Kelly (Calgary Rocky Ridge, CPC):** I have a point of order, Mr. Chair.

**The Chair:** Thank you very much, Ms. Benham and Mr. Ladner.

Go ahead, Mr. Kelly, on your point of order.

**Mr. Pat Kelly:** I really didn't want to interrupt any of the witnesses.

Ms. Morton mentioned a written statement. I have not received it. I know that sometimes it's an issue of translation or the ability to get it to members ahead of time. I just wanted to confirm with the clerk that if he believes it has been circulated, then I have not received it. If it hasn't been circulated, then I wanted to flag that.

• (1450)

**The Chair:** I haven't seen it either. I expect it's in one language and not translated.

Alexandre, do you want to comment on that, please?

**The Clerk of the Committee (Mr. Alexandre Roger):** Yes.

We received it in English only. I would encourage Ms. Morton to just read it into the record. If she doesn't want to, we can have it translated. I can distribute it to the committee as soon as we get it back.

**Mr. Pat Kelly:** Thanks.

**The Chair:** Okay.

It's not too long, I gather. We'll get Ms. Morton to read it into the record when we finish the rest of the witness list.

Are you okay with that, Ms. Morton? Thank you.

We'll turn now to Northwest Territories Tourism, with Ms. Demarcke, CEO.

**Ms. Donna Lee Demarcke (Chief Executive Officer, Northwest Territories Tourism):** Thank you.

I'd like to thank you for inviting Northwest Territories Tourism to be part of this important conversation. I also want to express our gratitude for the critical support given by the federal government to help the tourism industry in the Northwest Territories survive what is an unprecedented health and economic storm.

In 2019, before the pandemic, the NWT welcomed 120,000 visitors. These visitors spent over \$210 million directly in the tourism industry. Since March 2020, the Northwest Territories border has been closed to leisure travel. The most recent research, conducted in October 2020, showed that 70% of tourism respondents lost annual revenue of between 76% and 100%. This past year has been devastating to all tourism activities in the Northwest Territories. It has meant that the tourism operators who chose to remain open have had to repurpose their activities in creative ways as they attempt to generate some staycation revenue to keep their lights on. Tourism operators have been resilient. They have changed their business models, offering summer day camps for children and other ventures well outside of their normal business.

While we are proud of the ingenuity of our tourism operators, we must state that the just over 15,000 households in the NWT will never make up for the revenue generated by our 120,000-plus visitors we normally see in a year. As you can imagine, tourism is extremely important to the Northwest Territories. Many tourism businesses have remained closed because it is not viable for them to open their businesses for the staycation market, while some have closed permanently. In the survey conducted in October 2020, only 21% of tourism businesses [*Technical difficulty—Editor*] 42% of businesses were temporarily or permanently closed.

The first thing I would ask of this committee is for the federal government to continue the current economic supports that are in place for the tourism industry for as long as it takes for travel to fully resume. Eventually, the NWT borders will reopen to leisure travel. When this happens, tax incentives for the 2021-22 fiscal year to support local travel within Canada would be extremely helpful, as we would then be able to try to attract travellers from Canada, where normally the Northwest Territories relies heavily on international travel visitation, particularly in the winter months.

Support for national airlines and local airlines as critical infrastructure to support travel will be important when travel resumes. Air Canada did cancel flights to Yellowknife earlier this year. Without the support for airlines, visitors won't be able to visit us—not if they can't get to the Northwest Territories.

I would like to share that the goalposts for the easing of pandemic restrictions are continually changing. Messages are confusing. This confusion causes a great deal of frustration in our industry. While we realize that the virus is changing and that this is the first-ever pandemic in living memory, we would like to ask the federal government to take the lead on devising a scenario-based plan for the reopening of travel. The plan needs to be science-based and data-driven.

There are some variables that we think could be included in a scenario-based plan. Set a benchmark for the percentage of the population that needs to be vaccinated for travel to safely resume. Hearing different numbers in the media daily, and hearing uncertainty about the usefulness of vaccines in allowing travel resumption, is frustrating and disheartening. Outline the role that rapid testing and contact tracing can play in safe reopening. Set consistent processes and standards. Set the safety measures that need to be in place to support travel, from border crossings to the tourism business level.

The plan must include some lead time for tourism industry businesses to prepare for reopening, which will likely take some months, and include such things as hiring staff and re-establishing partnerships with airlines, hotels and other partners. If the federal government were to set a national standard, then individual provinces and territories could implement or revise these as appropriate. It would be very helpful, though, for the federal government to take the lead.

I think it is important to note to the committee that COVID-19 has created a false economy. When the pandemic subsides, many jobs related to the pandemic will be lost. The jobs currently held by contact tracers and border security officers, isolation centres hosted by hotels, and other related jobs will disappear as the pandemic abates. In the NWT alone we have a COVID secretariat that employs 187 people. The need to get the tourism sector up and running before or in tandem with the disappearance of these jobs is critical. This is another reason to have adequate lead time and a re-opening plan.

• (1455)

The federal government supports have been critical to our industry. Without these supports, we would have no industry left when the pandemic eases and tourism resumes. All funding sources have been accessed by our industry. By far the most uptake has been in the northern business relief fund and the regional relief and recovery fund. The Canada emergency wage subsidy and the Canada emergency response benefit have also been very important. Tourism operators have also taken advantage of loan programs and the work-sharing program.

The most important thing I can say to you today is this: Please extend these programs for as long as the pandemic impacts travel, particularly leisure travel.

Thank you for your time today.

**The Chair:** Thank you very much for your remarks, Ms. Demarcke.

Before I turn to the last witness, I want to give you a heads-up on the question list. First up will be Mrs. Jansen, followed by Mr. McLeod, Mr. Ste-Marie and Mr. Johns.

We will turn to Transparency International Canada, with Mr. Cohen, executive director.

The floor is yours, Mr. Cohen.

**Mr. James Cohen (Executive Director, Transparency International Canada):** Thank you, Mr. Chair.

I understand that I am in a low Internet capacity area right now. I've been advised by the clerk that I might need to turn off my video so that the audio comes through adequately.

**The Chair:** That's not a problem. Go ahead.

**Mr. James Cohen:** Mr. Chairman and members of the committee, thank you for inviting me to speak today. My name is James Cohen, and I am the executive director of Transparency International Canada. TI Canada is a registered charity and is the Canadian chapter of Transparency International, the world's leading anti-corruption movement.

Canadians and the world have gone through a difficult, sad and exhausting year owing to the COVID-19 pandemic, and we are not done yet. In order to react to the pandemic, the federal government has had to spend unprecedented amounts of money in a short time. These funds were needed to procure essential medical supplies and equipment and to support Canadians experiencing economic distress.

In this time of need to fight the pandemic and support Canadians, it is also critical that transparency and accountability are preserved and even strengthened. In this rapid movement of large amounts of money, there is the risk of not only the misuse of public funds, but also the erosion of public trust. The public needs to be reassured, with evidence, that decisions are being taken with caution and integrity, and that they are executed with the same care.

To this end, I would like to address three topics today: procurement, beneficial ownership transparency and economic recovery.

First, transparency in public procurement is fundamental to ensuring that goods are procured at a reasonable price and in a fair manner. While the pandemic can allow some measures to be expedited in a procurement process, these principles must remain.

While it took considerable public pressure for the government to release some pandemic-related data, such as Canada emergency wage subsidy recipients and vaccine distribution timetables, there is procurement spending data available—namely, on the Public Services and Procurement Canada website. This data is in the aggregate, though. Spending in different procurement categories and the recipients of the contracts are available, but there is no breakdown of how many contracts each party received. While the aggregate data is a start, TI Canada implores the government to go further and make successful contracts available. This is particularly important for the roughly \$1 billion spent on Canada's vaccine contracts.

The second point I would like to raise is on beneficial ownership transparency—that is, the transparency of the actual physical person who benefits from a company. We remind the committee that Canada received negative reviews from the financial action task force's 2015 mutual evaluation and is viewed by many experts and other bodies as a destination for money laundering. This makes it all the more important for the public to know who is actually benefiting from COVID procurement contracts.

TI Canada was pleased to provide commentary to the government's public consultation on establishing a public registry of beneficial ownership last spring. A public registry would help Canada fight money laundering—or “snow washing”, as it's referred to. We have been waiting for one year, though, for the results of those consultations. While we understand that the pandemic monopolized much of the government's attention, surely the consultation results should be released by now.

Corporate beneficial ownership transparency is just as urgent for Canada during the pandemic as it was before, perhaps even more so. Beneficial ownership disclosure should be a requirement for all government contracts, licences and permits so the government knows whom they are doing business with. A public registry can also help Canadians protect themselves from fraud such as fake job offers and fake medical supplies.

This leads to my third point: economic recovery. Anti-corruption and anti-money laundering compliance and, indeed, transparency and accountability measures cannot be paused as a means to economic recovery. Here again, a public beneficial ownership registry will help, especially as designated non-financial businesses and professions like real estate agents and money service businesses will be required to conduct beneficial ownership due diligence as of June this year.

In the mining sector, TI Canada has observed provincial governments citing the pandemic as a reason to fast-track public consultation processes for environmental assessments in an effort to speed up economic recovery. TI Canada recently assessed EA processes relating to mining in Ontario, B.C. and Yukon, and our findings were that public consultations are already less than adequate. More transparency is needed, not less, especially with Canadian jurisdictions eyeing rare earths for green tech as an engine of economic recovery.

The Government of Canada has had to react quickly, with unprecedented resources and powers, to meet the challenge of the COVID-19 pandemic. While perfection in the response may not be reasonable to expect, transparency in decision-making and adherence to accountability during and after the pandemic are in our view non-negotiable.

Thank you.

• (1500)

**The Chair:** Thanks very much, Mr. Cohen.

Ms. Morton, we will go to you to read your statement into the record, if you could.

**Ms. Victoria Morton:** Great. Let's try this again.

Hi. My name is Victoria Morton. I was an employee of WE Charity from November 2018 to June 2020. I began as a strategist on the business development team, and then joined the executive office in September 2019. As a strategist, I supported all revenue-generating teams—for example, corporate partnerships, donor engagement, retail and executive office. While in the executive office, I provided direct support for Craig Kielburger for major events and select meetings. Managing his social media became part of my role shortly before the pandemic hit, and became more of my responsibility afterwards, with a particular emphasis on building up his LinkedIn.

In a previous committee meeting, Craig referred to his EA sending LinkedIn connection requests from his account. My title at the time was manager of executive projects, but the tasks he referred to on March 15, 2021 were under my portfolio. While I don't specifically remember Ben Chin, I did draft and send about 100 LinkedIn connection requests from Craig's account with custom messages us-

ing information I gathered from several internal and external sources.

Please note that I was laid off in March 2020, at the same time most staff were, and then rehired about two weeks later on a two-month contract. During those two weeks, I applied to grad school, so I requested that the contract be made part-time. I was accepted into the grad program. From May until my departure, I was attending school full time and working part time at WE, still primarily supporting Craig. As the two-month contract came to an end, I was offered a renewal but decided to respectfully decline, to focus on my education. I returned my company laptop, which contained any contact lists and confidential documents, shortly after.

Long before becoming a staff member, I was involved with WE as a youth from about grade 8 to mid-high school. I credit this organization with helping first ignite what has become a lifelong passion for civic engagement. I've volunteered with many organizations unrelated to WE, including some that are partisan. I'd like to proactively disclose that I have been a volunteer for both the Ontario Liberal Party and the Liberal Party of Canada. Some of this overlapped with my time at WE, but it was always undertaken as a private individual outside of work hours. Neither WE nor anybody within the organization has ever pressured me into any partisan activities.

I was happy to accept the committee's invitation to answer any questions that I can, but please note that I did not work on the Canada student service grant program, WE Day talent contracts or WE Villages, nor did I have any insight into the organization's finances. Additionally, I won't be providing the names of any other staff members. I'm grateful for Craig's previous refusal to give my name to the committee out of respect for my privacy. This allowed me to voluntarily identify myself using my personal Twitter account. I extend the same courtesy to all past and present staff members.

I'm grateful for the role WE has played in my life as both a student and staff member. I continue to deeply respect the work they've done to advance service learning in classrooms and social entrepreneurship, which are two fields I remain particularly passionate about. Regardless of what the future of WE is, I hope that support for service learning and social entrepreneurship continues to grow within Canada and around the world.

• (1505)

**The Chair:** Thank you, Ms. Morton.

Thank you to all the witnesses.

We'll start our six-minute rounds with Mrs. Jansen, followed by Mr. McLeod.

Mrs. Jansen, go ahead.

**Mrs. Tamara Jansen (Cloverdale—Langley City, CPC):** Thank you, Ms. Morton. With regard to your job doing Craig's LinkedIn, what was your exact last day in June?

**Ms. Victoria Morton:** I realize that this would be an important detail. I can get that to you before the end of the meeting. It's in my email history.

I'm looking that up right now.

**Mrs. Tamara Jansen:** Okay.

Can you think of what it would have been approximately? Was it mid-June, or end of June?

**Ms. Victoria Morton:** It would be the end of the month, I think almost exactly, but let me confirm.

**Mrs. Tamara Jansen:** Okay.

With that being said, you do admit, then, that you are the EA who Craig was suggesting sent out the message to Ben Chin. Is that correct?

**Ms. Victoria Morton:** Yes.

**Mrs. Tamara Jansen:** Was it approved by Craig? Did he see the message and approve it?

**Ms. Victoria Morton:** It's hard to say what kind of approval it would refer to. I would give him sort of batches at a time, and he would—

**Mrs. Tamara Jansen:** So he would have seen it, then. He would have seen it and said, yes, go ahead; you can send that.

**Ms. Victoria Morton:** Yes—or skim it. For level of approval I can't—

**Mrs. Tamara Jansen:** He would have actually read that message and said, yes, that's a good message.

The message to Ben Chin said, "Hello Ben, Thank you for your kindness in helping shape our latest program with the gov't. Warmly, Craig." He would have approved that, then.

**Ms. Victoria Morton:** He would likely have had the opportunity to have.

**Mrs. Tamara Jansen:** But did he? I mean, that's my question. Did he approve that exact message?

**Ms. Victoria Morton:** I wouldn't be able to confirm.

**Mrs. Tamara Jansen:** So you don't necessarily get approval before sending something like that? It sounds like you do.

**Ms. Victoria Morton:** I give him any materials that I'm going to send out, available for his review, but he doesn't really do it word for word.

**Mrs. Tamara Jansen:** How did you know that Ben Chin was helping in shaping that program? How would you have come up with that as a message?

**Ms. Victoria Morton:** Great question.

I don't want to [*Technical difficulty—Editor*] for that one, because I don't specifically remember the process. Typically—

**Mrs. Tamara Jansen:** Well, this one was very important.

**The Chair:** Mrs. Jansen, allow Ms. Morton time to answer.

**Mrs. Tamara Jansen:** Yes, I know, but the time is so short, and we're trying to find out why she would have said—

**The Chair:** I know, but everybody has a problem with shortness of time.

**Ms. Victoria Morton:** I'll speak quickly.

**Mrs. Tamara Jansen:** Okay.

**The Chair:** Ms. Morton, answer as thoroughly as you can.

**Ms. Victoria Morton:** I'll go as quickly as I can.

Essentially, I would have the name and I would look up both of them in our database, like our sales force.... I would look in his calendar. I would google them. Then I would just sort of put the puzzle pieces together, what they were probably most likely—

**Mrs. Tamara Jansen:** How would you know that he shaped the latest program? Why are you saying that?

**Ms. Victoria Morton:** I wouldn't have. I make the language as custom-feeling as possible, putting together the pieces—

**Mrs. Tamara Jansen:** How many people did you say—

**The Chair:** Mrs. Jansen—

**Mrs. Tamara Jansen:** —“thank you” to for shaping—

**The Chair:** Mrs. Jansen, allow Ms. Morton time to respond.

**Mrs. Tamara Jansen:** Okay.

Well, I understand there were 100 messages. I'm wondering, of those messages, how many did you [*Technical difficulty—Editor*] thank for helping you shape the latest program?

**Ms. Victoria Morton:** I have no idea.

**Mrs. Tamara Jansen:** So would that have been only for Mr. Chin, that message? It's just odd. How do you know to thank someone for shaping a program when you don't know who they are and you have really no idea what role they would have played? Why would you thank them?

**Ms. Victoria Morton:** Because I put together the puzzle pieces of what they're most likely involved in. They don't necessarily have to be directly the contact or have met Craig. I would just put the puzzle pieces together to the best of my ability.

• (1510)

**Mrs. Tamara Jansen:** Okay. So what you're saying is that it was clear he was involved in shaping a program and you wanted to thank him for that on behalf of Craig.

**Ms. Victoria Morton:** That's a leading question. You're putting words in my mouth to build a narrative, so I'm going to backtrack a little bit there. I—

**Mrs. Tamara Jansen:** You said you put the puzzle pieces together—

**The Chair:** Mrs. Jansen.

Ms. Morton, go ahead.

**Ms. Victoria Morton:** I put the puzzle pieces together as best I could to create custom communication efforts at a mass level while working part time. Yes.

**Mrs. Tamara Jansen:** What puzzle pieces would you be putting together to craft a message like that? What puzzle pieces would you have used in order to say that he shaped a program?

**Ms. Victoria Morton:** I would probably google them. Then I would look into our internal databases and look up the most recent project that we're probably working on with the most relevant group that they're part of.

**Mrs. Tamara Jansen:** So that's normal, then, that you would work with someone like Ben Chin to shape a program.

**Ms. Victoria Morton:** Again, that's sort of taking my statement and then really pulling it into your narrative, but I will say that—

**Mrs. Tamara Jansen:** Well, it's just the puzzle pieces that you're putting together. You're saying that would have been the puzzle piece that you would have—

**The Chair:** We will give Ms. Morton time to respond.

Ms. Morton, go ahead.

**Ms. Victoria Morton:** I apologize. Could you repeat the question?

**Mrs. Tamara Jansen:** Well, I'm just.... What puzzle pieces would you put together? Did you just assume that Ben Chin helped shape a program?

**Ms. Victoria Morton:** So the puzzle pieces would be.... Where does he work? What projects are people across the organization working on right now? Those are two puzzle pieces.

**Mrs. Tamara Jansen:** So Ben would have been helping to shape a program together with you. You would have had direct [*Technical difficulty—Editor*] back-and-forth, then.

**Ms. Victoria Morton:** Those don't equate to each other necessarily, no.

**Mrs. Tamara Jansen:** Okay. Because what we're trying to understand is, how would you know that Ben Chin was shaping a program?

**Ms. Victoria Morton:** Once again, I wouldn't directly have visibility into who is and who isn't shaping the program. I would do the best I can—

**Mrs. Tamara Jansen:** Yet—

**The Chair:** Mrs. Jansen.

Go ahead, Ms. Morton.

**Ms. Victoria Morton:** Thank you, Mr. Chair.

I would do the best I can to put together what information I had. Again, I don't have visibility into every single project, but I do have to create correspondence for a ton of different projects and do the best I can.

**Mrs. Tamara Jansen:** So he would be the only one, then—

**The Chair:** This is your last question, Tamara.

**Mrs. Tamara Jansen:** He would be the only one, then, for whom you would have made the assumption that he had shaped the

latest program. It doesn't make sense to me that this is just a plain and simple "Oh, thank you for shaping a program" if you have no idea, actually, that he was involved in shaping a program. The wording is odd. Why would you word it like that?

**Ms. Victoria Morton:** Because I do my best to customize every message.

**Mrs. Tamara Jansen:** So you would have had an assumption—

**The Chair:** With that, Mrs. Jansen, we're out of time, and considerably over time.

Mr. McLeod is next, followed by Mr. Ste-Marie.

**Mr. Michael McLeod (Northwest Territories, Lib.):** Thank you, Mr. Chair.

I want to welcome Donna Lee Demarcke from NWT Tourism. I want to ask her a few questions, but first of all, I will say congratulations to her on her new position with NWT Tourism. I believe this is her first time in front of the finance committee.

We have talked several times about tourism in the Northwest Territories. I know there's a lot of concern from the operators, as the pandemic has had a great impact, as Donna Lee has presented. In the north, we have a wide variety of tourism operators, from large operations, especially in Yellowknife and regional centres, to one-person operations in our smaller communities.

I want to ask Donna Lee Demarcke if she has noticed any of the government supports that may be working well for some of the operators but maybe could be improved to help more of her members. That's my first question.

**Ms. Donna Lee Demarcke:** Thank you, Mr. McLeod.

In my short three months with NWT Tourism, I've had an opportunity to speak with many of our members, from our largest operator here in Yellowknife to several of the medium and small operators. Most of them have very similar things to say about the programs they have been able to access over the last year. While they're extremely appreciative of the programs—because without them they would not still be in existence today—several of them have mentioned that if we're to continue down this path for the next six to 12 months, the ceilings on the programs could be lifted. More funding will be needed.

A lot of them have done what they could to patch everything together to stay in business and to keep hanging on for the last 12 months. A lot of that means dipping into their personal savings and selling things, but now they are a year into it and they don't have those personal savings left, and they don't have those things to sell anymore. Some of the limits on the funds they can access.... The biggest thing is that they hope the funding will continue, but they need the limits to be increased as well.

A lot of them also have expressed that if there's meaningful work for some of these operators to do while we're waiting for visitors to come back to us, they would be more than happy to do that. A perfect example of that is the military operations that we had in Yellowknife this past winter. They were able to use some of our operators and some of their facilities and infrastructure. If there's work like that, they would be more than willing to do it. None of them really want to be sitting around. All of them want to be working, so if there's something we can come up with to put them to work....

The biggest thing, though, when I'm speaking to the operators—and this is just in reference to how the government may be trying to come up with some guidelines—is the unknown, the uncertainty. As of right now, they know the programs are ending. They don't know if they are going to be renewed. As of right now, they know that they can't have visitors to any of our locations, and they don't know when that's going to change. The unknown is what the operators are really having a hard time with.

Thank you for that question.

• (1515)

**Mr. Michael McLeod:** Do I still have some time?

**The Chair:** Yes, you do. You have two minutes.

**Mr. Michael McLeod:** Across all three territories, we're on pace to have vaccines administered to everyone who wants one in the coming weeks, and at least by the end of April. There's also some good news of late in terms of getting more vaccines delivered to the rest of the country.

It will still be months before the provinces reach herd immunity. Do you have any suggestions on measures? I think you've just brought up one, but how can the industry be best supported during this period of varying provincial and territorial vaccine levels?

**Ms. Donna Lee Demarcke:** Yes. Really, it's the same answer as for the first question. If we could find some meaningful work and if we could help set some guidelines as to what the goalposts are going forward and continue the funding that's in place.... If there could be some other programs, other things that we could put our operators to work at, I know they would all be on board for that.

If we could try to at least let our operators know that “once this-and-this happens, then this is going to happen”, they would have a bit of a guideline as to how we're going to move forward from here.

**Mr. Michael McLeod:** I have a final question.

**The Chair:** Go ahead.

**Mr. Michael McLeod:** I want to ask about how Northwest Territories Tourism is preparing for a post-pandemic season in tourism. Many people are saying that we're going to see everything come back to normal, but that might take a while. Is your organization doing anything to try to plan around that? How can the federal government help?

**Ms. Donna Lee Demarcke:** You can continue funding for Destination Canada so that they can help us stay in market. Once the pandemic subsides and people start travelling, they will have choices all over the world. We need to make sure Canada and the Northwest Territories are top of mind for travellers. Funding Destination Canada and organizations like NWT Tourism and other destination-

marketing organizations across the country is critical and important.

As to how we're staying top of mind, we're trying to stay in touch with the countries that are our market and trying to make sure we're on the top of their list when they're ready to travel again.

**The Chair:** Thank you, both.

• (1520)

**Ms. Donna Lee Demarcke:** Thank you.

**The Chair:** We'll turn to Mr. Ste-Marie, followed by Gord Johns.

Gabriel, go ahead.

[*Translation*]

**Mr. Gabriel Ste-Marie:** Thank you, Mr. Chair.

I would like to acknowledge all the witnesses and thank them for their presentations.

I would like to ask a question of Mr. Paquet or Mr. Ryan.

You are asking for more predictability with respect to wage subsidy and rental assistance programs. For example, you would like to see an announcement now, in the upcoming budget, that these programs will be extended through 2022.

What difference does it make to your members to know up front that these programs will be being extended through 2022, rather than learning about their extension month by month or quarterly through 2022?

**Mr. Éric Paquet:** Thank you, Mr. Ste-Marie.

I'll start off, and then I'll let my colleague Mr. Ryan complete my response.

Actually, we are asking for more predictability in terms of the Canada Emergency Rent Subsidy, but also the Canada Emergency Wage Subsidy. Right now, as my colleague Ms. Demarcke just mentioned, there is operational uncertainty in terms of the spread of the virus and the sanitation guidelines that will need to be implemented. Entrepreneurs are used to planning the purchase and sale of their products and the hiring of the employees they need to operate. Right now, they are not able to do this, because programs are extended from month to month or a few weeks at a time.

So we are asking you to extend the programs as long as necessary. Given that they are already regressive and based on loss of revenue from 2019 and so forth, there is not much risk. We asked that they be extended to 2022, because the next budget goes to 2022, but they should be extended as long as necessary to help contractors maintain the employment relationship with their current employees and plan for needed hires.

I will let Mr. Ryan complete my response.

**Mr. Jean-Michel Ryan (Chairman of the Board, Alliance de l'industrie touristique du Québec):** Thank you, Mr. Paquet.

As entrepreneurs, we need predictability. It allows us to plan for the next three to six months when we are doing our operating budget and we have to decide what our steps are and how many people we are going to keep employed, which is the key personnel that are critical to the future of our business.

If we are not able to know if we will have help in six months if the pandemic continues—we know the third wave is underway—we cannot know if we can invest funds or how many employees we will keep employed. That creates a lot of insecurity within companies, and the people we don't keep because of uncertainty will go to other economic sectors, as Mr. Paquet mentioned at the beginning of the meeting, which exacerbates the labour shortage. So predictability is very important.

**Mr. Gabriel Ste-Marie:** I see; thank you.

So we're talking about predictability and an extension of programs until 2022, or as long as the crisis continues for your members. You are sending a clear signal about predictability.

You talked about the labour shortage. A lot of your employees have gone to other industries. Is there a solution or a way to bring them back so you don't lose that expertise?

Has the implementation of the Canada Emergency Response Benefit had any negative effects that may have contributed to this workforce decline?

**Mr. Jean-Michel Ryan:** Let me answer that question, Mr. Paquet.

**Mr. Éric Paquet:** Yes, go ahead. As a contractor, Mr. Ryan, I think you're in a good position to answer it.

**Mr. Jean-Michel Ryan:** Yes, quite.

I am also the president of a major ski resort in Quebec. This winter, we ran into a labour shortage. We had 30 to 50 fewer people to help us operate normally. We obviously believe that the labour shortage is a result of the pandemic. People don't necessarily want to work with the public, and in some cases that's perfectly legitimate. There is education to be done on that side.

On the other hand, we really believe that the CERB, which is the Canada Emergency Response Benefit, has made it more likely that people will stay at home rather than go into the workforce. So it has exacerbated the problem of labour shortages. For us, revisiting this is an extremely important issue, as it will also hurt the upcoming summer tourism industry recovery and, therefore, next winter's recovery.

**Mr. Gabriel Ste-Marie:** Thank you.

So we're going to keep that in mind as we move forward with the CRB, the Canada Recovery Benefit, which is the continuation of the CERB.

Mr. Paquet, did you want to respond to that as well?

**Mr. Éric Paquet:** Yes. I just want to point out that this predictability is a foundation; it is fundamental to maintaining employment relationships and recruiting people who would like to work in tourism. With what just happened this year, enrolment in tourism training schools is down 40%. That's bad, it's very critical when it comes to ensuring succession. So this predictability is going to help

us find the right programs and, also, ways to promote employment in tourism.

• (1525)

**Mr. Gabriel Ste-Marie:** Thank you.

Mr. Ryan, we saw each other a few weeks ago to discuss the ski centres. At your centre, is the season over? Is there anything new with respect to your testimony before this committee?

**Mr. Jean-Michel Ryan:** Indeed, we saw each other two weeks ago.

The season is not over yet. It normally ends at Easter or the following week at most ski resorts in Quebec.

We are facing the same issues, the ones we talked about, which echo Ms. Demarcke's comments in response to Mr. McLeod's questions. We really need that support. We're still talking about predictability, which is an extremely important key word to understand with respect to tourism businesses. We are entering a third wave. We've struggled before. Most of us had to close, as everyone knows, in March 2020. Some were able to reopen. Others have reopened and closed their doors. We are starting this cycle again with the new wave. We are reopening and closing facilities, major tourist attractions, both in Quebec and in Canada.

Having served on various boards both nationally and provincially, I can tell you that these supports and programs that have been put in place have really been beneficial to the Canadian and Quebec tourism industries.

To answer Mr. McLeod, I would say that the issue...

[English]

**The Chair:** Okay—

[Translation]

**Mr. Jean-Michel Ryan:** Please let me finish.

The issue is also to be able to—

[English]

**The Chair:** Go ahead.

[Translation]

**Mr. Jean-Michel Ryan:** —ensure recovery. So we need funds dedicated to the marketing of the Canadian and Quebec tourism sector to ensure its recovery, because we will face major international players.

We also need levers to be able to quickly reinvest in the national and Quebec tourism product, and be able to compete with international offerings. By supporting investments focused on new products or product upgrades, we will also support indirect jobs, not only in the tourism industry, but also in the various other provincial and Canadian industrial spheres. That's the point I wanted to make.

[English]

**The Chair:** Thank you.

[Translation]

**Mr. Gabriel Ste-Marie:** Thank you.

[English]

**The Chair:** We will have to end it there.

We'll turn it over to Mr. Johns, followed by Mr. Poilievre.

You have six minutes, Gord.

**Mr. Gord Johns (Courtenay—Alberni, NDP):** Thank you, Mr. Chair.

Thank you to all the witnesses for your hard work. I really appreciate seeing so many of you here trying to fight for workers and for those small businesses. It's something that New Democrats have been focused on since the beginning of the pandemic and that we're also going to focus on today.

Mr. Ladner and Ms. Benham, I really appreciated your testimony. You talked about the inflexibility of the programs the government has rolled out. Many people have been left out. We know that start-ups still have been left out, and some of them are in their third wave. They haven't gotten any help whatsoever. They're going out of business. Campgrounds, for example, can't get a lot of the programs because of the seasonality. The rent program was obviously flawed in design. We kicked and screamed to get them to fix it. Finally they fixed it, but they still won't backdate it to April 1. Those people are carrying debt and have been left out.

Can you talk about what needs to happen in terms of fixing these broken, flawed programs, and how this is impacting small businesses in every riding in this country?

**Mr. Kevin Ladner:** Just as a little background, our firm has over 100 offices across Canada, from St. John's to Vancouver Island. We've really seen the impact in the last year on small and medium-sized businesses right across the country. Quite frankly, I've been in this business for about 35 years. The last time there was anything similar to this, and it was before I was really in practice, was in the early 1980s, when prime was 21%.

At the end of the day, this is a once-in-a-generation, once-in-a-century situation. The programs that have been put in place have been a lifeline to our businesses. We all know that small businesses are the drivers of the economy.

We came here today to talk about what we saw as inflexibility in the programs. Really, what we see there is that it was pulled together very quickly and with speed. Parliament did a wonderful job, and I think the inflexibility is just the law of unintended consequences. Government officials are doing a wonderful job supporting small and medium-sized businesses, but there's always more you can do. We would just really encourage all the levels of government to help.

• (1530)

**Mr. Gord Johns:** I appreciate that, but our phones are ringing off the hook from people who can't get through these programs because of the inflexibility and because of the flawed design on some of the programs. It's overwhelming, and people are losing their livelihoods, so there's that.

As an accounting firm, you can see the CEBA loan. It's due at the end of next year. Do you think that's reasonable and that people are going to pay back this large amount of money, suffering the losses they've incurred, by the end of next year? These are small enterprises, most of them. Usually it would take three to five years to pay back a loan like this.

**Mr. Kevin Ladner:** There's no question.... We're not here today to get into policies. We wanted to talk about queues and the CERS program. The more flexibility and support the government can give small and medium-sized businesses.... That's really important right now.

Tara, I don't know if there's anything you would like to add.

**Mr. Gord Johns:** I think that's good, actually.

I'm going to go to Ms. Demarcke.

Ms. Demarcke, in the Northwest Territories and on Vancouver Island—where I was talking to Don Travers and Kati Martini, who own a whale-watching company—they're saying if the wage subsidy and the rent program aren't extended through the summer, it's going to impact and wipe out a lot of businesses that rely on international travel.

We know international travel is not going to bounce back this summer. Can you talk about how this is going to impact visitors in the Northwest Territories? You rely heavily on international travel and having that certainty over the summer.

**Ms. Donna Lee Demarcke:** Our border is closed, and we're looking at the border not even being open until potentially the fall, if then. Without the supports, our businesses will not remain. Literally, without the supports, we won't have the businesses around once the travel comes back around.

Regardless of what's going on in the rest of the country, we know for sure we're not going to be having visitors here till at least the fall time, so we have another season.... This is the second season for some of our operators, and for some who operate in summer and winter, this is their third season with no income. Without those supports in place, they will literally close their doors.

**Mr. Gord Johns:** For my last question, then, you talked about Destination Canada. I think about how important it is, and then also ITAC, the Indigenous Tourism Association of Canada, where they just learned they're getting an 83% cut on their core funding. They've been told to wait and to look at the budget.

I got a note from Keith Henry. Not only is he worried about when the budget's going to be released, but they're trying to hold the industry together with duct tape at this point. People are leaving because there's no certainty in their jobs at that organization.

Can you talk about how important that organization is, and also if you think it would be irresponsible to have an election in the middle of all this uncertainty?

**Ms. Donna Lee Demarcke:** Thank you, Mr. Johns, for bringing up ITAC. I was kicking myself for not mentioning them earlier. They're vital to our industry. Again, they're in the same situation. Without having the certainty of knowing what's going on, people are looking elsewhere. Employees are leaving. The whole structure of the organization crumbles without knowing what the certainty is.

Again, the supports, and to know what's actually happening and what's going to be happening down the road, are vital and critical to our sector.

I can't speak to an election call. I'm sorry.

**The Chair:** Thank you.

We'll turn to five-minute rounds and Mr. Poilievre, followed by Ms. Dzerowicz.

Mr. Poilievre, go ahead.

**Hon. Pierre Poilievre (Carleton, CPC):** Ms. Morton, you said you always sent correspondence to Mr. Kielburger for his review before sending it out, so when you sent the message "Hello Ben, Thank you for your kindness in helping shape our latest program with the gov't. Warmly, Craig" to Mr. Kielburger, did he object to that wording going to Mr. Chin?

**Ms. Victoria Morton:** As I mentioned in my statement, I don't recall the details or specifics of sending this message.

**Hon. Pierre Poilievre:** You don't remember sending the message.

**Ms. Victoria Morton:** There were 100-plus of them, so no, I don't remember this specific one.

**Hon. Pierre Poilievre:** You just don't remember sending it.

**Ms. Victoria Morton:** Correct.

**Hon. Pierre Poilievre:** Did you send messages to any other members of the government—staff, bureaucrats or politicians—among the 100?

• (1535)

**Ms. Victoria Morton:** I can't recall the names that were specifically on that list, but I remember that there were other government people within the 100. I don't know if they were staffers or not.

**Hon. Pierre Poilievre:** Did you thank any of them for shaping the program?

**Ms. Victoria Morton:** That's where we get into my memory from a year ago. We're relying on my memory here, so....

**Hon. Pierre Poilievre:** Fine. However, when Craig looked at the message you proposed to send to Mr. Chin, he didn't have any objections. You don't remember any objections on his part.

**Ms. Victoria Morton:** I don't recall any objections on his part. I also said that I don't know if he always reviewed it.

**Hon. Pierre Poilievre:** Then you would send things with his name on them, without him even knowing what the words were.

**Ms. Victoria Morton:** That has happened on occasion, yes.

**Hon. Pierre Poilievre:** Okay. How did you know that Ben Chin helped shape the Canada student service grant?

**Ms. Victoria Morton:** I wouldn't have had visibility into that.

**Hon. Pierre Poilievre:** How did you know?

**Ms. Victoria Morton:** Well, similar to the conversation we were having with Mrs. Jansen, I would put together the best information I could with the information I had available, making assumptions as I went. Again, though, I didn't have visibility into that sort of thing. I would think—

**Hon. Pierre Poilievre:** Did you write the words "Hello Ben, Thank you for your kindness in helping shape our latest program with the gov't"? Did you write those words?

**Ms. Victoria Morton:** Once again, asking the same question in a different way doesn't really refresh the memory at all.

**Hon. Pierre Poilievre:** Okay, but Craig is claiming that you sent it, and now you're saying you can't remember if you sent it.

**Ms. Victoria Morton:** Because then I wouldn't be relying on my explicit memory of exactly where I was, when it was, what my thought process was, in sending that message, and I sent 100 of them a year ago.

**Hon. Pierre Poilievre:** Right, but you did send the message.

Sorry, I'm just not clear. You did send it, or you don't know if you sent it. Where are we at?

**Ms. Victoria Morton:** I don't remember.

**Hon. Pierre Poilievre:** Okay. Craig says you sent it; you now say you don't remember. Okay. That's interesting.

You said that you relied on the database, email correspondence and calendars to piece together the puzzles that helped you write this message that you now say you can't remember writing. Was Mr. Chin in the WE Charity database?

**Ms. Victoria Morton:** I don't recall what the process was for this specific one.

**Hon. Pierre Poilievre:** Was he in Mr. Kielburger's calendar?

**Ms. Victoria Morton:** I can't say yes or no because I can't remember his calendar from a year ago. If he was in the calendar, chances are I would have written something like, "Hi Ben, thanks [*Technical difficulty—Editor*] fantastic. Looking forward to getting to work. Warmly, Craig."

**Hon. Pierre Poilievre:** Okay, that's interesting. That's an interesting call. We didn't know that call had happened.

**Ms. Victoria Morton:** That wasn't a call. That was an example.

**Hon. Pierre Poilievre:** Okay, so it wasn't a call. It was just an example of a call that didn't happen.

**The Chair:** I am going to interrupt here, Pierre, for a minute, because I want it to be clear that Ms. Morton said that was an example. She is not saying that call was made if Mr. Chin was in the database. It should be clear.

I will not take the time from you. The floor is yours.

**Hon. Pierre Poilievre:** It is just a bit strange that we're hearing that the email Ms. Morton said she wrote and now says she doesn't know she wrote, if she had written it, might have been the result of a call that might have happened, but in this case didn't.

Have you spoken with any member of WE Charity since the Kielburgers last testified at the ethics committee in March?

**Ms. Victoria Morton:** This March, yes.

**Hon. Pierre Poilievre:** Have you been getting assistance with your testimony from them or any of their representatives?

**Ms. Victoria Morton:** No. The day after his testimony, he called me to check in. He broadly sort of offered me support—

**Hon. Pierre Poilievre:** Right.

**Ms. Victoria Morton:** —but I wanted to maintain my independence, and these words are all my own.

**The Chair:** Okay.

Thanks, both of you.

We will go to Ms. Dzerowicz, who will be followed by Mr. Ste-Marie.

**Ms. Julie Dzerowicz (Davenport, Lib.):** Thank you so much, Mr. Chair.

I want to thank everyone for their presentations.

I want to go to three of our witnesses, but I'm going to start off with you very quickly, Ms. Morton, just for the record. Thanks so much for reading out your testimony. It was very helpful. It was also very consistent with what Mr. Craig Kielburger had indicated when he came before us and said, "Sure. I sent a hundred messages because I only had seven or eight people on LinkedIn before that, so that day a hundred messages went out. My [executive assistant] sent them to people to join on LinkedIn, and he was one of them." You indicated that part of your responsibility in your office was particularly in building up LinkedIn, so I appreciate that.

I would just go very quickly to maybe one more small thing. In my office, I have my staff who do my social media. They are very helpful. They often will have a running list of all the social media they're working on. They will send it to me for any comments. Sometimes I comment on some stuff. Sometimes I change things and send it back to them. On some things I comment, and on some things I don't.

Is that more or less how you worked? You sort of gave a whole bunch of messages in and then some were commented on or not, but you weren't quite sure what, and that sort of came back to you.

• (1540)

**Ms. Victoria Morton:** Yes, I would say that's a fair characterization. I would hand him bulk social media posts, bulk potential messages, pitch decks, you name it, and he would kind of spot-check, I imagine.

**Ms. Julie Dzerowicz:** Okay. Perfect. Thank you.

This is my last question for you. I don't expect this to be a yes, so I don't want you to think this is a trick question. Our topic today is COVID-19 spending on programs. I know that you indicated very clearly you had zero involvement in the Canada student grant program.

Do you have any contribution to the COVID-19 spending and program testimony that we have today?

**Ms. Victoria Morton:** That's a great question. I was invited. I have nothing to hide, so I came. It's not really my decision to make.

**Ms. Julie Dzerowicz:** Okay. Thank you so much.

My next question is for Grant Thornton, Mr. Ladner and Ms. Benham. If I understood you correctly, I believe you indicated that a number of companies you serve realized late in the day that they could have qualified for the wage subsidy program, but by the time they actually figured out that they could qualify, the deadline to apply had passed.

Do I understand that correctly? Could you just say yes or no very quickly?

**Ms. Tara Benham:** That's correct.

**Ms. Julie Dzerowicz:** Perfect.

If someone said, "If a company didn't know they qualified and they still were able to keep their staff and continue to run their business as best they could, maybe they didn't need the wage subsidy", how would you respond to someone who might say that?

**The Chair:** Go ahead, Ms. Benham or Mr. Ladner.

**Mr. Kevin Ladner:** That's a great question. The fact of the matter is that the program is there to support private business in maintaining the employment of their people. At the end of the day, as has been said earlier, no one knows how long this is going to go on. We just wouldn't want to see that business—because they weren't aware of the deadlines or weren't aware of the filing—put in a worse position than truly they should be because in that example they actually have maintained their employment, and that is key during this period of time.

**Ms. Julie Dzerowicz:** Thank you.

I have a question for Mr. Paquet and Mr. Ryan. We have an 8.2% unemployment rate in Canada and about 600,000 Canadians who are still looking for jobs. How would you explain the disconnect between a lot of people looking for jobs and there being labour shortages within the tourism and hospitality industry? How would you explain that?

**The Chair:** Mr. Ryan, go ahead.

[Translation]

**Mr. Jean-Michel Ryan:** I mentioned two things earlier. In the tourism sector, many employees are in contact with the public, for example in customer service. This is also the case for lift attendants at ski resorts. Many people who work with the public are concerned about contracting COVID-19.

At Mount Sutton, we lost a lot of employees over the winter as a result of the second wave and the second lockdown in Quebec. It has been very difficult for us to recruit new employees. We believe that the Canada Emergency Response Benefit, or CERB, does not encourage people to return to work. We were already facing a labour shortage before the pandemic and it has become more acute. Both of these issues have been aggravating factors for the tourism industry.

• (1545)

[English]

**Ms. Julie Dzerowicz:** Thank you very much.

Do I have time for one more question?

**The Chair:** No. You're done. I'm sorry.

**Ms. Julie Dzerowicz:** It's okay.

**The Chair:** Mr. Ste-Marie, we will try to go for just a couple of minutes, if we could, and the same for Mr. Johns, so we can get two more questioners in.

Mr. Ste-Marie, go ahead.

[Translation]

**Mr. Gabriel Ste-Marie:** Thank you.

My question is for Mr. Paquet, Mr. Ryan and Ms. Demarcke.

I don't know if you were able to catch the presentation by Mr. Ladner and Ms. Benham from Grant Thornton LLP. They said that a lot of businesses wanted to apply for the Canada Emergency Rent Subsidy, but they were getting in too late and the program was closed. They also said that the program was too rigid and would benefit from being more flexible so that businesses could be more adequately supported.

Have you heard from your members about situations like this?

We can start with Mr. Paquet or Mr. Ryan, and then move on to Ms. Demarcke.

**Mr. Éric Paquet:** We're told that the Canada Emergency Wage Subsidy and the Canada Emergency Rent Subsidy are fairly simple and easy to access. However, for all programs where you have to borrow money, whether it's the Highly Affected Sectors Credit Availability Program or other programs like that, eligibility is indeed an issue, particularly in terms of the risk criteria imposed by

the financial institutions. That's what we hear from people in our businesses.

Mr. Ryan, you may complete my response.

**Mr. Jean-Michel Ryan:** Companies that are highly leveraged will try, as much as possible, not to take on more debt. Many businesses are considering staying closed longer rather than risk taking on debt.

Today, in this committee, there was a lot of talk about predictability and uncertainty. Small businesses, in particular, that are not as strong, will be more vulnerable in this situation. They will stay closed longer or simply close down because access to some programs may be more difficult. Many companies have recovered, to some degree, but for the hardest-hit industries, it would be good to make accommodations to open the doors to programs a bit more.

**Mr. Gabriel Ste-Marie:** Thank you.

Ms. Demarcke, do you have a comment on this matter?

[English]

**Ms. Donna Lee Demarcke:** I have heard some anecdotal cases about incidents where errors have been made. It's very difficult to rectify those problems.

Again, the certainty of knowing whether or not we have the programs available ahead of time is critical and so important for the industry.

[Translation]

**Mr. Gabriel Ste-Marie:** Thank you.

[English]

**The Chair:** Thank you, all.

Just before I go to Mr. Johns, I have a question for Mr. Ladner or Ms. Benham. As you explained to me, if you're filing income taxes or handling other financial issues with the federal government, there is always the ability to do a late filing, sometimes with a penalty, but on this issue with the CEWS, that's it—there's no flexibility whatsoever.

Is this an anomaly that's just with these emergency programs for the pandemic? Could you expand on that a little?

**Mr. Kevin Ladner:** Tara, can you take that question?

**Ms. Tara Benham:** Yes. Thanks, Kevin.

I would say that for most filings and elections within the Income Tax Act there is always an ability to amend or file late. There usually is a penalty attached to it. There are a few things within the Income Tax Act where there is a hard deadline. One of them, for instance, is the SRED filings, scientific research and experimental development. The difference between that program and the CEWS and the CERS having a hard deadline [*Technical difficulty—Editor*] is that everybody knows how to deal with it. It's year after year, whereas this is new, complex legislation and the businesses are really looking at surviving, versus focusing on that right now. I would say there is a difference.

• (1550)

**The Chair:** Thank you very much.

You just have a couple of minutes, Gord.

**Mr. Gord Johns:** Thank you, Mr. Chair.

Mr. Paquet, what happens if the wage subsidy and the rent program aren't extended through the summer? Can you talk about the impact that would have on workers and those businesses?

**Mr. Éric Paquet:** Unfortunately, my guess is that many businesses will close. These programs have been a big help to get through the pandemic in the last year.

For example, the company that has the most cruises on the St. Lawrence had 750 employees and now they have only 250. They don't know if they're going to have a season; 65% of their revenue comes from international tourists, and the borders are closed. The owner knows that in 2020-21 he won't get even half of what he used to get in revenue. If he doesn't get the wage subsidy,

[*Translation*]

Canada emergency wage subsidy

[*English*]

—I'm sorry, I don't know the English name by heart—it will be tough. We're talking here about companies that hire hundreds of people. These companies are very structuring, not only for tourism but also for the economy. These big companies in tourism are very much affected.

**Mr. Gord Johns:** Thank you so much.

My last question is around start-ups. We know it takes years for people to build a business and get it ready to go to market. They can't collect the wage subsidy. They can't access the loan program or the rent assistance program. They've been completely excluded, abandoned, basically, by the government. Still, there are common-sense ideas that could be brought forward so they could get some supports.

Are you hearing from start-ups? Are you seeing many of them failing right now because of the multiple lockdowns and health measures that have been put in place?

**Mr. Éric Paquet:** Are you talking specifically for tourism?

**Mr. Gord Johns:** Yes, start-ups in tourism.

**Mr. Éric Paquet:** We don't see a lot of start-ups right now in tourism. The ones that we saw before the pandemic are having a

hard time, definitely. We're mostly focused on the businesses that are there right now and are struggling.

[*Translation*]

**Mr. Jean-Michel Ryan:** Let me continue.

**Mr. Éric Paquet:** Okay.

**Mr. Jean-Michel Ryan:** Mr. Johns, well-established companies are already having difficulty surviving the pandemic. We can well imagine that young companies will have even more difficulty, since they do not have a credit history and a record of financial performance.

I would like to remind you that we are entering the third wave. I just saw that Ontario is going to be in lockdown for another month. Quebec is in lockdown again in some places and other provinces will probably do so as well. As I mentioned earlier, we keep re-opening and closing our doors. Some businesses can get through it, while others are on the verge of closing. With the third wave, if the programs are not in place or are not flexible, there will definitely be another major wave of closures.

As mentioned, this is not just in Quebec. In Canada, one in 10 jobs is in tourism. The borders are not yet open. So—

[*English*]

**The Chair:** We'll have to end it there.

[*Translation*]

**Mr. Jean-Michel Ryan:** Thank you.

[*English*]

**Mr. Gord Johns:** Thank you.

**The Chair:** Mr. Falk and Mr. Fragiskatos will get to split about seven minutes.

Mr. Falk, go ahead.

**Mr. Ted Falk (Provencher, CPC):** Thank you, Mr. Chair. I will be turning my time over to Mr. Poilievre.

**The Chair:** You have three minutes, Pierre.

**Hon. Pierre Poilievre:** Ms. Morton, have you been in contact with WE Charity lawyers or lawyers paid by WE Charity since Mr. Kielburger's testimony in March?

**Ms. Victoria Morton:** I had about a five-minute call with one of them.

**Hon. Pierre Poilievre:** Have they offered to provide you with legal assistance over at WE Charity, for your testimony?

**Ms. Victoria Morton:** They generically offered me support, which I didn't accept. I wanted my autonomy, and they respected that.

**Hon. Pierre Poilievre:** You spoke to just one of their lawyers, once, since that testimony.

**Ms. Victoria Morton:** I've had a couple of conversations with various people within the organization. I don't know of their connection to WE or to anybody else.

• (1555)

**Hon. Pierre Poilievre:** Right. I'm sorry, within which organization, then?

**Ms. Victoria Morton:** That information I'm not familiar with.

**Hon. Pierre Poilievre:** Sorry, I'm a little lost. You said you were in contact with several people within that organization. I asked which organization, and now you're saying you're not familiar with whichever organization you were referring to. Can you clarify which organization?

**Ms. Victoria Morton:** I'm not sure what connection everybody has to the organization at this point. I don't know who is a lawyer of WE, who is a lawyer of Craig, who is a lawyer of.... This is a web I'm not familiar with.

**Hon. Pierre Poilievre:** This web that you've been in contact with from WE, they're lawyers for Craig or Marc or WE; you just don't know which part of the web they work for.

**Ms. Victoria Morton:** I wouldn't have visibility to that.

**Hon. Pierre Poilievre:** Okay, but it is a web, so when you say web, you mean people have called you from WE since he testified.

**Ms. Victoria Morton:** Yes. There's been the lawyer I had the conversation with.

**Hon. Pierre Poilievre:** Have you been offered any other employment or contractual opportunities at WE since you left?

**Ms. Victoria Morton:** I have not.

**Hon. Pierre Poilievre:** Thank you.

Do I have one last question left?

**The Chair:** You can ask a very quick one.

**Hon. Pierre Poilievre:** Are you aware of any contact between Mr. Kielburger and Margaret Trudeau, Sophie Trudeau, Katie Telford, Rick Theis or Bill Morneau between the months of March and the end of June 2020?

**Ms. Victoria Morton:** I have no visibility into that.

**The Chair:** Thank you, both.

Mr. Fragiskatos, you will have to wrap it up. You have three minutes.

**Mr. Peter Fragiskatos (London North Centre, Lib.):** Thank you, Chair, and thank you to the witnesses.

This question goes to Ms. Demarcke and Mr. Paquet. It relates to tourism, obviously.

The Australian government recently put in place a spending measure intended to help areas of Australia that rely on tourism—around a dozen areas in the country. The way they're doing it is that

they have \$1 billion earmarked specifically to help reduce—in half, in fact—travel fares, so 800,000 Australians would have the ability to travel at half the price because of this subsidy.

I wonder how that might apply to Canada. [*Technical difficulty—Editor*] don't want to encourage travel now, but when it is safe to do so, do you think this is something that...? When I say “when it is safe to do so”, I mean when Canadians have received the vaccine and we see infection rates decline very dramatically. Do you think this is a way to help areas of the country that rely on [*Technical difficulty—Editor*] that the Canadian government should look at pursuing?

Ms. Demarcke, we can begin with you if you wish, and then maybe wrap it up with Mr. Paquet.

**Ms. Donna Lee Demarcke:** That would be an absolutely phenomenal initiative, if the federal government would take something like that on, especially if we were open to Canadian travel before international travel. We could start getting some Canadians moving around our country while we're waiting for international travel to come back to Canada again. It would be absolutely welcomed, and it would be a great program for tourism in our country.

**Mr. Peter Fragiskatos:** In Australia, it is focused specifically on Australian citizens. It could be something interesting here to focus on Canadian citizens.

I would love to hear your view, Mr. Paquet.

**Mr. Éric Paquet:** We think it's a great idea. One of our recommendations in the document we submitted in the pre-consulting for the federal budget is to incent Canadians to travel across the country. It should focus primarily on transport, giving discounts on transport to help Canadians to travel. You could also even give free tickets to children under 12, so you incent families to travel and discover the country.

**Mr. Peter Fragiskatos:** Well, one step at a time, but I take your point.

**Mr. Éric Paquet:** Yes, you know what I mean by that.

We think a program that's instant, where you see tangible benefits right away when you want to make a reservation, is something that could work well, including with different local programs in the country. It could be complementary to other local programs, and without the tourism companies cutting their margins. We think it would be a great program.

• (1600)

[*Translation*]

**Mr. Peter Fragiskatos:** Thank you.

[*English*]

**The Chair:** Thank you, all.

I certainly want to thank all of the witnesses for coming forward today. Your experience and advice are valuable to us and, through us, hopefully to the Government of Canada as we move forward. The pandemic programs have rolled out quickly, and the government has shown a willingness to change them, so thank you all for your advice and your presentations and answering our questions.

With that, we will suspend for about three minutes and start with our next panel.

The meeting is suspended.

• (1600) \_\_\_\_\_ (Pause) \_\_\_\_\_

• (1606)

**The Chair:** We will recall the meeting to order.

For the information of the witnesses, this is the second panel of meeting number 32 of the House of Commons Standing Committee on Finance. As you well know, we invited you as witnesses for the study of all aspects of COVID-19 spending and programs. We look forward to your testimony.

We'll start with the Association of Canadian Independent Travel Advisors.

I'm not sure who the witness is. I don't have you on my list. Is it Ms. Wilson?

**Ms. Judith Coates (Co-Founder, Association of Canadian Independent Travel Advisors):** It's me.

**The Chair:** Okay, yes, we've met before, a number of us on Zoom.

**Ms. Judith Coates:** We have.

**The Chair:** Go ahead, Judith. Welcome.

**Ms. Judith Coates:** It's nice to see you again, honourable Chair, and also committee members. Thank you so much for inviting us to present today.

We provided a PDF of our presentation, if you would like to follow along with that.

There are over 24,000 travel advisers in Canada, and half of us are independent travel advisers. What that means is that we are small business owners. We are self-employed and the majority of us are sole proprietors.

The two key pieces of information we want to give you at this point are that 100% of our revenue comes from the commissions we earn from our travel suppliers and that 85% of all travel advisers are female. We know that women have been the hardest hit in this pandemic, and our industry is no exception.

We have been told that we're all in the same boat, but we don't believe that's true. We believe we're all in the same storm, but in many different boats, and we believe that our boat is sinking much more rapidly than a lot of other boats out there.

Part of that is because of our delayed revenue stream. We're not like an industry that sells a product and gets paid a commission cheque the following month. In our line of work, it takes between five and 11 months from when a customer makes a booking of a

trip until we actually get paid for the work we have done on that booking.

If we want to assume that travel restrictions would be lifted by the end of June, and if a client came and made a booking on July 1, we would not receive any revenue from that booking and the work we've done until as early as mid-November of this year, or, more realistically, as late as June 2022.

Our first reality is that we have been without revenue for one year. We know it's going to take five to 11 months from the resumption of travel before we start to see any revenue from future bookings.

We are asking the government for sector-specific aid, because we know that the CRB is not meant to be a long-term band-aid solution. There are other countries that are already in their second round of sector-specific aid for their travel advisers, and we believe that Canada needs to follow suit.

Here's another reality. Even though we have been hindered from earning any revenue, we are business owners. We have been continuing to operate our businesses and are as busy as ever, because we are supporting our clients. When they needed to be repatriated to Canada, we were there to do that for them. When they needed assistance with their cancellations, we were there to help them. As they have been issued their future travel vouchers, we have been processing those for them and we are continually reworking those files. As they have needed assistance with insurance claims, we have been busy providing that assistance.

Although we have been quite active in our businesses, the reality is that we are slipping through the cracks because, other than the CRB, only a very small percentage of independent travel advisers have been able to receive any funding from the federal government. The CRB was designed to put food on our table and help us pay the rent, not pay our business expenses.

There's another piece to our puzzle, and that is that we know the airlines need financial assistance. They are the backbone of our travel economy, and we need them to be financially viable. We also support the option of consumer refunds. However, in November, when the former transport minister announced that airlines would not receive any bailouts unless consumers were given refunds, there was a huge trickle-down effect. WestJet and WestJet Vacations, and then Air Transat and Transat Holidays issued notices to us saying that our clients would not receive a refund until we paid back the commissions that we, the travel advisers, earned on those bookings.

In some cases, those commissions were earned by us in 2019. They have already been taxed, and there's no way that we can pay them back, nor do we believe that we should be paying back those commissions, because they were revenue earned for services we provided to those large corporations.

We need assurances from the government that bailouts will only be given on the condition that travel advisers' commissions are protected. We're asking for the government to set up a fund in the amount of \$200 million to facilitate this. Until travel restrictions are lifted, consumer confidence will remain low, and we believe that if the government is going to continue to impose these restrictions, aid must be given immediately to our sector.

We're asking for your support for commission protection, first of all, to ensure that bailouts will only be given on the condition that our commissions are protected. Commission clawbacks are forcing many travel advisers into bankruptcy.

• (1610)

The second thing we're asking for is sector-specific aid for independent travel advisers to help keep our businesses afloat. Please ensure that our businesses, and we, won't continue to fall through the cracks.

Thank you very much.

**The Chair:** Thanks very much, Ms. Coates.

With you, for support and backup on questions, is Brenda Slater, co-founder. I think people should understand that, not that long ago, this organization didn't exist. Also with you is Nancy Wilson, travel adviser.

Turning to the Canada Mortgage and Housing Corporation, we have Mr. Siddall, president and CEO. Welcome.

**Mr. Evan Siddall (President and Chief Executive Officer, Canada Mortgage and Housing Corporation):** Thank you, Mr. Chair.

I'm pleased to be here on behalf of the Canada Mortgage and Housing Corporation to update the committee on our response to the COVID-19 pandemic.

[*Translation*]

I am especially pleased that my presence today is my last official act as a federal public servant. The health of our democracy depends on the primacy of elected officials and our responsibility to you is at the heart of our duty of loyalty to Canada.

[*English*]

I am reminded of the eloquent words of admonishment delivered to Oliver North, after Mr. North had professed his patriotism and claimed a more intricate and nuanced ability to determine that country's national security as an excuse for lying to U.S. Congress. Senator Warren Rudman, a conservative Republican from New Hampshire, invoked the opening phrase of the U.S. constitution, "We the People", to remind him of his error, and said, "Congress represents the people" and "the American people have the constitutional right to be wrong."

[*Translation*]

In fact, steadfast respect for our democratic processes, including our parliamentary committees, is the foundation of our dominion of Canada.

Turning to today's business, I last appeared before the committee months ago—still relatively early in the pandemic—to explain how CMHC responded quickly to help stabilize the Canadian financial system and to support the economic well-being of households and small businesses.

[*English*]

As you know, CMHC distinguished itself in its rapid response, launching multiple initiatives to support Canadians. In addition to hundreds of interventions on behalf of our individual housing provider clients, the principal policy measures we took were as follows.

We relaunched the insured mortgage purchase program with \$150 billion of strength in co-ordination with the Bank of Canada's several liquidity measures, together to help ensure that banks would have access to reliable funding and keep housing markets functioning.

However, we also removed a prior implicit pricing discount in the prior IMPP dating from the global financial crisis, eliminating any suggestion that CMHC, or the Government of Canada, was subsidizing lending. It is a tenet of emergency support measures that they require more expensive emergency pricing.

We also coordinated with lenders and private mortgage insurers to allow Canadian homeowners impacted by the pandemic to defer mortgage payments for up to six months, which nearly one-fifth of mortgage holders made use of. The same relief was made available to our multi-unit clients to facilitate rent relief for their lower-income tenants.

Additionally, speaking of rent relief, we were asked to administer the Canada emergency commercial rent assistance for small businesses, lowering rent by at least 75% for more than 140,000 small businesses experiencing financial hardship due to the pandemic. That program has been superseded, as you know, by the Canada emergency rent subsidy, now administered by the Canada Revenue Agency.

At my last appearance, I repeated our economists' warning about a potential fall in house prices. Needless to say, we got that wrong. You may recall, however, that those were more uncertain times and people may not appreciate the ugly scenarios we were considering in our responsibilities as managers of systemic risk. The 18% decline level—the outside number that we used—was clearly identified as a worst-case scenario that we then described as very unlikely. However, our 9% decline warning did not take into account four significant factors.

First, there were the compositional or “mix” changes that inflate apparent price appreciation when a larger quantity of higher-priced homes are traded in one period versus another. Second was the full impact of low interest rates and other monetary policy changes. Third was the scope and scale of government support programs, and the extent to which these have delayed inevitable economic adjustments, including resulting potential unemployment. Finally, fourth was the behavioural and psychological effects of the foregoing on both where people would choose to live and just how much froth this would all create in housing markets.

I will say that I am very concerned about the state of current housing markets in Canada and the resulting potential impacts on our future economic growth, on the environment, from more people driving cars to get home, and on increasing levels of inequality. Homeowners have had windfall gains on housing while renters have fallen further behind during a pandemic that has already hit them harder. So-called extrapolative expectations—what my son would call “FOMO” or fear of missing out—are evident and signal a market that’s become detached from economic fundamentals.

• (1615)

[Translation]

Since my appearance last spring, we have continued to focus our energies on helping Canadians navigate this crisis and position the economy for a rapid and strong recovery.

In July, we revised our underwriting policies for insured mortgages to protect future homebuyers, reduce risk and support stable housing markets. In doing so, we have chosen the health of our financial system over our commercial interests.

[English]

However, whereas our banks are safe, homeowners are not. We therefore continue to defend the stress test and 25-year amortization limits, measures that have protected homebuyers and our economy and restrained house price gains. Prices would have been even higher without these measures—our version of taking away the punch bowl so the party doesn’t get too loud, as I once described it to this committee.

Demand measures aside, we’ve also continued to deliver a range of housing programs under the national housing strategy to increase housing supply, making housing more affordable and ensuring that Canadians continue to have the sanctuary of a home when it is needed most.

In October, we launched the rapid housing initiative, a \$1-billion program to address the urgent housing needs of Canadians made vulnerable, especially those experiencing homelessness in the context of COVID-19. Our initial estimate was that about \$1 billion of our RHI funding would support the construction of up to 3,000 new affordable homes. As Minister Hussen recently announced, we surpassed this goal. The program will support the construction of 4,777 homes, of which over 1,800 are for indigenous people.

[Translation]

The federal government’s fall economic statement 2020 has also given new impetus to Canada’s housing system. The rental construction funding initiative will be increased by \$12 billion

to \$25.75 billion, 10 times the initial size of the program, starting in 2021. This new loan through a demonstrably successful program will support the construction of 28,500 additional rental units over a seven-year period.

The COVID-19 pandemic has made more apparent than ever the importance of having a safe place to take shelter and reinforced CMHC’s resolve to realize our aspiration that by 2030, everyone in Canada has a home that they can afford and that meets their needs.

• (1620)

[English]

In closing, I’d like to thank the 2,200 people of our company who have transformed it into a housing policy and program implementation machine and a place that does things right, even including a massive IT transformation. The CMHC of today is client-centric, purpose-driven, innovative, inclusive and a resilient place in which Canadians can have confidence. It has been a privilege and the single greatest chapter in my career to have served our country alongside them.

Thank you again for the opportunity to be here on my last day as CEO of CMHC. I look forward to answering all your questions.

**The Chair:** Thank you very much, Mr. Siddall.

I have a message for Dan Clement, who’s with United Way.

Dan, I don’t know if there are problems with your mike or not, but the translators asked if you could send your opening remarks through to the clerk. It would assist them with translation, I gather.

**Mr. Dan Clement (President and Chief Executive Officer, United Way Centraide Canada):** Yes. Thanks.

**The Chair:** We’re turning, then, to the Fédération nationale des communications et de la culture, with Ms. St-Onge, president, and Julien Laflamme, coordinator.

Go ahead, Ms. St-Onge.

[Translation]

**Ms. Pascale St-Onge (President, Fédération nationale des communications et de la culture):** Mr. Chair, ladies and gentlemen, good afternoon.

First, thank you very much for giving us the opportunity to speak about your work on emergency measures during the pandemic.

The Fédération nationale des communications et de la culture, or FNCC, represents approximately 6,000 members in 80 unions. The federation also works closely with cultural unions, including the Union des artistes, the Quebec Musicians' Guild and the Association des réalisateurs et réalisatrices du Québec, to name but a few.

Together, our organizations represent more than 25,000 workers in the media, arts and culture. The FNCC represents both salaried and self-employed workers. Two weeks ago, the FNCC and its partners published a new and very troubling report on the situation of self-employed workers in the cultural sector. In short, the precarious situation that artists, creators and tradespeople in the cultural sector have faced for many decades, combined with the shutdown or increased complexity of activities resulting from the pandemic, has left our members in psychological and financial distress.

Of course, the living arts have been particularly affected by the health measures and closures. However, the entire cultural sector has been severely shaken. Now, just as venues have reopened in Quebec, it seems that we are entering a third wave.

I must point out that the average annual income of self-employed cultural workers doesn't exceed the low-income cutoff for a single person in Quebec. In 2017, this cutoff was \$24,220. In 2019, none of the cultural activity areas reached this cutoff, not even the film and video industry.

This precarious financial situation and the weak social safety net available to self-employed workers make them very vulnerable during crises and slumps, which is the case for most of them. When surveyed between December and January, 64% of our members showed signs of high or very high psychological distress. This cannot continue. In this survey, we asked our members what they thought their net income would be in 2020, just from their work in the arts. Sixty-three per cent of the 1,500 respondents indicated that their net income would be less than \$10,000, while 15% indicated that it would be less than \$19,000. Also, over 40% of the members we surveyed are considering leaving the cultural sector.

Based on these data, we can make a few observations. First, 67% of our self-employed members have received the Canada emergency response benefit (CERB). Without it, many would have ended up with nothing to pay for their rent and food. This measure was most appropriate in providing direct help to cultural workers. Second, only 34% of cultural workers registered for the Canada recovery benefit (CRB). There appear to be a number of reasons for this drastic decline, including the fact that certain criteria, such as a job search, which was required even when the entertainment industry was still shut down, are not realistic in the cultural sector. Also, because of the fear of having to pay money back, when few of them have any savings, many don't take the risk. That being the case, the CRB should be extended for as long as this crisis lasts, and ideally, the administrative burden should be minimized to facilitate access.

Finally, apart from the CERB and, to a lesser extent, the CRB, few programs have reached artists, creators and tradespeople directly. A social safety net is needed for self-employed workers for whom intermittent work is part of the trade or profession. It is absolutely necessary to introduce an income replacement mechanism, without which it will be very difficult to remedy the precarious position of our artists and tradespeople. Need we remind you that

without them, there is no culture? Improving the socio-economic living conditions of self-employed cultural workers must be a priority in all the measures that governments are considering.

As for the specific support programs for culture, such as the National Film Board, Telefilm Canada or the Canada Council for the Arts, generally speaking, these funds have been neglected and very rarely indexed for decades, which means that the entire sector was already in a difficult financial situation, and even more so for francophone content. Of course, the money is helping the sector, but it will need a lot of support in the coming years.

In closing, I'd like to take a few seconds to talk about the media sector. We reiterate the importance of placing government-wide advertising first and foremost in our Canadian media, whether in our newspapers or magazines, on television, radio or digital media. This sector was already severely disrupted by the fiscal, legislative and regulatory inequities that exist between them and the web giants.

• (1625)

The government must do everything it can to protect professional journalistic information, especially during these times of pandemic and misinformation, as well as our original cultural production, given that Canadians are spending more time than ever in front of screens.

The wage subsidy has also helped many media companies maintain jobs. It should also be extended for as long as necessary.

Mr. Laflamme and I would be pleased to answer your questions.

Thank you.

[English]

**The Chair:** Thank you very much, Ms. St-Onge.

To give members a heads-up on the speaking order on questions, we'll start with Mr. Poilievre, and then it will be Ms. Koutrakis, Mr. Ste-Marie and Mr. Johns.

Ed Fast, my system is a little unstable here. If you lose me, you may have to take over as chair. It's been down a couple of times, so just keep that in mind.

**Hon. Ed Fast (Abbotsford, CPC):** Mr. Chair, I think Pat is vice-chair.

**Mr. Pat Kelly:** I'll be ready.

**The Chair:** Thanks, Pat.

From United Way Centraide Canada, we have Mr. Clement, president and CEO.

**Mr. Dan Clement:** Thanks for having me.

Let me start by recognizing and thanking the federal government, all of you as MPs and Canada's federal civil servants for the critical work you've been doing through this pandemic. Your work has been extraordinary, important and needed, and we're not done, obviously.

United Way Centraide Canada is Canada's largest funder of vital community services. We're focused on eliminating poverty and ensuring vulnerable Canadians have the support they need to build sustainable livelihoods. We serve all regions of Canada. Every year, United Way Centraide invests over \$500 million to support 3,500 different community organizations and over 5,000 programs and services.

We've stepped up over the course of the pandemic. We're working with municipalities, public health organizations, foundations and frontline agencies to coordinate local responses. Through our fundraising, we've also been able to mobilize an additional \$40 million in support for our community responses.

I would note that with the support of the federal government, we've been able to rapidly expand our 211 navigation service to all regions of Canada to help ensure that every Canadian can get the help they need when they need it. Also through the support of the federal government, we were able to expand funding to over 870 seniors organizations serving hundreds of thousands of isolated seniors through the new horizons program for seniors. Through the emergency community support fund, we were able to fund over 5,260 community programs across the country.

With that as context, there are really about five key messages I'd like to share with you.

The first is that our community services infrastructure in Canada has really stepped up to meet the needs of Canadians, but I also want to let you know that these organizations are under great stress and need your support. We know, and we've heard consistently over the course of the year, that demand for services has increased. Not only has it increased, but it has stayed elevated throughout the pandemic.

We know revenues are declining amongst community services organizations by an average of over 40%. Some of it is due to lost donations and some of it is due to losses in earned revenue, but we also know costs are going up due to social distancing, PPE, safety requirements and the loss of volunteers. We don't have the same capacity to participate, due to health and safety issues.

The third point I'd like to raise is—certainly I've heard this—that programs like the Canada emergency wage subsidy program have been tremendously helpful to charities and community services organizations. It has helped them protect staff positions in the face of declining revenues. We know and support the fact that this program was extended until June, but we certainly also support Imagine Canada's call for a further extension of that program.

The fourth point that I think is really important—it's perhaps my most important point—is that our essential community services need a lifeline to the other side of this pandemic to ensure that they can continue to serve, adapt and respond to the needs of Canadians. This is why United Way Centraide Canada, alongside the YMCA and the YWCA, the Boys and Girls Clubs of Canada, Big Brothers

Big Sisters, the National Association of Friendship Centres and many others have been calling for a community services COVID relief fund.

This fund would do a couple of things. First, it would provide a temporary, 18-month operating funding program to help bridge the gap in the operating capacity of charities and community services organizations, so they can continue to serve Canadians. The second component would be a transformation fund—a fund that can help community services invest in their capacity, whether it be technology, operating model changes or innovation in the program delivery, so that they can come out the other side of this pandemic stronger and more resilient.

Perhaps I'll close here. When I think about where we are in the pandemic today, if we want a strong and equitable recovery for all Canadians, we're going to need to support the very community-based and community-led organizations that support youth, that deliver child care and after-school programs, that protect women and families experiencing domestic violence and that support our Black and indigenous communities and people of colour who are living in vulnerable circumstances. We know they have faced the most significant impacts of these pandemics.

I really appreciate the opportunity to speak with you today. I'm happy to answer your questions.

Again, thank you for all the leadership and support you are also providing to Canadians every day.

● (1630)

**The Chair:** Thank you very much, Mr. Clement.

We'll start with Mr. Poilievre.

Just to remind the committee, we will have to stop at about 5:20 p.m. Ottawa time, to deal with the subcommittee report that just came out of the subcommittee the other day.

Mr. Poilievre, go ahead.

**Hon. Pierre Poilievre:** Thank you very much, Mr. Siddall, for your service to the country. I know you have worked extremely hard and, politics aside, you have made great sacrifices doing your job. I hope you have health and happiness in the next phase of your life.

On the issue of Canada's housing market, you said you were wrong to predict that housing prices would drop between 8% and 16%. I'm not sure you were wrong; I think you might have been early. I think there is another chapter to unfold in this story.

As your data has shown, for a house to be affordable, the monthly payments on it should not consume more than 30% of pre-tax income. Right now, the average house costs the average family 50% of pre-tax income. That means that, for the average family, the average house is two-thirds more expensive than the family can afford.

Vancouver is the second most expensive housing market in the world, behind Hong Kong. Toronto is number six, when you compare average income to average house price. Housing prices rose record levels last year, in a time when immigration was down and the GDP fell by \$120 billion. None of this makes any sense whatsoever.

That said, there are causes driven by the federal government that explain some of the story. One, of course, is that the Bank of Canada is printing money and pumping it into the financial system, and it's being lent out and driving up demand, but CMHC has a role here as well. You, as a mortgage insurer, are taking the risk off the lender and putting it on the taxpayer, which creates a distortion that separates risk from return. Anybody who can earn a return without a risk is going to engage heavily in the activity that produces that return.

What is the total dollar value of all the mortgage debt in Canada that CMHC insures, not just through a portfolio and transaction insurance, but through other securitization in Canada mortgage bond products?

• (1635)

**Mr. Evan Siddall:** I don't have it at my fingertips, but if you give me a moment, I will get it for you shortly, if I may.

**Hon. Pierre Poilievre:** Sure.

**Mr. Evan Siddall:** Perhaps in response to another question.

**Hon. Pierre Poilievre:** That would be just fine.

What is clear, though, is that, instead of using covered bonds, which are basically backed up by solid and excessive collateral, banks are overwhelmingly using government-backed insurance, either by having their customers pay for it up front or by bundling up all their mortgages and getting an insurance stamp from you, or Genworth or Canada Guaranty. They are choosing to use government-backed insurance instead of using collateral.

Do you not believe that this is creating a major distortion in our housing system, which allows the banks to have the profit and the taxpayers to have the risk, and housing prices to skyrocket as a result?

**Mr. Evan Siddall:** I don't quite agree.

Thank you for your comments about my service. The "politics aside" reference I smirked at because, of course, I have served you, sir, as minister—

**Hon. Pierre Poilievre:** Yes.

**Mr. Evan Siddall:** —and the current Liberal government as well, proudly I should say.

The mortgage insurance is required by the Bank Act, so it's mandated by Parliament, not CMHC. I will say that CMHC makes a significant amount of profit, in the neighbourhood of a billion dol-

lars or so a year, off this business, which then is returned to the federal treasury.

**Hon. Pierre Poilievre:** Well, there's no doubt about that. The government is making lots of short-term profit, but if housing prices do drop, as you have predicted they will, and people default on their mortgages, there will be mortgage defaults. Then all of a sudden taxpayers will be losing money paying out that default insurance to the banks and other lenders.

How much do you think we could end up paying out to those who are insured by these products?

**Mr. Evan Siddall:** We run stress tests every year outlining a range of scenarios. We, of course, retain capital for the purposes of that, as do the other mortgage insurers. The private mortgage insurers in addition have private equity capital ahead of them.

All of that is absorbed before the government would have to pay on its guaranty. We are satisfied in our significant stress testing, which involves scenarios that are wildly more pessimistic than anything I forecasted, that we have sufficient capital on hand. OSFI regulates and oversees the other mortgage insurers and I'm sure has satisfied itself of the same of those two businesses.

**Hon. Pierre Poilievre:** How much have you set aside?

**Mr. Evan Siddall:** Our capital is in the many billions of dollars. Right now I think we have around \$16 billion in capital. There's also something called "insurance for business losses not yet recorded". There are a couple of categories, but it's in the many billions of dollars.

**Hon. Pierre Poilievre:** Right.

**The Chair:** This is your last question, Pierre.

**Hon. Pierre Poilievre:** Well, I suggest you set aside many more billions of dollars, because when interest rates rise back to normal levels, trouble comes this way, and I hope that we have many, many billions of dollars set aside to pay for the resulting damage.

In conclusion, do you think it is fair that we have a system where the bankers get the profits, the homebuyer gets the costs and the taxpayers get all the risk?

**Mr. Evan Siddall:** Well, I don't think the taxpayers do get all the risk.

By the way, in response to your prior question on mortgage insurance, we have \$438 billion of that on our books, and mortgage funding or securitization is about half a trillion—\$500 billion. That, by the way, has the credit support for the mortgage insurance, so our risk there is actually only the timely payment guarantee between a default and our recovery on the insurance. So, it's not quite additive.

**Hon. Pierre Poilievre:** Mr. Chair, I will just conclude on that clarification, if I could.

So, you said you have half a trillion dollars—

**Mr. Evan Siddall:** Five hundred billion, yes—

**Hon. Pierre Poilievre:** —and that accounts—

**Mr. Evan Siddall:** —of securitization timely payment guarantee through CMHC.

**Hon. Pierre Poilievre:** Right.

**Mr. Evan Siddall:** That would have behind it—I'm sorry to talk over you—insurance for the credit exposure.

**Hon. Pierre Poilievre:** So, there's some double counting, understandably.

**Mr. Evan Siddall:** Yes.

**Hon. Pierre Poilievre:** But, at the end of the day, we're talking over half a trillion dollars that taxpayers could be on the hook for in the event of mass mortgage default loss.

• (1640)

**Mr. Evan Siddall:** Could be, although I do want to reassure committee members that we are very confident through our stress testing that we have sufficient capital on hand to absorb most foreseeable losses—any foreseeable losses.

**Hon. Pierre Poilievre:** Pray that you're right.

**The Chair:** Thank you very much, both of you.

Next is Ms. Koutrakis, followed by Mr. Ste-Marie.

You have six minutes, Annie.

**Ms. Annie Koutrakis (Vimy, Lib.):** Thank you, Mr. Chair.

Thank you to all of our witnesses for their testimony before the finance committee this afternoon.

I'm going to start with Mr. Siddall. I'd also like to congratulate you for your service and hard work. For a minute I thought it was an April Fool's joke because I hadn't heard anything about your leaving your post. I'd like to wish you a great next chapter in your life, and thank you again for your service.

In your testimony, you spoke about the rapid housing initiative and that we had exceeded the target of 3,000 units and were able to construct just a little bit over 4,700 permanent affordable housing units for Canadian families. Can you comment on how we were able to extend the funding of the program beyond the original targets?

**Mr. Evan Siddall:** Thank you for your kind remarks. By the way, I'm very proud that Romy Bowers, from inside the company, a terrific leader, will succeed me. She takes over on Monday, as announced.

Basically, it's because the provinces and territories in general, in large part, were willing to support those projects to a greater extent than we expected.

**Ms. Annie Koutrakis:** Great.

We also heard in your testimony that you have concerns about the housing market, as I do, of a potential housing bubble. We all know that one size does not fit all. Every city is not in the same situation. I'm wondering if COVID has played any role in that. What are your concerns, specifically? What can we do to mitigate the po-

tential downside to avoid any unintended consequences, such as creating imbalances in the housing market?

**Mr. Evan Siddall:** Well, we have significant imbalances in certain housing markets.

I would say that, given how prices have grown ahead of economic fundamentals, there's certainly more risk of downside than risk of upside in housing markets. What we've done, the principal measure right now, in addition to strict underwriting.... The underwriting done in Canada by banks and by mortgage insurers is very strong.

People should not be worried about the stability of the financial system. As I said, our banks are sound. It's homeowners we should be worried about, because when prices fall, a number of these people will be exposed to very significant losses after paying real estate fees and insurance fees, and with very minimal equity. That risk of foreclosure is quite significant to homeowners, and people who lose their jobs—younger people tend to lose their jobs more quickly—could actually be exposed to great tragedy.

The problem is that this can accelerate upon itself. Housing markets are given to boom and bust cycles. Just as they run up, they run down. I know we don't think that's the case, but of the 46 financial crises for which we have housing data, two-thirds of them—this is globally—were preceded by housing boom and bust cycles in real estate.

Therefore, we should be worried about those homeowners. The stress test, which is something that creates a buffer above current mortgage rates, helps protect homeowners from that. It's an extra buffer that helps protect them from that eventuality.

**Ms. Annie Koutrakis:** I'm also concerned about the affordability aspect. Should the Government of Canada be taking steps to address the rapid rise in housing prices, especially in certain urban areas? How does that look over the short term and the long term?

**Mr. Evan Siddall:** That, I'm afraid, is a question for the Government of Canada and the ministers responsible, and the advice I give them is secret.

**Ms. Annie Koutrakis:** Thank you for that. I do appreciate your response.

My next question is for Ms. Coates.

I have heard from my own constituents, the independent travel agents in my own riding of Vimy, that time and time again they feel that your sector is the forgotten sector. I truly would like to find a solution to help them, because I think it's a great service that you offer and it would really be a shame if the support you need is not there.

You mentioned in your testimony that one of the recommendations is for the government to create a \$200-million special fund for travel agents. Could you expand a bit on that recommendation? What would you like to see in that program? How would it work? Have you any thoughts? I think it's an interesting suggestion. Perhaps you could share that with us and expand a bit on it.

• (1645)

**Ms. Judith Coates:** Brenda is going to answer that question.

**Ms. Brenda Slater (Co-founder, Association of Canadian Independent Travel Advisors):** Hello there. Thank you very much for the question.

We are told by ACTA, which is the Association of Canadian Travel Agencies and is a little different from us, that there is \$8.5 billion in future travel credits out there. This equals \$200 million in commissions that currently are sitting either [*Technical difficulty—Editor*] 15% of those right now have already been clawed back, so travel agencies and independent advisers have already paid those, but the following 85%, if those future travel credits get converted to refunds, would also be clawed back from us.

We're asking for that fund to be set up so that initially advisers can go to the fund to apply for a refund for the 15% that already has been clawed back and then, moving forward, so that the airlines and their subsidiaries, their tour operator companies, such as Air Canada Vacations and WestJet Vacations, would be able to go to that fund instead of coming back to us for refunds of the commissions.

**The Chair:** I'm sorry, Annie, but we're going to have to move to the next questioner.

**Ms. Annie Koutrakis:** Thank you.

**The Chair:** Next is Mr. Ste-Marie, who will be followed by Mr. Johns.

[*Translation*]

**Mr. Gabriel Ste-Marie:** Thank you, Mr. Chair.

Good afternoon, everyone. Thank you for your presentations. You're a very interesting panel of witnesses. Ms. Slater, Ms. Coates, and Ms. Wilson, the situation in which you and your colleagues find yourselves makes no sense. Hopefully the government will find ways to help you. The documents you have provided us with are full of solutions. We want you to be heard.

Mr. Siddall, you are the president and CEO of Canada Mortgage and Housing Corporation. I want to applaud you and thank you for the work that you have done. I wish you all the best in the future. I also want you to thank all your teams, who have worked very hard during the pandemic. I can't resist coming back to a topic you raised on May 19, almost a year ago. At that appearance, we talked about forecasts. I told you that many economists were expecting real estate prices to rise. Of course, I hope your forecasters have learned from this crisis. It is always difficult to make forecasts. That said, thank you again for all the work you have done.

Ms. St-Onge and Mr. Laflamme, when you come to testify here, it is always troubling. You are saying that two-thirds of self-employed workers in the cultural sector are in a state of psychological distress. Only one-third of them apply for or have access to the Canadian recovery benefit (CRB). This is very troubling. It must be further noted that self-employed workers as a whole are facing difficulties. The president of Travailleurs autonomes Québec mentioned the same problem with respect to the CRB. She also reminded us that, whenever there is a small problem, an investigation is launched and it takes months to resolve the matter.

If your members are facing the same problem, can you elaborate?

Do you see a connection between the very high rate of psychological distress and the lack of resources in existing programs?

**Ms. Pascale St-Onge:** I will start with your second question. In my opinion, because of the precarious situation in which they find themselves, self-employed workers in the cultural sector have not been able to accumulate enough savings to be able to get through periods of crisis. The current crisis is dragging on. The situation is unprecedented, but it is still a reality every day, every month or every week for the tradespeople of the sector, since they operate project by project, on contract. What has become obvious to us is that the precarious situation of the people in our sector can no longer continue. The crisis has proved that we were ill-equipped to deal with such a situation.

The CERB has been very useful. The CRB is less so. I will let Mr. Laflamme further explain why the CRB is inherently problematic.

It's clear to us that we need to work on the socio-economic status of artists, because if we don't, the cultural sector across Canada will be impoverished. Forty per cent of our members are thinking of leaving the profession, which is a serious concern.

There are labour shortages in other sectors. We don't want to have shortages in the cultural sector when the time comes to resume cultural activities.

Mr. Laflamme, do you have anything to add?

• (1650)

**Mr. Julien Laflamme (Coordinator, Research and Women's Services, Confédération des syndicats nationaux, Fédération nationale des communications et de la culture):** Yes. I will be brief. I would group the problems with the CRB into three broad categories. First, unpredictability. The income of cultural workers varies a great deal. Filing taxes and figuring out how much to repay will be a huge problem. Clearly, people who anticipate this may have questions. That's one problem.

Second, it is not clear how the program is being applied. One of the things mentioned earlier was the job search requirement. As you know, the EI system includes the concept of suitable employment for wage earners, which means that people are not required to take a job that pays less or is in a different field of expertise than their own. In the case of the CRB, the rules are less clear. It is a new program with which self-employed people must become familiar. The way it is presented by the Canada Revenue Agency is not always clear either.

Third, the duration of the program is problematic, as it is supposed to end in June and will likely have to be extended, unfortunately.

**Mr. Gabriel Ste-Marie:** Along these lines, just before you, we heard from representatives of the Alliance de l'industrie touristique du Québec. In order to make programs such as the wage subsidy more predictable, they asked that we announce that the latter will be extended until at least 2022. You said that the CRB should be extended for as long as it is needed. It would be good if the government could announce in the budget that will be tabled in two weeks that this subsidy will be extended until 2022, at least for the sectors you represent. What do you think about that?

**Ms. Pascale St-Onge:** It would be great if it could be extended over a longer period of time to allow for predictability. At the same time, it would set the stage for the work that needs to be done on how to establish a social safety net for self-employed workers.

I absolutely agree. The longer it's extended, the better.

**Mr. Gabriel Ste-Marie:** That's the basic issue you just raised—

[English]

**The Chair:** I'm sorry—

[Translation]

**Mr. Gabriel Ste-Marie:** I'll come back to that on my next turn.

[English]

**The Chair:** We have to move on.

We have Mr. Johns, followed by Mrs. Jansen.

Gord, go ahead.

**Mr. Gord Johns:** Thank you, Mr. Chair.

Mr. Siddall, I know the government is celebrating the 4,777 units for the rapid housing initiative. I'm sorry. I live in Port Alberni and we have lost so many people, every week, to suicide, overdose, substance abuse and health-related issues from being homeless. Right now, with the isolation and the marginalization of people due to COVID, people are struggling. They can't deal with their mental, physical, emotional, spiritual or economic health if they have nowhere to go. They were counting on a rapid housing application. We know B.C. is building half the non-market housing in this country, but when they got rejected, we know that the rejection means people are dying.

What percentage of people who are homeless in this country will that first round cover?

I'm sorry. This is very emotional for me.

Second, did you ask the minister to top up the amount that was asked for? It's my understanding that the requests that came in were fivefold over what was delivered.

**Mr. Evan Siddall:** I'm happy to respond to that question.

I'm very sorry about this. Needless to say, at CMHC we share in the tragedy and the fact that the pandemic has made things worse for homeless people and has likely increased the number of homeless people.

I don't know the number you're looking for. We did receive applications for about four and a half times the project stream, which is half of the amount, of the \$500 million. Therefore, we had to say no

to many more than we said yes to. We are hoping for more money in the rapid housing initiative.

• (1655)

**Mr. Gord Johns:** Did you go back to the minister and say that we have fivefold applications to the envelope that was open and ask, "Will you top it up, given that we're in a crisis?" We can find hundreds of billions of dollars for supports for people, but for the homeless, we found \$1 billion—that's it.

**Mr. Evan Siddall:** Yes. The minister has all this information. He then would submit a request to the Minister of Finance for the budget. That's between them. That's not my decision.

**Mr. Gord Johns:** Just to put this on the record, in the Ahousaht Nation, where I live, 48 people have died, and in Hesquiaht, a tiny little first nation, 18 have, and not one of them from COVID—almost all young people, all preventable. I'm sorry to have so much anger, but this was preventable. These were lives that could have been saved.

I'm going to switch to this. Starting in April, Mr. Julian and I put out several calls to establish an emergency [*Technical difficulty—Editor*] program. When the CECRA program was announced and then eventually turned into the CERS program, we asked the government several times to backdate support for businesses that needed assistance, because they couldn't access it, for a number of reasons. It was strangely created. First, you had to have a mortgage backing it, and then, second, if your landlord didn't apply, you were exempt.

Is there an obstacle or a reason why the government can't backdate it? Those people who didn't get help are going out of business right now.

**Mr. Evan Siddall:** I can't give you an answer to why it can't be backdated. It's a question for others.

I can tell you that CMHC has no ability to do retail-type distribution. We went through mortgages because our relationship is with landowners. It's with owners. That was a program we actually could give effect to. At the time, as I recall, the government was having a hard time trying to find a way to deliver a program. It has since happened through CRA, in presumably what you think is a better way. We were scrambling to try to get something that actually worked. That was the constraint in which we were working.

**Mr. Gord Johns:** Right, and then it got figured out. We kicked and screamed and the government finally figured it out. It figured it out, but now it won't backdate it for those people who got excluded. Why?

**Mr. Evan Siddall:** I can't answer that question. That's not within my expertise—

**Mr. Gord Johns:** Okay.

Now, on the handling of the contract on the Canada emergency rent subsidy program for MCAP, what was the process for that? For the company that engages in commercial mortgages to receive the Canada emergency rent subsidy program and administrative contract... It was an \$84-million contract. How was the stipulation put in place for that? Originally, of course, it was for rent assistance that was tied to commercial mortgages, as I've outlined. There's a clear conflict of interest. Could we get information in reply on how that contract was given?

**Mr. Evan Siddall:** I think we've disclosed this. We talked to... You realize this had to happen very quickly, and CMHC didn't have the ability to do it. We engaged in a competitive process with two firms and we selected the low bidder, and they were—

**Mr. Gord Johns:** Have you had any discussions with the government on who would have been best suited for the program? Obviously, you know the concerns politically around this.

**Mr. Evan Siddall:** Yes, we selected the two firms that we thought had the capacity to do it. It was a very technical process and required expertise. It required risk management. These were the two firms that could do it, and that's why we went to them. The fact that they're in the business you would say presents a conflict, but if we went to somebody otherwise, they couldn't do the job.

**The Chair:** This is your last question, Gord.

**Mr. Gord Johns:** Ms. Coates, your organization is a fairly new one. Thank you for the work you're doing, by the way.

It was organized as a direct result of the pandemic. I'm working with other organizations that are in similar situations, certainly with start-ups that are being ignored and that have been abandoned, and with sole proprietors, who have had difficult barriers in terms of getting access to programs. Can you talk about your communication with government and how responsive they have been to your needs and concerns?

**Ms. Judith Coates:** Thank you for that question.

We have had many meetings with members of Parliament, senior policy advisers and a few ministers. We are not getting the answers that we would like. With regard to commission recalls, we're being told that we are being considered, but we aren't being told when that will happen or how we are being considered. We're concerned, and we have a lot of anxiety that we are still going to be falling through those cracks.

**The Chair:** Thank you, all.

Turning to five-minute rounds, we have Mrs. Jansen and then Mr. Fragiskatos.

• (1700)

**Mrs. Tamara Jansen:** Thank you very much.

My questions are for the Association of Canadian Independent Travel Advisors. First off, just the fact that so many of my colleagues have asked you questions is a testament to the work that you have been doing on behalf of your members. That's absolutely amazing, ladies. Good on you.

You refer to sector-specific aid. What other countries are doing this?

**Ms. Nancy Wilson (Co-Founder, Association of Canadian Independent Travel Advisors):** I'll address that, if I may.

**The Chair:** Go ahead, Ms. Wilson.

**Ms. Nancy Wilson:** Australia is one of the countries that we have focused on. Australia introduced a \$128-million aid package that was specifically targeted for travel advisers and tour arrangement service providers back in December, after it became apparent to the government that this sector was in crisis, exactly as we are.

Australia has been refunding their customers for trips cancelled due to COVID. The government recognized this need for support due to the practice of commission recalls from airlines and travel suppliers. As they worked through this process, they realized that the scope of refunds was wider than initially believed, so they've allocated an additional \$130 million in a second round of the program.

**Mrs. Tamara Jansen:** Wow.

**Ms. Nancy Wilson:** We feel that this type of funding is going to be critical for all travel advisers across the country, should consumer refunds go ahead as expected and if our request that a stipulation be added to an airline bailout package for travel adviser commissions to be protected is not met.

**Mrs. Tamara Jansen:** Why do you say you're not able to access any federal funding for small business? My goodness, we have CEBA, we have HASCAP, we have the regional relief and recovery fund. This makes no sense to me. These were all supposed to be worked out on your behalf. That was the point of these, yet you say you can't actually access them.

**Ms. Judith Coates:** That's correct. I'll address that.

With the CEBA loan, one of the hurdles or roadblocks for us is that we have to have a minimum of \$40,000 in non-deferrable expenses. As sole proprietors, we don't meet that benchmark, so we are precluded from that fund.

Then they introduced the regional relief and recovery fund, which was designed for small businesses that are falling through the cracks. We discovered that if you are in a rural area, you can apply through your CDC office for that fund and you are able to get funding. However, if you are in an urban area, it gets redirected to FedDev and you have to be incorporated for that. Half of our members are not able to access that.

We actually met with some of the assistant deputy ministers of small business and innovation and development earlier this month. They kept saying to us that we should be taking advantage of the HASCAP loan and that it's great, whatever the amount is, at 4%, a wonderful loan. Our response was that we've been one year without revenue. How do you expect us to pay loan payments on a 4% loan? It does not make sense for us to be going into more debt. We're already in debt as it is, up to our eyeballs.

**Mrs. Tamara Jansen:** Not only that, at 4%, oh my goodness, everybody knows we can't even afford that for the government.

Ms. Freeland announced, I believe it was on International Women's Day, that there is a fantastic task force on women in the economy. Have you heard of this task force?

**Ms. Brenda Slater:** I would like to answer that one, if I may.

**The Chair:** Go ahead.

**Ms. Brenda Slater:** I'm sorry, but I'm a little bit thrown. We're not aware of that, and we actually met with her senior policy adviser on Tuesday, and nothing was said about that at that time either. We would be very interested in learning more about this.

**Mrs. Tamara Jansen:** That's crazy.

You have been such warriors, yet you are not even aware of this task force. I thought it was a bit of lip service, because she announced it on International Women's Day and she hadn't even had a meeting yet. This has been going on for months and months.

**The Chair:** This is your last question, Tamara.

**Mrs. Tamara Jansen:** Okay.

Can you give specifics on how travel restrictions are impacting your business?

**Ms. Judith Coates:** The government is imposing travel restrictions that are hindering us from operating our business. We believe that the government, because it is imposing the restrictions, needs to step in to provide support to us while it continues to keep our businesses shut down.

• (1705)

**Mrs. Tamara Jansen:** I agree.

**The Chair:** We will have to end that round there.

Next is Mr. Fragiskatos, followed by Mr. Ste-Marie.

**Mr. Peter Fragiskatos:** Thank you, Chair.

My first question will go to Mr. Siddall.

Mr. Siddall, I share the sentiment of all my colleagues. Thank you for serving the country in the way that you have over these years, and I wish you nothing but good things in the future.

I want to ask you a question related to interest rates. It seems as though they will remain at very low levels well into the future, with the historic lows we've seen since the onset of the pandemic and the Bank of Canada and its governors hinting that there won't be an increase until the economy is really rebounding, and we don't know exactly when that will be. I was interested yesterday when the Parliamentary Budget Officer offered a projection that is very positive. Again, we just don't know.

Given that, is it safe to assume that housing prices will continue to increase with such low interest rates? What does that mean for the average Canadian?

I can tell you, in my community of London, Ontario, the average home price since 2015 has increased nearly 150%. Week after week, I talk to real estate agents and I talk to constituents. My constituents are being priced out of the market. Real estate agents can't keep up. There's such demand for homes that home inspections are a thing of the past. That's not happening anymore.

I just wonder... I'm putting a number of things to you, but I guess if you're going to focus on one thing, it's this: How sustainable is this situation, given that interest rates are likely to remain very low well into the foreseeable future?

**Mr. Evan Siddall:** Thank you for your kind remarks and for your question.

My sincere answer is that we just don't know. Clearly, my predictions in the past have not proven to be true, so I need to be careful when I make forecasts.

Interest rates clearly are one factor. Indeed, the Bank of Canada's interest rates are interesting but not determinative, because most mortgages are five-year mortgages and those are funded actually in five-year terms by banks. While that's related to the bank's policies, it's not exclusively the result of the bank's policies. Of course, there are other factors: supply of housing, immigration or lack of immigration, behavioural changes in terms of what markets people want to buy and sell in, and then, frankly, psychology.

The thing I'm most worried about—and in this respect I echo Governor MacKlem's comment—is extrapolative expectations, which is people thinking this goes on forever. This is clearly not sustainable and is something we should be worried about.

**Mr. Peter Fragiskatos:** Obviously, there are a number of factors that influence housing prices, but if I was going to focus on one thing, I wanted to ask you about interest rates. Thank you very much for expanding on that in your answer.

I have limited time and I'd love to continue the discussion, but I do want to put a question to Mr. Clement.

Mr. Clement, thank you for the work that United Way has done. We are quite fortunate in the London area to have a wonderful United Way that commits itself in so many different ways and has really achieved a great deal, especially during the pandemic.

Your key message to us as a committee.... You brought a number of things forward, but what do you want to leave us with? What can we recommend to the government as a major gap that exists right now that ought to be filled? What can we share with the government on your behalf?

**Mr. Dan Clement:** First, the pandemic demand and need for community services is staying at record highs. We have a gap between the revenues and the capacity of organizations and their ability to deliver. What does that tell us? What that tells us is that we've had some great programs up to this point, but a lot of them are expiring and the need is still there.

My fourth point was really about this need for a community services COVID relief fund, a program that will actually fill that gap. The gap is about people not being able to get access to the services they need because the infrastructure for these services is stretched and the gap between the capacity and the demand has grown.

That community services COVID relief fund would be a combination of operating support to fill that gap, and I think it's really important for us to also invest in the future. Our community services operate on very thin margins. They don't build reserves. They put their dollars and efforts right into the community. They don't have the capacity to invest in technology and change. The pandemic is all about identifying the change in innovation, so how do we actually bring that into the future?

That would be my request, my ask, and I think it would go a long way towards supporting communities.

• (1710)

**Mr. Peter Fragiskatos:** Thank you very much.

I know that Imagine Canada has also put similar ideas to this committee and to the government as well through various policy papers. I look forward to seeing where that engagement goes.

Mr. Chair, if you'll indulge me, are we able to have one more?

**The Chair:** I'm sorry. You are out of time.

**Mr. Peter Fragiskatos:** Okay. Next time.

Thank you.

**The Chair:** We will try to get four more people on. We'll go to one question each from Mr. Ste-Marie, Mr. Johns, Mr. Kelly and Ms. Dzerowicz.

Mr. Ste-Marie, go ahead.

[*Translation*]

**Mr. Gabriel Ste-Marie:** Thank you, Mr. Chair.

Ms. St-Onge, I remember the last part of your presentation, where you said that the government is still buying its advertising from people on the Web. That needs to change.

What does the government need to do to ensure that people in the cultural sector who are below the low-income cut-off can get out of this situation and out of instability in the longer term?

**Ms. Pascale St-Onge:** First, we need to think about an income replacement mechanism, because the entertainment and cultural world operates intermittently, as I explained.

Second, there is already a lot of public money invested in culture. Unfortunately, the situation has stagnated for decades. So we need to at least ensure that programs are indexed. Then, we must ensure that there are criteria and accountability for each of these programs in order to verify, validate and ensure that the money reaches the artists. That's also one of our concerns.

We feel it is extremely important to also ensure that all the funds from support programs during the COVID-19 pandemic trickles down to the artists.

**Mr. Gabriel Ste-Marie:** If you keep saying it, maybe it will work.

Thank you very much.

**Ms. Pascale St-Onge:** We hope so.

Thank you.

[*English*]

**The Chair:** Thank you both very much.

Mr. Johns, go ahead.

**Mr. Gord Johns:** Thank you.

Thank you, Mr. Siddall. I know I came hard with those questions. I do want to congratulate you on your retirement and thank you for your work.

The Reaching Home funding has run out. Our warming centre is going to be closing or it has no support. We're in a third wave. These people are getting kicked out on the street now. Is there going to be another round?

I do want to thank Mr. Clement. As I said, the United Way has been amazing and unbelievable in getting resources to these community organizations and supporting those people throughout the day, although they have nowhere to go at night.

Maybe you can respond to this. Is there going to be another round?

**The Chair:** Who is that directed to?

**Mr. Gord Johns:** It's for Mr. Siddall.

It's the bread of life in my community. Literally, they're saying they don't know what to do.

**Mr. Evan Siddall:** First of all, you don't owe me an apology. You're speaking on behalf of people who are really hurting. Thank you for saying so, but you do not owe me an apology for that.

Reaching Home is done actually through our cousin at ESDC. As to whether or not they get funding, I don't know. It's a question for the Department of Finance and the budget.

**The Chair:** Thank you, both.

We have Mr. Kelly, followed by Ms. Dzerowicz.

Pat, go ahead.

**Mr. Pat Kelly:** Thank you.

I, too, will join all and wish you the best in retirement, Mr. Siddall.

Just quickly, there are reports about this contract that was given to researchers of the University of British Columbia by CMHC. You had denied the accuracy of such reports. Was such a contract given? Do you favour...? Do you think it's a worthy undertaking to study the question of taxing capital gains? Would this be your advice to this government, to explore that?

**Mr. Evan Siddall:** So [*Technical difficulty—Editor*] of lying, in fact, and media cover-up on this stuff.

The question of tax policy is not for us; it's for Finance Canada. It's been alleged that the primary focus of a program that we funded, something called a solutions lab, was a home equity tax policy. That is patently false. They certainly do identify inequities that exist in generations, in this solutions lab proposal, and the proponents suggest that it's been aggravated by tax policy. But very clearly in the project charter that we signed and funded, that was part of the problem definition. The idea of these solutions labs is to have open-ended conversation about solutions.

The project charter itself identifies fiscal and tax policy solutions, a very wide-open opportunity to explore possibilities. The suggestion that we have been researching a home equity tax is false. The documents do not suggest it, and it is misleading and irresponsible reporting to say so.

• (1715)

**The Chair:** That covers that one, I guess, Pat.

Ms. Dzerowicz, you will have to wrap it up because we still have to deal with the subcommittee report.

**Ms. Julie Dzerowicz:** Thank you so much, Mr. Chair.

I just want to say a huge thanks to everyone for their excellent presentations. They were extraordinarily informative and very important.

I, too, want to lend my congratulations to Mr. Siddall. Thank you so much for your extraordinary service to our nation, and also best of luck on your next move. I want to say a huge thank you for the answer to the question that Mr. Kelly posed. People in my riding will be super happy that you have clarified that very well.

My question is for the other three groups that are part of our panel today.

The reality is that the world of work has been changing quite rapidly. This happened before the pandemic and is continuing even after the pandemic. The world will not look the same after this pandemic as we come out of it. The question for me is, how can our federal government help with the transitions? The travel industry is going to change. The world for artists in the cultural sector will

change, and also how our non-profits will be serving our communities will change as well.

Our federal government has attempted a couple of things. We have introduced \$1.5 billion in workforce development, meaning training and retraining programs. There's also an idea on the table, not proposed formally by our government but by a number of people broadly in our society, that maybe a new model for our social welfare system should be some sort of a guaranteed basic income.

Are these the right ideas and, if not, what might you propose?

Who would like to respond to that?

**The Chair:** Does anybody want to take that one on?

Mr. Clement, it's an area probably for you.

**Ms. Julie Dzerowicz:** I saw Ms. Coates as well.

**The Chair:** Okay.

**Mr. Dan Clement:** There are a few different ideas there, but the world is changing. It's a bit of a long game, but the charitable sector needs a home in government. We need a relationship where we're talking about jobs in the non-profit sector and investment in employment and training. We're 8% of GDP. We don't have a home in government. There are several million people who work in the non-profit sector. We don't have a coherent HR strategy.

There are tremendous opportunities, but I think there's also a long game to this, namely, how do we build a relationship between government and the non-profit sector that starts to look at employment, talent and technology investments in the sector so that it can both be of really impactful support to communities and be a place where Canadians can find great, meaningful, purpose-based employment?

I would offer that as one conversation. I think it's a long conversation that we need to have. It has been a long time coming, but it would be an important part of the long-term strategy of change.

**Ms. Julie Dzerowicz:** Thank you.

Ms. Coates, I think you had something to add.

**Ms. Judith Coates:** Thank you.

We need the government to [*Technical difficulty—Editor*] to Canadians. We also need the government to work towards restoring the travel industry and a recovery of the travel industry.

What we are seeing is the opposite. There was just a campaign that went out on social media saying, "Stay home, stay in Canada, stay safe". The caption above it said, "Now is not the time to book travel." Here we are. We have already been locked down for a year without being able to book travel for our clients who want to travel. They are wanting to travel in 2022 and 2023, but the government is telling them that now is not the time to book travel.

We need that to be turned around, and we need the government to work on the recovery of travel and tourism. We would like a seat at that table. We believe that travel advisers have an important voice. We understand the culture and so we want to have a seat at that table.

[Translation]

**Mr. Gabriel Ste-Marie:** Mr. Chair, Ms. St-Onge also raised her hand to answer the question.

[English]

**The Chair:** Madame St-Onge, I didn't see your hand. You have to yell sometimes at this committee.

Go ahead.

[Translation]

**Ms. Pascale St-Onge:** No problem. I'll be very brief.

In fact, the establishment of a guaranteed minimum income and the transformation of employment insurance are absolutely essential to help the self-employed. As for culture, it will stay. When we can go back to the theatres, there will still be shows.

Our concern is retaining people who are working in the cultural sector, since over 40% of them are thinking about leaving. The industry is already very precarious, and the crisis was the straw that broke the camel's back. The cultural sector is vital to our Canadian identity, social fabric and values. If it loses its artists, artisans and emerging artists, it will be very problematic. It will transform Canada dramatically.

● (1720)

[English]

**The Chair:** Thank you very much to all of you for your answers to that question, but we will have to end the panel here.

As you can see for sure, there are many complex issues. Relating to some of Gord Johns' remarks, the difference between being in Ottawa and being in the riding is that people walk through these doors and they're in tears. It's that simple. Although we talk about dollars and cents and budgets and so on, at the end of the day, there are real lives that matter.

I do want to thank all of you for your presentations today.

To you, Mr. Siddall, as others have said, on behalf of the committee, I will say that we want to thank you for your service over the years, and the team that worked with you, and we certainly wish you well in [*Technical difficulty—Editor*]. You've done a wonderful job. You've put in your best, and I would imagine that you've put in some pretty long hours in the last few months, as have a lot of other people here too. We thank you for your service.

**Mr. Evan Siddall:** Thank you, Chair.

**The Chair:** With that, we will go to a bit of committee business.

The panellists are released. Again, thank you for your presentations, your concerns and your suggestions.

Thank you, and have a happy Easter.

The clerk has sent out the fourth report of the Subcommittee on Agenda and Procedure. It is there before you, but maybe I'd better

read through it to see if we have agreement from the committee. It is open for discussion.

Your Subcommittee met on Wednesday, March 31, 2021, to consider the business of the Committee and agreed to make the following recommendations....

1. That the committee continue and expand its study on Covid-19 Spending and Programs to include additional topics such as quantitative easing, renaming the study as "COVID-19 Spending, Programs, and Related Monetary Policy," and that the Analysts provide the committee with a list of witness proposals presented to the committee during its study in order to assess the need for an interim report;

That maybe means "during its study to date" if we're going to do an interim report.

2. That witnesses for the expanded Covid-19 expenses study be provided to the Clerk before 5h00 pm on Thursday April 8, 2021;

That's next week.

3. That the committee set aside time to debate the motions of Peter Julian (tax evasion) and Julie Dzerowicz (interprovincial trade barriers);

That just goes to show that we couldn't come to an agreement on the subcommittee.

4. That the committee not meet during the week of April 5-9, 2021;

That's next week. It's to give everyone a break, including translators, clerks and analysts.

5. That the committee hold a meeting to study the Main Estimates and invite the Minister of Finance and senior officials;

6. That, when the Budget Implementation Act arrives at committee, it take precedence over any other committee business;

7. That the committee adopt the 2 following motions of Mr. Ste-Marie....

They're fairly lengthy. I will not go through them, other than to explain them. The first is to have the various agencies—BDC, EDC, Canada Mortgage and Housing, OSFI and the Bank of Canada—provide reports to the finance committee on a monthly basis on liquidity issues, etc. The second one is basically the same motion to provide a report to the finance committee similar to what we were getting over last summer from the Department of Finance on a monthly basis, but to ensure that the report includes:

Program amount concerning Health and security expenses linked to COVID-19;

Direct support measures to business and people;

Sub-categorize section for sector support;

Government liquidity measures;

Government extraordinary borrowing operations.

That is the report. If somebody wants to move it, we can get into discussing it.

● (1725)

[Translation]

**Mr. Gabriel Ste-Marie:** I move it be adopted.

[English]

**The Chair:** Is there any discussion or questions?

(Motion agreed to)

**The Chair:** There ends the meeting, so we actually have a week off from committee. Can you imagine that?

The meeting is adjourned.

Thank you all for your hard work. I wish everybody a happy Easter, coming from the Easter bunny. Have a great week, all. It's great working with you. Take care.

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