



# OPTIMIZING MILITARY HOUSING

MAKING THE CAF AN  
EMPLOYER OF CHOICE

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# Optimizing Military Housing

## Making the CAF an Employer of Choice

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## Abstract

This paper explores the complex challenges confronting the Canadian Armed Forces (CAF) as the institution attempts to become an employer of choice, while also tackling the urgent housing requirements of its members. Through comprehensive analysis, the paper observes the deep-rooted issues stemming from outdated institutional frameworks and societal shifts. It highlights the disconnect between traditional military norms and the evolving expectations of modern-day service personnel, emphasizing the urgent need for transformative policy changes.

This report navigates the regulative, normative, and cultural-cognitive pillars within the CAF, shedding light on the “say-do gap” between stated principles and actual practices. It explores the historical context of military employment, organizational culture, and the changing demographics within the CAF. A further review of literature and comparative analysis of allied models contextualizes strategies to position the CAF as an employer of choice, focusing on recruitment, retention, and family support initiatives.

At the heart of this paper’s proposals lies the concept of a strong military community, emphasizing the creation of a dedicated CAF Housing Champion responsible for leading housing policy reforms and prioritizing member needs. This paper advocates for significant investments in new construction projects, maintenance programs, and innovative housing models such as co-operatives. Additionally, it highlights the significance of comprehensive support systems, including the impacts of spousal employment, childcare services, and community integration.

Furthermore, this paper stresses the need to shift mindsets in governmental and military leadership, viewing housing not just as a personal responsibility but as a fundamental benefit of service. It calls for the alignment of policies to deliver the intent of the Military Housing Program, advocating for subsidized housing options comparable to allied nations to enhance recruitment, retention, and overall well-being among CAF members and their families.

## Policy Recommendations

### **Appoint a CAF Housing Champion**

- Establish a dedicated position to spearhead housing policy reforms and prioritize member housing needs at all decision-making levels.

### **Invest in New Construction and Maintenance**

- Build new housing units with diverse designs and modern amenities tailored to military families’ needs, located near base facilities.
- Allocate substantial funding for robust maintenance programs to preserve existing housing quality and prevent units from falling below societal standards

### **Adopt Innovative Housing Models:**

- Explore options such as DND-owned off-base rentals, long-term leases, and housing cooperatives, which promote community and shared responsibility.
- Involve non-profit agencies like MFRCs to create legal frameworks for co-op-style housing, allowing members to build and extract equity while fostering inclusivity.

### **Implement Holistic Support Systems**

- Address spousal employment, healthcare, childcare, education, and community integration challenges.
- Develop comprehensive support initiatives to enhance overall well-being and retention rates among CAF members.

### **Provide Subsidized Housing:**

- Offer affordable housing options similar to allied nations to alleviate financial burdens from frequent relocations.
- Focus on creating stable, community-centered environments near bases to foster recruitment, retention, and family support.

### **Shift Leadership Mindset:**

- Reframe housing as a fundamental service benefit rather than solely a personal responsibility.
- Align policies, such as DAOD 5024-0, with the Military Housing Program's intent, ensuring sufficient financial investment to bridge gaps in policy goals and housing delivery.

## Introduction

The Canadian Armed Forces (CAF) stands at a crucial juncture where its ability to attract, retain, and sustain a resilient force may be increasingly tied to the conditions associated with service, especially the availability and quality of housing available for its members and their families. Over the past three decades, the military housing landscape has significantly evolved alongside the broader trends of increased demand and rising costs in the Canadian housing market.<sup>1</sup> The challenge of maintaining a healthy work-life balance for CAF members is compounded by the housing issues they face.

At the heart of this research lies the understanding that, for CAF to become an employer of choice, and to enable the CAF to produce an effective and credible force in an increasingly perilous global security environment, housing is critical. Of central concern, is the need for a robust policy framework to ensure a supply of suitable housing for members and their families. A strategic focus on housing – in term of both quantity and quality – can enhance the appeal of the CAF as an employer of choice and fortify its long-term sustainability.

The decision to invest in military housing is not merely a matter of providing shelter; it is an investment in the foundation of the military community and the very essence of military service. Presently, CAF members' dispersed living – which stems from reduced military housing and policies promoting off-base residence – has negatively impacted members' sense of belonging.<sup>2</sup> This, in turn, has the potential to impose far-reaching strategic consequences on the CAF in the form of reduced operational efficiency, force cohesion, and ultimately, retention rates of highly trained personnel. By examining how housing availability and conditions influence the psychological and social well-being of CAF members and their families, this study aims to highlight the intrinsic link between housing policies and the cultivation of a strong sense of belonging within the military community.

This research embarks on a comprehensive exploration of military housing as a topic to assess the historical context, constraints, restraints, and processes that led to the large-scale reduction of military housing. It analyzes existing policies influencing the provision of housing to CAF members and their families, and identifies social supports that could strengthen the CAF familial network. Finally, this research demonstrates gaps in the current provision of base housing, by exploring emerging trends, and proposing future models of CAF housing for its members.

Through comparative analysis, this study also examines how other allied nations approach military housing, including their policies and practices in meeting the housing needs of service members. By combining these approaches, this report details the root causes of contemporary challenges in accessing suitable housing for CAF members and their families.

Furthermore, this research explores the diverse interests of stakeholders involved in military housing for CAF personnel, including government agencies, military leadership, housing developers, and service members' families.<sup>3</sup> By mapping out these interests and understanding the power dynamics at play, this study identifies areas that impact housing provision. Through this lens, the research shows how institutional structures and processes either facilitate or hinder the fulfillment of housing needs, thereby informing recommendations for a more robust policy

framework to ensure an appropriate supply of suitable housing for CAF members and their families.

This report also highlights the inadequacy of military housing as a foundational issue for the institution. Continued failure to address the shelter needs of members and their families hinders the CAF's ability to retain and sustain a resilient force. It is evident that policy changes and substantial financial resources are necessary to prioritize military housing and meet the needs of CAF members and their families. This is crucial for ensuring their well-being, operational effectiveness, and long-term retention within the organization.

As a strategic imperative, the CAF must prioritize the provision of suitable housing near Canadian bases, both for member retention, and to help maintain operational readiness in today's complex security landscape. This necessitates a dual approach: proactive management of new construction tailored to modern needs along with robust maintenance of existing units. Additionally the CAF must explore innovative housing models which can bridge housing gaps and offer pathways for members to accrue equity. By ensuring adequate housing, the CAF can address critical gaps, enhance member well-being, and strengthen its workforce, thereby fulfilling its mission effectively and sustaining long-term organizational resilience.

## **Historical Context and Evolution of Military Housing**

It is helpful to begin with the history of base housing to gain an appreciation for the context in which Canadian military housing was conceived. In a historical context, large scale planned development and construction of military housing in Canada (and at Canadian bases in Europe) occurred primarily between the late 1940's and 1960's.<sup>4</sup> This period was marked by transformative events such as the start of the Cold War era and a large buildup of Canadian Forces at home and in Europe to face the growing threat posed by the Soviet Union.

During this period, the Canadian government undertook extensive building projects to accommodate the needs of a rapidly expanding military, which included housing facilities for CAF personnel and their families. The construction of military housing was driven not only by the need to provide shelter for service members and their families but also as a strategic measure to ensure a sufficient amount of personnel were readily available in the event of a recall.<sup>5</sup> The establishment of housing units on Canadian military bases during this era laid the foundation for the military infrastructure that would play a crucial role in the living accommodation of members over the subsequent decades. The housing constructed during this period reflects the historical context of Canada's military and post-war planning in shaping the landscape of military facilities across the country.

### **End of the Cold War**

The end of the Cold War marked a significant period of restructuring and transformation for the CAF, driven by the Program Review initiated by the federal government. This comprehensive review, launched in 1994 under Prime Minister Jean Chrétien's administration, aimed to address fiscal challenges, streamline government operations, and reevaluate spending across various

departments, including National Defence.<sup>6</sup> One of the key outcomes of the Program Review, especially as it related to defence, was the implementation of the Force Reduction Plan for the Canadian Forces. This plan was a response to budget constraints and sought to achieve cost savings through a reduction in the size and structure of the military. These cuts, which unfolded between 1994 and 1997, involved significant downsizing, leading to a reduction in personnel, equipment, and infrastructure, including housing.<sup>7</sup> This led to bases being downsized or closed altogether.

While the Force Reduction Plan achieved cost savings and aligned military spending with the government's budgetary goals, it also faced criticism for its impact on military capabilities, readiness, and morale.<sup>8</sup> The reduction in personnel and resources raised concerns about the CAF's ability to fulfill its operational commitments. There is now a generally accepted view that the cuts in 1994 were excessive, or at least detrimental, and did real harm to Canadian military capability and the robustness of military infrastructure.<sup>9</sup> Then Chief of Defence Staff (CDS) General Rick Hillier lamented in 2007 that the cuts "have now led to some deep wounds...in the Canadian Forces over this past...decade of darkness."<sup>10</sup> The cuts and restructuring initiatives were driven primarily by fiscal considerations and the desire to realign government priorities following the collapse of the Soviet Union. Seeing no external threat, the government de-prioritized defence spending and hoped to cash in on a "peace dividend".<sup>11</sup> With the government envisioning a much smaller force structure, and no apparent pressing threat, the Department of National Defence (DND) carried out a series of spending cuts and rationalizations to administer what was intended to be a smaller and less active force. Out of these cuts emerged the creation of a central agency, the Canadian Forces Housing Agency (CFHA), to manage on-base housing infrastructure, which changed the administration of Canadian military housing.

The CFHA was established to address the housing needs of members of the CAF and their families. It was officially formed in October 1995 as a Special Operating Agency under the National Defence Act.<sup>12</sup> Prior to the creation of the CFHA, the management of military housing was the responsibility of the DND, administered by local bases and wings.<sup>13</sup> The establishment of the CFHA marked a significant shift in the management and provision of housing for military personnel. The housing agency's mandate is "to manage Crown-controlled residential accommodation for DND, to ensure assets are maintained to a suitable standard and to develop and implement plans to meet the future residential needs of members of the CAF."<sup>14</sup> CFHA's responsibilities include the provision, maintenance, and management of residential housing units for military members living on bases and installations at 27 locations across Canada.<sup>15</sup> The housing agency also oversees new-build housing projects, renovations, and the allocation of housing units within the DND infrastructure portfolio.

By creating a dedicated agency, the Canadian government and DND aimed to streamline the way housing services were delivered on Canadian bases, centralize delivery of the military housing program to improve efficiency, reduce costs, and address the unique housing needs of military personnel across various locations.

### **Downsizing the Housing Stock**

CFHA commenced operations in April 1996, initially overseeing approximately 8,000 housing units out of the total departmental inventory of around 20,000 at that time. By the end of 1997, CFHA had taken on full responsibility for the entire portfolio of what was then referred to as

Permanent Married Quarters (PMQs).<sup>16</sup> The state of the housing portfolio that CFHA inherited was generally poor, having deteriorated over the approximately 40 years since most were constructed.<sup>17</sup> This was due in part to age of the buildings, but also the near constant occupancy of the homes and/or frequent turnover between occupants, which left little to no time for substantive renovations or major repairs. There had not been major investments in building on-base housing infrastructure since the 1960s, and given that each location was managed separately, there was a wide variation in the levels of maintenance that had been conducted during the lifetime of the houses.<sup>18</sup> With the priority for funding going to operational requirements, local base commanders made hard decisions that neglected funding the repair and upkeep of this housing stock. In 1998 the House of Commons Standing Committee on National Defence and Veterans Affairs studied military housing, among other issues affecting military quality of life and service, and found that in several cases CAF members and their families “endure[d] housing that would be condemned if it were made available to the civilian population.”<sup>19</sup>

After that report CFHA took substantial action to change the state of military housing, primarily by reducing its holding of housing units, now referred to as Residential Housing Units (RHUs). By 2013, the CFHA had taken measures to adapt to shifts in the national housing market and evolving demands from service members, as well as mitigate the considerable deterioration of certain units. Through a range of actions such as disposal (including demolition), transfer, and sale, CFHA decreased the number of RHUs across Canadian bases to slightly over 12,000.<sup>20</sup> This number continued to trend downwards, hitting 11,654 by the end of Fiscal Year (FY) 2021-2022.<sup>21</sup> Having demolished or otherwise disposed of many of the most run-down units and patches of housing, CFHA also began renovating the entirety of the remaining portfolio on a rotational basis, conducting important safety and comfort upgrades to electrical, plumbing, insulation, and the energy efficiency of the homes. Despite the ongoing renovations, CFHAs 2021-2022 Annual Report, the most recent data available, indicated that nearly 20% of the military housing inventory remains in “below average condition.”<sup>22</sup>

### **Moves Off Base**

Contrasting the “decade of darkness” of funding within the CAF, and the poor condition of on base housing, the period from the late 1990s to the Great Recession in 2007-2009 represented a time of robust economic recovery and growth for Canada. This era was characterized in Canada by restrained governmental spending, favorable global economic conditions, trade expansion, technological advancements, housing and construction booms, job creation, and financial sector stability.<sup>23</sup> These factors collectively contributed to Canada’s economic resurgence and laid the foundation for sustained fiscal growth in subsequent years.

As economic conditions improved in Canada, various sectors of the economy experienced wage hikes, which also led to salary increases for CAF members as government salaries were renegotiated to keep pace with wage increases in the private sector.<sup>24</sup> Around this same time, DND/CAF leadership began encouraging members to move into civilian communities, through changes to policy and the addition of financial incentives, such as the Home Equity Assistance Program.<sup>25</sup> These salary increases, and general economic improvement presented military personnel and their families with improved financial prospects, including ready access to affordable mortgages, reduced interest rates, and favorable conditions in the civilian housing

market.<sup>26</sup> This rendered the prospect of purchasing or renting housing outside of military bases more financially viable for members and their families than it had been previously. Coupled with the inadequate quality of military housing during that period and encouragement from departmental leadership to explore private housing options, the revitalized Canadian economy had significant effects that encouraged military members to contemplate moving off base.

Many military members and families sought a better quality of life outside the base due to not only issues such as the inadequate housing conditions described earlier, but also community issues such as the closure of base schools and the downsizing of base services, which made accessing supports and amenities for families of service members more difficult.<sup>27</sup> The improved economic conditions in Canada helped create better social systems and structures in communities adjacent to bases. Incentives for off-base living, such as improved spousal employment prospects, upgraded recreational facilities, and enhanced community spaces, encouraged military families to consider options in nearby communities that boasted more space, modern amenities, and convenient access to schools and healthcare facilities.

## **Military Housing Policies and the Social Contract**

The investigation of relevant policies and supports influencing the provision of housing to CAF members and their families is paramount to understanding the intricacies of military housing management. These policies serve as the cornerstone of housing initiatives within the CAF, shaping the accessibility, quality, and overall support provided to service members and their families. Delving into these policies unveils the mechanisms through which housing is provided to CAF members, shedding light on the challenges, gaps, and potential solutions within the military housing landscape. This section aims to dissect and analyze the key policies that directly affect the housing provisions for CAF members and their families. It also aims to introduce the idea of housing as an occupational benefit as a part of a total benefits package, to set conditions for exploring the degradation of the social contract between Canada and the CAF in following chapters, while offering insights into the complexities and nuances of military housing administration.

### **Relevant Policies concerning the provision of housing to CAF members and families**

The three main documents that direct and provide for the establishment of Canadian military housing from a higher policy level are the *Queen's Regulations and Orders for the Canadian Forces* (QR&O) Volume I Chapter 28, Defence Administrative Orders and Directives (DAOD) 5024-0, and the National Joint Council (NJC) Isolated Posts and Government Housing Directive. While the Isolated Posts and Government Housing Directive (IPGHD) does not generally apply to CAF members, it establishes the government policy for the provision of housing for government employees in isolated locations, which is consistent with the parallel military policies.<sup>28</sup>

Within these primary orders, directives, and departmental programs which derive their authority from these documents, seven specific conditions regulate the provision of military housing for CAF members. Meeting any one of these conditions is sufficient to initiate the process of being considered for DND living accommodation. Of these seven conditions, four existed in long-

standing frameworks: lack of market capacity, isolated posts, designated residences, and foreign military agreements.<sup>29</sup> The remaining three conditions were added as a result of the 2015 OAG report, which *inter alia* criticized DND/CAF for not defining the operational requirement vis-à-vis housing.<sup>30</sup> In 2017, in response to the OAG report, the Chief of Military Personnel (CMP) recommended operational requirements for providing CAF housing via a briefing note, and the CDS approved these additional requirements: new entrants to the CAF, personnel under training for less than 12 months, and those who require housing due to the unique military lifestyle.<sup>31</sup>

While QR&O Chapter 28 is phrased and structured to establish the military entitlement for housing, it does not include substantive direction as to the scale or scope of a military housing program. As such, the departmental Living Accommodation Policy DAOD 5024-0 (the policy), and the DND Living Accommodation Instruction (the instruction) that amplifies the DAOD are the primary policy documents this paper will examine. The instruction defines military housing standards, e.g. livable space and number of rooms, as well as setting out which members can access and occupy housing, however it is the DAOD which contains the majority of policy direction this paper is concerned with.<sup>32</sup>

The policy states that the department and CAF recognize the unique challenges faced by CAF members and their families due to the demands of military life.<sup>33</sup> This includes the expectation for Regular Force members to relocate as required by CAF operations and the possibility of Reserve Force members being moved at government expense for operational needs.

The policy also identifies access to suitable living accommodation as crucial for CAF members as it contributes to their operational effectiveness, morale, and overall well-being.<sup>34</sup> The policy defines living accommodation as either at public or private expense, and federal government policy supports providing DND living accommodation to CAF members under specific circumstances. Namely when the private sector lacks adequate housing, when the work site is isolated, or when there is an operational necessity (e.g., for training or transient quarters).<sup>35</sup> It is important to note that this policy explains that it is not intended to provide entitlements or benefits, but rather seeks to ensure fair access to suitable living arrangements from a policy perspective.

The policy further commits DND and CAF to ensuring timely access to suitable living accommodation across Canada, encouraging CAF members to seek housing in the private sector whenever possible, intervening only when necessary, providing appropriate furnished DND living spaces for training with emphasis on safety, security, dignity, and privacy, and ensuring affordability through compensation.<sup>36</sup>

Returning to the seven conditions before conducting an initial analysis of the policy, most of the conditions are straightforward, but three of the seven are relevant for later policy discussion and will be introduced here. The first is the condition within existing policy framework of local market capacity. Referencing DAOD 5024-0, the previously mentioned briefing note to the CDS (which defined the operational requirement for housing) explains that the policy “allows for accommodation to be provided where the private sector does not provide sufficient living accommodation.”<sup>37</sup> The instruction builds on this explanation and is more explicit: “DND has a mandate to remediate residential accommodation when actual or forecasted deficiencies exists [sic] in the private sectors’ ability to supply...suitable residential accommodation.”<sup>38</sup> The briefing

note goes on to state that CFHA will determine local market capacity, and thus if the local market is providing sufficient accommodation, by conducting cyclical market analysis of all DND housing locations, either through Canada Mortgage Housing Corporation (CMHC) Housing Reports or other analysis.<sup>39</sup>

The second condition is the operational requirement for accommodation associated with the unique military service lifestyle. The briefing note examines the distinctive stressors associated with the military lifestyle, contrasting it with the typical civilian Canadian family experience. These stressors include the regular separations of CAF members from their families both for training and operational deployments, the continuous mobility of families due to the CAF members' posting cycle, and the inherent occupational risks tied to military duties.<sup>40</sup> The document notes that "provision of military housing" would therefore support the CAF member and their family, due to several different factors, including addressing mobility challenges, mitigating the absence of a family support network in a new geographic area, and providing for official language or cultural requirements where they are lacking in the local market.<sup>41</sup>

The third condition is that of new entrants to the CAF. The briefing note identifies this cohort as junior CAF members with less than five years of service, and identifies the "provision of military housing" as a means to "lessen the impact of transitioning from civilian to military life."<sup>42</sup> The document further mentions that the provision of housing is a means of supporting new entrants and their families into the CAF. The briefing note explicitly discusses the community network dimension of military housing, highlighting its vital role for members lacking a family or social support system in a new location, or for families separated from their CAF member.<sup>43</sup>

### **Policy Analysis**

The policy takes a rigid approach by only providing DND living accommodation under specific circumstances, such as when the private sector is unable to meet housing needs, or for isolated work sites, and it assumes that the local market analysis will be adequate in predicting shortfalls in suitable and available housing in the civilian housing market. This lack of flexibility in policy fails to provide solutions in situations where CAF members may require housing supports that fall outside these criteria. Moreover, by adopting a rigid stance on housing provision, the policy overlooks the advantage that taking steps to ensure and maintain an adequately housed force would have. In addition, it purposefully limits the department's involvement in addressing the housing needs of members, which are often immediate due to the time-sensitive nature of securing housing during the posting process. The policy mentions ensuring affordability through compensation; the two principal mechanisms are Provisional Post Living Differential (PPLD) and the Canadian Forces Housing Differential (CFHD).<sup>44</sup> While PPLD and CFHD are compensatory in nature and are related to housing, both of these benefits are contained in separate policy, distinct from military housing policy. There are constraints and restraints in how those policies are determined and whether they adequately cover the costs of suitable living accommodations, and this paper does not seek to review PPLD or CFHD.

The military housing policy charges DND and CAF with reviewing the policy at intervals of not less than three years, and not more than five years to "ensure continued relevance" of the policy.<sup>45</sup> A review period of three to five years is insufficient, particularly in rapidly evolving contexts such

as the COVID-19 pandemic or global supply crises, where economic conditions can deteriorate swiftly.<sup>46</sup> A more frequent or adaptable policy review approach could better accommodate the changing needs and facilitate timely policy actions in response to such dynamic circumstances. While the review period might have sufficed if the reviews were consistently conducted and led promptly to policy adjustments, substantive reviews like the ones currently underway have not occurred at appropriate intervals. Consequently, the policy remains unchanged from its 2007 version, despite numerous reports recommending revisions and modifications to align with evolving operational housing needs.<sup>47</sup> As a result, the review period and mechanism are inadequate for this type of policy due to the rapid and substantial changes that can occur within the national housing market during such a timeframe. Markets are highly dynamic and subject to various external factors, including economic conditions, population growth, and government policies.<sup>48</sup> These factors can significantly affect housing availability, affordability, and quality, all while the policy designed to ensure equitable access to housing remains static. A more frequent and flexible review schedule is needed to ensure that military housing policies remain responsive, adaptive, and aligned with evolving market dynamics, thereby better serving the needs of service members and their families.

Without a more frequent and flexible review period, the policy risks becoming more outdated and misaligned with current economic conditions, thus failing to deliver the equitable access to housing it was put in place to deliver. For example, during periods of economic growth, housing demand and prices may increase rapidly, presenting challenges for CAF members in securing affordable housing. In such scenarios, the policy will likely no longer support these members as it was formulated based on economic conditions that have since evolved or no longer apply.

There are also several assumptions inherent in the policy, which need revision. For example, the policy assumes it will be able to ensure timely access to suitable living accommodation. It also assumes the determination of local market capacity will be sufficient in foreseeing deficiencies in appropriate and accessible housing within the civilian housing market. Having interpreted the data to determine local market capacity, which is conducted external to DND, the policy then assumes having enough time to mount some type of response to provide real supports to CAF members and their families who are seeking housing. However, it is unclear how this will be achieved where delays in securing accommodations occur in real time due to high demand and low vacancy in the local civilian market, with concurrently high occupancy rate of RHUs on bases. This assumption may not be as impactful when a member is posted to one geographic location for a lengthy period, as this issue may be resolved when suitable accommodation becomes available. However, the challenge arises when CAF members and their families are relocated to a new area and must reside there, yet face difficulties in accessing available housing, whether on or off the base.

This situation poses a significant obstacle to the member, as they must commence work in a new geographical area on a timeline in accordance with their posting message, which does not factor in the size or activity of the local market. Even when available, private sector accommodations may not always meet their family's needs, highlighting a gap in policy between desired outcomes and actual implementation that fails to address timely and adequate access to suitable housing. This inability to secure housing will very likely impact the morale and well-being of CAF members and their families, particularly impacting their stress levels during the periods of relocation, especially the relocation of the family while the member is on an operational deployment.

Even more damning, however, is the fact that, as of 2013, CMHC no longer conducts market appraisals for CFHA (or any residential Crown housing).<sup>49</sup> CFHA shifted to using the Consumer Price Index to assess adjustments, but even the agency acknowledges this “does not accurately reflect changes in regional housing markets.”<sup>50</sup> The very mechanism the policy relies on to determine if the private sector is capable of meeting the housing needs of CAF members was eliminated, and for more than 10 years the policy has not been amended to account for this fundamental flaw. Here, the policy’s shortcomings become evident, showcasing the risks of depending solely on the private sector to provide suitable accommodations – or any critical service – without a comprehensive grasp of market conditions. Moreover, without mechanisms in place on the military side to address housing shortages, the policy’s shortcomings are further exposed.

The policy equally emphasizes equitable access to suitable living accommodations, but this is again an assumption or is aspirational in nature. It remains unclear how this equitable access is to be ensured across different regions and bases when DND/CAF have a fixed number of assets to offer, an extremely long lead time to create additional vacancies, and have not pursued mechanisms to secure housing in the civilian market outside of isolated posts.

Variability across local housing markets, coupled with inconsistent availability of RHUs on bases may lead to disparities in housing quality and availability for CAF members. Addressing the variations in housing availability and quality can greatly enhance the well-being of CAF members and their families, as these disparities often lead to dissatisfaction among military households.

### **Idea of a Social Contract**

The social contract between a state and its military embodies an implicit (or explicit) agreement defining the reciprocal obligations and expectations between the government and armed forces personnel. At its core, this contract dictates that military members pledge to serve and safeguard the nation’s interests, while the state commits to providing specific rights, benefits, and support to its military personnel.<sup>51</sup>

Central to this social contract is the military’s fundamental duty of protection and defense. Armed forces members dedicate themselves to ensuring the safety and security of the nation and its citizens, often at great personal risk. In return, the state undertakes the responsibility of ensuring the well-being and security of its military members throughout their service tenure and beyond, encompassing areas such as housing, healthcare, education, and retirement benefits.

The first chapter of Canada’s 2017 defense policy, *Strong, Secure, Engaged*, articulates a resolute commitment to effectively, and comprehensively support CAF members along with their families who support them. Within the policy, there is a notable acknowledgment of a “sacred obligation” to provide for the needs of CAF personnel and their families.<sup>52</sup> *Strong, Secure, Engaged* not only recognizes the profound sacrifices made by CAF members and their families in the service of Canada but also underscores the necessity for a comprehensive compensation package that goes beyond simple monetary payment. This total compensation package is designed to incorporate a wide array of benefits and supports, including but not limited to financial assistance, robust

healthcare provisions, social welfare programs, and avenues for professional development and overall well-being.

Building on those acknowledgements, the recently released defence policy update, *Our North, Strong and Free*, repeatedly references investments in the people who deliver defence and the support system around them to ensure that they are capable of delivering in the increasingly risky security environment.<sup>53</sup> *Our North, Strong and Free* links the success of the initiatives in the policy update to investments of the “institutional building blocks” of the military, referencing recruitment and retention, as well as family supports such as childcare and housing as the foundation of service.<sup>54</sup> *Our North, Strong and Free* aligns with the broader acknowledgement that supporting military families is not just a moral imperative but also a strategic necessity in order to retain CAF members.<sup>55</sup> Adequate housing ensures that CAF members and their families have a stable and supportive environment, which in turn may be beneficial in fostering long-term commitment and dedication to service. The expectation for the government and the CAF in this situation is to provide housing via the social contract, underscoring the importance of meeting these expectations. When this norm expectation is not met, members may lose trust and feel ethically or morally unsupported. Moreover, the policy update’s language suggests a corrective approach to addressing housing challenges, indicating a commitment to improving access to quality housing for military personnel across different geographical regions and in different operational contexts.

By placing a clear emphasis on familial supports, including housing, in the defense policy update, the government signaled that it understands the integral role that family well-being plays in maintaining a strong and effective military force. This report has explored the concept of the social contract within the military, recognizing that when individuals join the profession of arms and pledge unlimited liability and service to the Crown and Canada, certain compensations should be expected by both CAF members and their families. One such compensation is that housing their families should never be a burden for the member. In this vein, the provision of housing as a recruiting and retention tool should receive more attention in the current atmosphere of an increasingly dangerous security environment both domestically and internationally, compounded by challenges in recruiting and retaining personnel.

### **Degradation of the Social Contract**

There has been considerable discussion in Canada in recent years on the existence of a ‘social contract’ between the state and its armed forces – and veterans of those armed forces – particularly since casualties were taken during the Afghan War.<sup>56</sup> At many times the existence of such a social contract appeared or was stated to have existed, but the salient question is whether a social contract still exists between Canada and the CAF? If it does exist, what does it consist of? And if it does not exist, how does that impact those who have served, those who continue to serve, and those who consider serving? The government questioning in court the existence of a social contract with the CAF certainly suggests a clear degradation in the state’s relationship with the military since the Prime Minister first acknowledged a debt owed to service members before the Battle of Vimy Ridge.

The degradation of this relationship, perceived or otherwise, has impacts on currently serving personnel, as well as and potentially more importantly, those considering service in the CAF. If the

state does not consider the care and support of its service members legally binding, what effect does that have on those considering joining an all-volunteer force? How does that hamper the CAFs ability to position the institution as an employer of choice to prospective recruits? This section will explore the basis for the claim by service members and veterans to a social contract, the legal rulings and opinions, and highlight the critical need for robust social supports, including housing, to ensure the well-being and stability of armed forces members and their families.

*Leadership in the Canadian Forces*, the CAFs leadership doctrine, defines the social contract in part as referring to:

... both the reciprocal obligations between the Government and CF [now CAF] members and reciprocal obligations between the CF and members. The basic idea is, that, in exchange for the service members voluntarily provide and the unlimited liability they assume, they may reasonably expect to be fairly compensated, supported, and treated in terms of their needs and well-being and their family's needs and well-being.<sup>57</sup>

*Duty with Honour*, which first defined the military ethos and describes the profession of arms in Canada, also notes that CAF members serve voluntarily, which includes accepting risks to life and limb, and subjecting themselves to a stricter degree of discipline and limitations on their rights and freedoms. In exchange, “the people of Canada reciprocate by acknowledging certain formal obligations to service members.”<sup>58</sup> Both of the above are foundational military doctrinal documents, and both quote from the same 1998 House of Commons Standing Committee on National Defence and Veterans Affairs report, which stated that there was a “national commitment – *in essence a moral commitment...*” to the Canadian [Armed] Forces.<sup>59</sup> Notably, in relation to military housing, that landmark Committee report stated a principle of the commitment between the government and its military is that “all members and their families are provided with ready access to suitable and affordable accommodation. Accommodation provided must conform to modern standards and the reasonable expectations of those living in today’s society.”<sup>60</sup> The government’s response to the report noted its “commitment to the Canadian Forces as a national institution,” and that members of the CAF “deserve the respect and admiration of their government and fellow citizens.”<sup>61</sup>

Just a few years removed from those reports and replies, however, both the actions and tone of the government in relation to its obligations to the military and veterans who had served seemed to change. The class action lawsuit *Scott v. Canada*, resolved in 2018, presents a compelling analysis of the evolving dynamics between the CAF and government, and the broader Canadian societal expectations regarding the treatment of military members and veterans. The case centered on the New Veterans Charter, which addressed post-injury benefits and pensions, a topic not covered in this paper. Nonetheless, it is pertinent to examine as the case argued for government responsibility stemming from a social contract. At the heart of this analysis is the concept of that same social contract between Canada and the CAF, an assertion that a social contract exists morally if not legally, and that this foundational principle has undergone significant degradation over time, to the detriment of CAF members.

During and after both World Wars and the Korean War, Canadian politicians spoke of and implemented policy that ensured Canada had a moral and fiduciary obligation towards Canadians

who had sacrificed life and limb in the service of their country.<sup>62</sup> Indeed, as far back as 1917, Canadian service members were told that their country would look after them as a condition of their service and fairly compensate them. Then-Prime Minister Sir Robert Borden told Canadian troops prior to the Battle of Vimy Ridge “as the head of the government I give you this assurance, that you need have no fear that the government...will fail to show just appreciation of your service to the country.”<sup>63</sup> However, as time has worn on, the government’s belief in what is and is not fair compensation for military service has changed. This may be due in part to the overall decreasing participation in military service in Canada as a percentage of population, and the low number of parliamentarians who have served in the CAF. In its motion to strike the *Scott* class action, the Crown responded that the statement of the Prime Minister was effectively a campaign speech, and “at no time in Canada’s history has any alleged ‘social contract’ or ‘social covenant’ ...been given effect in any statute, regulation, or as a constitutional principle, written or unwritten.”<sup>64</sup> This assertion by the government is directly contradicted by lifetime provisions for military service in the (since amended) *Pension Act* of 1919, the original Veterans Charter, and the 1969 White Paper on Veterans.<sup>65</sup>

This sets the stage for a critical examination of the disconnect between external perceptions of military life by the government and the public, and the realities faced by those serving. The Canadian public unsurprisingly reacted negatively to the revelations of the Crown’s submission, and the issues raised in the *Scott* lawsuit reached the level of federal election issue in 2015.<sup>66</sup> Somewhat contradictorily, the Liberal party, which won the 2015 election having promised to reinstate lifetime benefits for veterans (among other social supports for CAF members and veterans), continued to oppose the provisions it had campaigned on in court even after they had formed the government. However, once the court case had concluded in the governments’ favour – when the Supreme Court of Canada declined to hear the plaintiff’s appeal – the government partially fulfilled their election promise, and reinstated a modified Pension for Life program for service members and veterans.<sup>67</sup>

Despite continuing the legal challenge, by both campaigning on the idea of restoring lifetime pensions, and subsequently restoring them in a modified manner, the government *de facto* recognized the social contract between the state and the armed forces. To add further evidence in support of the claim that there is an acknowledged social contract between the government and the CAF, as recently as 2023, the Minister of Veterans Affairs, Ginette Petitpas Taylor, said “we owe these veterans a debt we can never fully repay.”<sup>68</sup> So it becomes clear that in some ways, the government and its ministers realize there is a moral and fiduciary obligation between the state and its armed forces. This premise of this paper is that clear and evident commitment to these obligations, the social covenants between the government and the nations’ armed forces, help make service in the CAF more appealing to Canadians, as further investments may help retain current members and attract new members to the CAF.

Service to Canada in the CAF involves deep personal sacrifice, and while these social covenants may represent significant real public dollars spent, they are an investment in the credibility of the government concerning the people it intends to put into harm’s way. These investments have tangible and intangible impacts on recruitment and retention, as they help secure the well-being of those wearing the uniform today and those who have worn the uniform yesterday, which in turn may help entice those considering wearing the uniform tomorrow. This author contends that the

obligation between Canada and the CAF should extend to housing; as was acknowledged in the House of Commons Committee report mentioned earlier.

## Gaps in Military Housing

As mentioned, after assuming responsibility for military housing, CFHA considerably downsized the military housing portfolio over approximately 20 years. This was due to various factors, and was in line with the direction DND had provided CFHA for the conduct of its business operations. These factors included the poor state of the houses themselves, changes in occupancy demand, and Treasury Board Policy requiring federal departments to dispose of real property which is surplus to requirements.<sup>69</sup> While reducing the base housing inventory proved beneficial for budget management and addressing the amelioration of deteriorating properties, it significantly diminished CFHA's operational capacity.

When the new operational requirements were introduced in 2017, CFHA identified a shortfall of between 5,200 and 7,200 units, which, if built would result in a total housing portfolio of 17,000-19,000 RHUs.<sup>70</sup> That shortfall was based on 2017 estimates, and does not reflect the current demand for RHUs in 2024, which would likely be higher given the negative change in the availability of suitable accommodations across Canada after the COVID-19 pandemic.<sup>71</sup> Regardless of the potential for an even greater shortfall, CFHA's own capital investment plan only calls for the construction of about 1,300 new units, over ten years, with the remainder to be delivered via "alternative delivery options with the private sector."<sup>72</sup> The 2024 federal budget introduced funding for construction of up to 1,400 units, an increase of only 100 units, and the renovation of 2,500 more.<sup>73</sup> While the investment is welcome, such an approach is outmatched by the magnitude of the housing shortage being faced by CAF members and the challenges posed by market saturation. It does not adequately address the pressing need for a substantial increase in affordable housing options, and risks further exacerbating housing insecurity and affordability issues for CAF members and their families.

In reality, the housing gap is going to worsen every year as approximately one-quarter of the Regular Force relocates each year.<sup>74</sup> This constant turnover of between 8,000 and 15,000 personnel and their families creates a continuous demand for suitable housing, exacerbating the existing shortage.<sup>75</sup> Unfortunately, there is insufficient investment in building new RHUs to meet growing demand. In testimony before the House of Commons Standing Committee of National Defence, the Director Living Accommodations Program, testified that in 2022 and 2023 combined, only a total of 38 new RHUs were built.<sup>76</sup> While any new build in Canadian military housing is significant, in that it signals a departure from a policy of simply maintaining the existing housing stock on bases, those numbers reflect the insufficient amount of capital investment that has been directed toward CFHA for military housing.

This is an unrealistic challenge for CFHA to face on its own with a largely unchanged funding envelope. Given its current and projected funding allocation, CFHA must strike a delicate balance between maintaining and revitalizing its existing portfolio of approximately 11,600 RHUs while also striving to expand the number of available housing units.<sup>77</sup> Despite promising to strengthen the foundation of defence by delivering on support initiatives like housing, *Our North, Strong and*

*Free* allocates zero additional dollars for CAF housing in Fiscal Year (FY) 2024-2025 and 2025-2026, and only a paltry \$7 million additional dollars through FY 2028-2029.<sup>78</sup> This level of funding does not match the rhetoric surrounding strengthening the foundations of defence in the policy update, and is unlikely to make much of a difference in addressing the growing gap in military housing.

As the demand for RHUs on Canadian bases continues to rise, CAF members face similar challenges in securing suitable accommodation in the private sector. The pandemic exacerbated this issue, driving housing prices to unprecedented levels that appear unattainable for those lacking substantial equity. In July 2020, the ownership cost of an average Canadian home as a percentage of median household income was 41.4%, which was only a moderate increase from the January 2002 rate of 34.7%.<sup>79</sup> According to the CMHC, an ownership cost that exceeds 30% of median household income is no longer considered affordable, however as Canada exited the pandemic, the average ownership cost of a home had nearly doubled, to 62.5% of the median household income by July 2023.<sup>80</sup>

The situation for members seeking to rent in the private market is not better. Rental vacancy across Canada has fallen to 1.5%, and 0.9% for condominium rentals, the lowest rates on record.<sup>81</sup> Coupled with the decrease in the affordability of home ownership described above and record population growth, rental rates for two-bedroom units increased 8% in 2023 alone, which exceeded both the rate of inflation and wage growth.<sup>82</sup> Of the metropolitan areas across Canada, only Belleville, which is close to CFB Trenton, had a vacancy rate above 3%, which is the level economists use to indicate a balance in a given market.<sup>83</sup> Given the current trajectory, if affordability remains at its current level, a significant portion of renters may find it increasingly challenging to afford rent in the near future. Leading Canadian economists estimate “more than 40% of the one million new households that cannot buy a home by 2030 will also not earn enough to afford rent at the market price.”<sup>84</sup>

Ultimately, an imbalance between supply and demand has emerged in the Canadian housing market due to a combination of factors, including outdated policy responses, shifts in market dynamics, rapid population growth, and a shortage of new home construction. This convergence of elements has led to an unaffordable private housing market, effectively pricing out CAF members and families nationwide.<sup>85</sup> With no choice but to relocate as per their posting messages, CAF members and their families find themselves in an untenable position, with limited base housing options and skyrocketing housing costs in the private market, which may already be beyond their reach. This situation places significant financial strain on them and severely restricts their housing options, making it even more challenging to find affordable and suitable accommodations during the posting process.

There could not be a starker warning for military and defence leadership: economists are sounding the alarm about the poor state of housing availability, and without improved access to suitable, affordable housing, the institution is asking CAF members to risk their families’ financial well-being when being posted. Without some change to address these gaps, housing will become a flashpoint issue for CAF members.

## **Ongoing Need for Military Housing**

Having discussed the gaps in both current military housing and the shortcomings of the private housing market, the imperative for the housing program to accommodate CAF members and their families during required relocations remains crucial and urgent. For Canadian military families relocating to different areas, especially areas without familial support, military housing can provide “a sense of community and belonging,” which is a necessity as these feelings “contribute to a morale and cohesion within the CAF.”<sup>86</sup> This necessity is underscored by the 2017 inclusion of operational requirements for military housing, which has resulted in an increased demand for housing on bases that surpasses the current portfolio’s capacity.<sup>87</sup> It is evident that meeting these norms and expectations for morale and team cohesion is essential within this context. The 2024 budget acknowledges that building more on-base housing will help both alleviate the shortage of housing for CAF members and their families, and will also assist in addressing overall housing demand in communities near bases, since fewer military personnel will need to seek housing in the private market in these areas.<sup>88</sup>

CFHA asserts that the Military Housing Program is in place to ensure that “suitable residential rental housing is available to CAF members when and where duty demands.”<sup>89</sup> However, if the CAF housing portfolio is to meet the current and future membership’s needs, changes in the makeup of the housing stock will need to be made to allow it both to grow, but also evolve. Despite a relatively high level of satisfaction reported by current occupants regarding their military housing, several key factors indicate a pressing need for updates.<sup>90</sup> The age, size, and design of the existing buildings do not align with the changing demographics of the CAF, posing challenges for providing members and their families with accommodation that meets modern housing standards.

As was previously discussed, nearly the entire portfolio of military housing was built between 1948 and 1960; the size and capacity of these RHUs will remain relatively constant, due to the limitations of the building design and construction. Even in recapitalized units, residents complain of insufficient living space as compared to units built to modern building standards, mentioning overly cramped kitchens, impractically small bedrooms, narrow driveways, unfinished basements, and lack of garages as points of dissatisfaction in Town Hall discussions with the CAF Ombudsman.<sup>91</sup> The CAF housing policy identifies suitable living accommodation as meeting Canadian societal norms relative to the CAF member’s circumstance related to size, form and function.<sup>92</sup> However, as a result of so little new construction of RHUs, the vast majority of RHUs are from the original period of construction, and do not compare to modern housing units of similar type. As a result, CAF members are paying market rates for accommodations which no longer meet the Canadian societal norms for size, form, and function, which the housing policy is designed to ensure.

Consequently, the CFHA faces challenges delivering housing in line with its mandate, and in certain instances, falls short of providing suitable housing options to adequately meet the diverse needs of some CAF members and their families. Addressing these issues is paramount to ensure that the housing program remains effective and responsive to the dynamic requirements of CAF personnel.

## A SENSE OF COMMUNITY

Canadian military families are different from their civilian counterparts because of three main factors that shape their experiences and lifestyles: mobility, separation, and risk.<sup>93</sup> While individually these factors are not exclusive to CAF members and their families, the combination is what makes the military family experience unique. The military family must be mobile, and this way of life is characterized by frequent relocations. Canadian military families relocate three times more frequently than civilian families in Canada, often to different regions of the country rather than within the same city or area.<sup>94</sup> The relocation occurs in support of the organizational needs of the CAF and is *directed to the member* via a posting message, a formal order directing movement from one unit to another, but the relocation *happens to the family*.<sup>95</sup> This creates a dynamic and often challenging environment for military families, requiring them to adapt to changes and uncertainties regularly.

Another factor of military life which differs from civilian families are the frequent separations due to deployments and training events, both domestic and international. While many Canadian military families are resilient in the face of these challenging periods, these separations can nonetheless result in emotional strain, loneliness, and challenges in maintaining family connections and routines.<sup>96</sup> For CAF members, the demands of their duties during these separations can lead to heightened stress, feelings of isolation, and concerns about the well-being of their loved ones back home. Similarly, families left behind often experience anxiety, uncertainty, and the burden of managing household responsibilities and parenting duties alone.<sup>97</sup> The prolonged absence of a spouse or parent can also impact children's emotional well-being and create additional pressures within the family unit. Frequent separations are a central part of military life, and military families require resilience, communication, and support systems to successfully support their CAF member(s) and themselves.

The final factor which differentiates Canadian military families from the remainder of Canadian society is risk. CAF members accept risks to health and life as inherent to the profession of arms, and serve voluntarily.<sup>98</sup> However, CAF members do not accept this risk in isolation, and their families must also face the possibility of permanent injury, illness, or even the death of their loved one when deployed on operations, but also while taking part in training activities. Despite the challenges they face, military families demonstrate remarkable resilience and adaptability in navigating the demands of military life.<sup>99</sup> These families are often able to develop strong bonds, prioritize communication and connection, and find innovative ways to maintain a sense of stability and cohesion within their families, even amidst frequent transitions and changes, which includes re-integration when the deployed CAF member returns.<sup>100</sup> Canadian civilian families do encounter these factors individually; however, they typically confront them in isolation. What sets military families apart within Canadian society is the collective exposure of family members to all three factors simultaneously, highlighting their unique experience and challenges.

Frequently mentioned alongside these factors of military life, but harder to quantify, are the strong support networks within the military community that military families rely on to enable that resilience. These networks provide crucial emotional support, practical assistance during separations, deployments or relocations, and a sense of camaraderie and belonging between families.<sup>101</sup> The shared experiences within this close-knit community foster trust, resourcefulness,

and friendship among military families. The DND Living Accommodation Instruction defines a military community as “CF members and their families having a common bond by virtue of sharing a common profession [the Profession of Arms], way of life and the military organization to which they belong, share similar values and are supportive of one another.”<sup>102</sup> While the instruction later stipulates that this community is not dependent on Crown provided accommodation in order to exist, one commonly understood feature of a community is proximity.<sup>103</sup>

### **The Base Community**

Canadian bases serve not only as crucial hubs for the operational and support units of the CAF, but also offer essential housing and support services to CAF members and their families. These bases are central to military life across Canada, providing a range of amenities that vary from base to base. These services include athletic activities, childcare, financial services, food outlets, and housing. These bases essentially operate as a community akin to small towns, with approximately 26,000 CAF members and their families residing in military housing on bases across Canada.<sup>104</sup>

The DND Living Accommodation Policy, DAOD 5024-0, defines suitable living accommodation as meeting the social norms relative to the CAF member’s household size, being within a reasonable proximity to the workplace, and affording CAF members and their families support or community programming similar to what would be delivered in a civilian community.<sup>105</sup> It is clear that the policy envisions an outcome where CAF members and their families reside on or near the base in affordable housing, largely reducing daily commuting, and offering them the opportunity to maintain private lives while fulfilling their military duties. The base infrastructure is designed to support this objective, and includes housing, limited shopping areas, restaurants, and other amenities needed in a community, but often on a scale that does not quite match the scale of the community.<sup>106</sup>

There are also community resources located on bases designed to address military families unique needs, including educational support for children – although this no longer includes schools, and various family programs and initiatives aimed at supporting their well-being and quality of life, primarily delivered through Military Family Resource Centers (MFRC).<sup>107</sup> The unique experiences, shared challenges, and support systems within the Canadian military community contribute to the distinctive identity and resilience of military families, shaping their experiences and interactions within both military and civilian contexts.

However, the shift in tone in the 1990s to encourage CAF members to seek housing in the private market, subsequently enshrined in DAOD 5024-0, did not fully consider the communal aspect integral to the military community. DAOD 5024-0 states that the DND and the CAF are committed to “establishing policies, plans and programs which encourage CAF members to obtain living accommodation in the private sector marketplace”<sup>108</sup> While potentially open to interpretation given the language the briefing note uses regarding unique military lifestyle, the policy as written only provides for intervention “if the private sector marketplace cannot meet the needs of CAF members.”<sup>109</sup>

This shift in messaging from the department and CAF leadership, eventually written into policy, presented families of CAF members with challenges in maintaining social connections, and

cultivating a collective sense of belonging among the families of CAF members, especially in the context of operational deployments.<sup>110</sup> Moreover, transitioning off base brought about a transformation in the dynamics of interaction between military families and civilian communities who were not subject to the same factors that make military family life unique. While moving into the civilian housing market afforded CAF members and their families access to a wider array of amenities and services, American research suggests that it may also contribute to a sense of detachment in dependent children from the distinct culture and identity of the military community.<sup>111</sup> Replicating the sense of belonging or connectedness cultivated through shared experiences and challenges within military housing communities and schools becomes challenging in civilian neighborhoods where relocated families lack a shared frame of reference. Neighbours, teachers, and peers often struggle to understand the unique combination of family mobility, frequent separations, and inherent risks (to their parent or spouse) experienced by children or spouses of CAF members.

### **Social and Family Supports**

Social and family support services like childcare and housing are essential pillars that underpin the success of military families, and ultimately the CAF. The defense policy update, *Our North, Strong and Free*, acknowledges that they play a critical role in retention and recruitment by enhancing the well-being and morale of military personnel, thereby increasing the likelihood of personnel staying in service and attracting potential recruits.<sup>112</sup> The policy update emphasizes the vital role of family support in future recruiting and retention efforts. By providing improved quality of life and supportive living environments, the CAF can attract and retain talented personnel, enhance morale, promote cohesion, and bolster overall readiness within the military community.

Having these services on base, or near the base, to serve the CAF family community are vital for maintaining operational readiness, as reliable childcare and suitable housing allow service members to focus on their duties without distractions or concerns about their families' welfare.<sup>113</sup> Furthermore, family support services can contribute significantly to cohesion within the military community by fostering a sense of wellness and belonging among military families.

This cohesion is crucial for mission success and operational effectiveness, particularly so with those joining the CAF. The briefing note defining operational requirements for housing makes direct mention of the importance of social supports for CAF members and their families who have recently joined. The document states that the community that forms in military housing is a "critical network for those who do not have a familiar family and social support system in the new posting location or when military service requires separation of the CAF member from the family unit."<sup>114</sup> The vital role of the community within the military ecosystem cannot be overstated.

*Our North, Strong and Free* makes specific mention of these social and family supports, in reference to childcare located on bases affirming that "quality childcare [is] more than just a convenience."<sup>115</sup> Social and family support services such as childcare and housing are the basis for the welfare of military families, and by extension, they contribute significantly to the overall success of military initiatives and operations. These services serve as the essential supports which build and maintain the resilience and effectiveness of military families, which in turn directly impact the operational readiness and mission success of the CAF.

Being part of a supportive community enhances social connections, provides opportunities for networking, and offers emotional support during challenging times, such as deployments or transitions.<sup>116</sup> Military housing, beyond providing physical shelter, plays a vital role in fostering this sense of community and belonging, which are deeply ingrained in the cultural-cognitive framework of military life. These cultural-cognitive aspects contribute significantly to the morale, cohesion, and overall well-being of CAF members and their families. Having access to essential services, either on the base or via transportation link to communities nearby, is an important way to reduce stress and logistical challenges for military families.<sup>117</sup> It eliminates the need for long commutes, minimizes disruptions to daily routines, and allows family members to focus more on their well-being, careers, and family relationships without unnecessary burdens related to access to basic services.

The community support services that accompany military housing are not merely auxiliary amenities but integral components that foster a sense of belonging, solidarity, and cohesion within the military community. These supports contribute to building a strong and interconnected network within military communities, where mutual support and camaraderie can enable resilience. This community network acts as a lifeline, especially for new recruits and families adjusting to new postings or enduring separations due to military service requirements. It not only eases the transition process but also nurtures a supportive environment where members and their families can flourish and thrive, ultimately bolstering the operational effectiveness and success of CAF military operations.

### **How Much is Enough?**

While Canadian military bases do have housing, and residents in these accommodations can access community services, a critical question arises: is it sufficient? The bases have essential infrastructure to support the current number of RHUs and community size, yet there is an evident disparity between supply and demand. This disparity underscores the urgent need for additional RHUs and corresponding community services to adequately address the housing needs of military personnel and their families. This report illuminates the substantial inadequacy in the volume of housing facilities on Canadian bases, signaling the necessity for an increase both in housing units but also the social and family services which support the communities who reside there. This need is especially pertinent given the reported shortfall of 10,000 members in the Regular Force, the primary occupants of base housing.<sup>118</sup> As previously discussed, the housing portfolio faces a shortage of 5,200-7,200 units based on pre-COVID estimates, with a significant waitlist at present of about 4,500 individuals. *Our North, Strong and Free* outlines a commitment to align the authorized and actual CAF force size, which will only increase the demand on military housing and related social services. Meeting existing demand while anticipating future expansion due to successful recruitment efforts necessitates scaling up both infrastructure and services to support social and family needs on Canadian bases.

## **Re-Imagining the CAF as an Employer of Choice**

The CAF has long enjoyed the pride Canadians have in their armed forces, embodying idealistic values of service before self, duty, and honour. However, beneath this idealized facade lies a

growing disparity between the institution's traditional understanding of its members and the evolving realities faced by modern-day service personnel.<sup>119</sup> This section explores the problem space surrounding the breakdown of the social contract between the government and the CAF, shedding light on the divide between institutional norms and the needs of its members.

One of the fundamental challenges faced by the CAF is the outdated breadwinner framework that underpins its treatment of members.<sup>120</sup> The institution's approach, rooted in an anachronistic world view with the belief that a single-earning family can adequately sustain itself, is increasingly detached from the realities of modern service personnel. While the institution's view and posting practices have remained relatively stagnant, societal constructs and member demographics have evolved significantly, necessitating a reevaluation of how the CAF supports and empowers its workforce.<sup>121</sup> At the core of the issue lies both a resource problem and a cultural thinking problem. There is a fundamental misunderstanding within the institution regarding the diverse situations and challenges faced by its members in the current socio-economic context. Understanding housing needs means unravelling these complexities.

### **Becoming an Employer of Choice**

Becoming an employer of choice for Canadians is clearly crucial for the CAF as it directly impacts both recruitment and retention efforts. When an organization establishes itself as an attractive employer, it not only draws in a diverse pool of talented individuals but also potentially retains experienced personnel within the organization. But what is an employer of choice? As far back as 2002, DND/CAF produced a housing strategy, titled *Accommodation Vision 2020*, which tied enhanced military housing programs to the idea of being an "employer of choice."<sup>122</sup> *Duty with Honour* referenced providing housing accommodation which conforms to modern standards and society's expectation of reasonable housing as an organizational responsibility.<sup>123</sup> *Strong, Secure, Engaged* included initiatives to improve housing for CAF members, in order to "free up personnel to perform military tasks."<sup>124</sup>

The 2022 CAF Retention Strategy outlined plans to eliminate barriers and address specific retention issues as part of its broader goal to become an "employer of choice," noting the complimentary nature of recruiting and retention efforts.<sup>125</sup> Most recently, *Our North, Strong and Free* again aspired to position the CAF as an "employer of choice." The policy update highlighted that recruitment shortfalls have accentuated the necessity of retaining trained members, and candidly acknowledged that structural reforms and innovative approaches to recruiting and retention are imperative.<sup>126</sup> The CAF has long aimed to become an employer of choice, however, despite more than 20 years of effort, this aspiration has yet to materialize into reality. The organization instead faces an historic staffing shortfall and is struggling to recruit the required numbers to offset those leaving the military, to say nothing of growing the force to its authorized strength.<sup>127</sup>

So what is an employer of choice? And how will becoming one help the CAF with its recruiting and retention issues? In a 2019 article, Tanwar and Kumar differentiate between characteristics of traditional recruitment, such as job pursuit intentions, or job-organization attraction, and an employer of choice. While job pursuit intentions indicate an applicant's desire to apply for a job, and job-organization attraction is how attractive a workplace is for a potential employee, an

employer of choice is the type of organization that potential recruits “would aspire to work for and would, therefore, accord preference to over other organizations in their selection of jobs.”<sup>128</sup>

### Staffing Challenges

With that definition in mind, we can analyze the crisis levels of staffing and recruitment challenges facing the CAF. As of December 2023, the CAF was short more than 15,000 members in the Regular Force and Primary Reserve; 61% of military occupations did not meet the minimum staffing level of 90%.<sup>129</sup> Read any recent media report, and they will list a plethora of reasons Canadians do not want to join the CAF: systemic sexual misconduct, racist behaviour, worn-out equipment with replacements years or decades away.<sup>130</sup> Those are real and valid concerns, but this author believes they are symptoms of the larger issue: Canadian civilians simply cannot see themselves as members of the CAF. If that is to change, the way institutional leaders approach attractions and retentions must change, and viewing the problem through the lens of housing may help facilitate this change.

Canada’s population continues to rapidly grow; in 2023 Canada added over 1.2 million new Canadians, pushing the population over 40 million people for the first time.<sup>131</sup> Additionally, this population growth is increasingly centered in urban areas, with more than 73% of Canadians living in a large urban centre.<sup>132</sup> Meanwhile, Canadian Forces Bases are often rural, out of sight of most Canadians.<sup>133</sup> There are historic and operational reasons for this, and while the CAF has a reserve footprint in many medium and large communities in Canada, the fact remains that the CAF is increasingly invisible in large urban centres; which is where the vast majority of Canadians live and work. A 2020 survey on Canadian attitudes about defence issues conducted by Nanos indicated that proximity to the CAF was one key driver of whether Canadians held a positive opinion of the CAF and held defence issues higher in importance.<sup>134</sup> Without that proximity, a majority of Canadians simply do not see the CAF in their day to day lives, and are therefore less likely to prioritize the CAF as an issue that they feel is important.

Given the problems evident in the Canadian housing market introduced earlier, this lack of geographical proximity can make the CAF seem distant and less accessible to potential recruits who prioritize proximity to urban amenities, housing options, and family support networks. Indeed, the public consultations for *Our North, Strong and Free* revealed that many Canadians saw frequent postings, limited spousal employment options, limited access to health and childcare services, oversaturated housing markets, and the high costs of relocation as key roadblocks in making a CAF career more appealing.<sup>135</sup> Those are all in some way related to the core topic this paper seeks to address, housing CAF members and their families.

It is an issue that touches on retention issues as well as recruitment; data derived from CAF Exit Surveys underscore this point, revealing that a substantial number of members have chosen to leave the CAF voluntarily due to factors such as geographical instability, frequent postings, and a lack of adequate family support.<sup>136</sup> These reasons far outweigh concerns related to compensation, indicating that the challenges associated with maintaining a balance between military obligations and family life are central to the retention issue faced by the CAF. According to a June 2023 briefing leaked to the *Ottawa Citizen*, the Director General Compensation and Benefits, BGen Virginia Tattersall, informed senior CAF and departmental leadership that “increasingly, members

will release (from the Canadian Forces) rather than relocate to an area they cannot afford or taking a loss on an existing home.”<sup>137</sup> She further added that the “average cost to purchase or rent housing now exceeds incomes of several CAF working rank levels.”<sup>138</sup>

CAF members are simply not going to move their families to a new location if the move is going to cause them financial distress. And Canadians do not want to join the CAF because, among other reasons, they perceive the churn associated with frequent postings and family movement to be stressful. These issues are clearly stressful, and are potentially pushing Canadians away from the CAF, so what can be done to reduce or eliminate this stress?

### **Housing as a Recruiter and Retainer**

When a CAF member is relocated to a different geographic area, it triggers significant personal and familial disruptions, prompting considerations such as housing, childcare, spousal employment, schooling, and healthcare. All of those are stressors that the institution imposes on the member and their family, but does very little to meaningfully help with. The current policy framework governing housing provision within the CAF has several limitations, particularly in terms of flexibility and adaptability. A regulative shift is necessary to address these shortcomings and ensure that housing policies can effectively meet the evolving needs of CAF members and their families.

While this paper is focused on housing concerns, it is important to acknowledge the progress made on related issues. Initiatives like the MSEI provide support for spousal employment, and programs like the Military Family Doctor Network help connect CAF families with healthcare. Furthermore, *Our North, Strong and Free's* commitment of \$100 million over five years to enhance childcare access for CAF members is a step in the right direction.<sup>139</sup> While these measures are beneficial, at a systemic level, the burden falls on the member and their family to rebuild their lives in a new community.

The strategic approach this paper advances to reduce the stress associated with frequent postings and family movement is to leverage housing as a recruitment and retention tool within the CAF. Which is to say that, as a matter of policy, the CAF should provide stable and affordable housing to its members and their families. By providing stable and affordable housing options for military personnel and their families, the CAF can alleviate financial concerns and create a more attractive environment for recruitment. Offering housing benefits can significantly enhance the appeal of a career in the CAF. Moreover, implementing policies that prioritize funding for community development can help mitigate disruptive relocations, which in turn can improve retention rates by fostering a sense of security and continuity for CAF members and their families.

Military housing can act as the anchor that keeps our military families held fast in the tumultuous seas of service life. It is more than just bricks and mortar; it is about a supportive and understanding environment that relieves the immense stress of frequent relocations and uncertainties. Having access to affordable housing on or near base is not just a perk; it is a lifeline for CAF families. It means having a neighborhood where your kids can make friends easily, neighbours who understand when you or your spouse are away and might need help, and a way to integrate into a social community in a place where you might not have any social support. These community

supports are indispensable, as they play a crucial role in easing the challenges associated with military life.

When we talk about attracting and retaining CAF members, the discussion should extend beyond competitive salaries or career advancement opportunities. It should include creating an environment where our families feel valued, supported, and connected. The reasons Canadians join the CAF are often different than the reasons they stay in the CAF, but housing as a challenge remains a constant. Strong housing infrastructure coupled with robust community services does more than entice people to stay or join; it empowers them to thrive amidst the challenges, knowing that their well-being and that of their families are prioritized. This approach not only addresses the needs of CAF members in the current economic situation but also helps position the CAF as an employer of choice, demonstrating a commitment to providing a supportive community environment that may in turn foster long-term dedication and loyalty.

In order for this to happen, a shift in mindset is required from government and military leadership, away from housing as exclusively a personal responsibility and toward housing as a benefit of service. Currently DAOD 5024-0 explains that it is not intended to provide entitlements or benefits, but rather seeks to ensure fair access to suitable living arrangements from a policy perspective.<sup>140</sup> However, this paper argues that the policy as written is incongruent with DND/CAF intent for the Military Housing Program and should be re-examined as a benefit to aid recruitment and retention goals. As societal norms around housing continue to evolve, there is a clear need for a normative shift within the CAF's approach to housing. This shift entails aligning housing standards and practices with contemporary societal expectations to ensure that CAF members and their families have access to suitable and modern housing options.

Using the example of training to put the argument in context, when the CAF sends a member to another geographic location for individual or collective training, housing is a listed operational requirement.<sup>141</sup> The CAF would not send a member from Petawawa to attend a course in Wainwright and expect them to fend for themselves, because the member was sent as a result of a service demand. So why is it the case when the member and their family must move to a new location as a result of a demand of the service? If the CAF leadership expects to recruit from an increasingly urban Canadian population while CAF bases remain rural, then a deeper look at what will entice people to these areas is needed.

In a study which reviewed efforts to attract doctors to rural areas conducted for the Centre for Rural Health Research at the University of British Columbia, "housing emerged as an important consideration to improve rural recruitment and retention."<sup>142</sup> Beyond simple consideration, the study noted Canadian and Australian examples where providing accommodation for health care practitioners in rural areas improved recruitment efforts and reduced stress on the practitioner.<sup>143</sup> The IPGHD, which applies to other government departments in parallel with the Military Housing Program, acknowledges housing as a recruitment and retention tool. The IPGHD also makes explicit mention of the "inherent disadvantages associated with living and working in isolated posts," explicitly denoting housing as a compensatory measure for staff delivering programs.<sup>144</sup>

While very few CAF locations are designated as isolated, many of them are rural, and the shift in mindset should include the thought that someone from Toronto who might otherwise join may

view service in a rural area as the same inherent disadvantage that the IPGHD compensates for. If the CAF is to recruit that person and intends to move them to a place they would not normally live, provided housing needs to become a part of the discussion. Therefore, in order for the Military Housing Program to actually deliver on its core responsibility to ensure suitable housing is available to CAF members when and where duty demands, changes in policy and mindset are required to address the ‘say-do’ gap between program goal and housing delivery. Housing and related movements are of profound cultural importance to the individuals the CAF aims to recruit and retain, serving as a fundamental barrier to entry as they consider joining or staying. Therefore, in addition to the regulative and normative shifts, a cultural shift is also needed to prioritize housing as a foundational element of the military community.

## **Case Studies**

This section conducts a comparative analysis of CAF living accommodation policy by drawing insights from models employed by the United States (US), the United Kingdom (UK), and Australia. By examining allied perspectives and practices from these countries, this paper aims to identify key similarities and differences in living accommodation policies and shed light on potential areas for improvement within the CAF.

### **UK Housing Model**

The UK Ministry of Defence military housing model is centered on subsidized housing for members.<sup>145</sup> In acknowledging the inherently mobile nature of their roles as service members due to frequent postings and remote duty stations, Regular Service (equivalent of Regular Force in the CAF) personnel in the UK are entitled to “high-quality subsidized accommodation” as part of their conditions of service.<sup>146</sup> This provision is considered a fundamental aspect of the overall benefits package for service personnel. The accommodation options can include publicly provided family or single accommodation, or suitable substitutes, located either at the duty unit or within a reasonable distance, or an alternative allowances package can be provided. The significance afforded by service members to these accommodations became evident recently where proposed changes sparked an outcry among service members, leading to a temporary pause pending further review.<sup>147</sup> While the CAF benefits package is structured differently, a particularly pertinent passage came from a British Army Lieutenant Colonel who told the BBC “I have started to consider leaving since the announcement of this policy. It’s the removal of another perk, and the pros no longer outweigh the cons.”<sup>148</sup>

### **US Housing Model**

Given the vast size and scope of the US military, the Department of Defense housing program unsurprisingly contains several options. Notably, these options are treated as a benefit to the service member.<sup>149</sup> Central to the US approach is the Basic Allowance for Housing (BAH), which was introduced in mid-1990s in response to inflationary housing pressures.<sup>150</sup> This allowance is designed to assist service members in meeting the cost of housing, especially in areas where government-provided housing is not available or suitable. The calculation of BAH considers various factors such as the service member’s rank, geographic location, and whether they have

dependents. It aims to ensure that service members can afford adequate housing that meets their needs and those of their families.

The United States military offers two primary on base housing options for service members. The first is government-owned military installation housing, which is overseen and managed by the Defense Department.<sup>151</sup> In this arrangement, the member's BAH covers rent and most utilities, and the member does not receive additional BAH while residing in this housing. Alternatively, there is privatized military housing, where military families can reside in homes on base that are constructed and maintained by private-sector companies.<sup>152</sup> Under this option, the member utilizes BAH to pay rent. Of course, service members may also choose to live off base, and are eligible to receive BAH to assist with housing costs, including rent, utilities, and other housing-related expenses.<sup>153</sup>

As with the British system, the CAF benefits package is structured differently than the American system. For example, there are notable differences in home ownership rates while serving, with a study finding that US active duty members (equivalent to Regular Force) have a significantly lower rate of home ownership than the US average by nearly 20 percentage points.<sup>154</sup> The argument that renting throughout one's entire career presents a barrier to homeownership is juxtaposed with the advantages of subsidized housing and the concept of BAH as an allowance, which enables members to save for home ownership. This factor is integral to the equation, as US veterans' exhibit higher-than-average rates of homeownership, even across various demographic categories such as ethnicity, race, and age.<sup>155</sup>

### **Australian Housing Model**

The Australian Defence Housing Agency (DHA) model provides housing solutions for members of the Australian Defence Force (ADF) and their families. The DHA model includes both purpose-built housing, off base rentals, and barracks style housing.<sup>156</sup> The DHA constructs and maintains purpose-built residential properties called Service Residences, specifically designed to meet the needs of ADF members and their families.<sup>157</sup> These properties are located in proximity to defence bases and are equipped with amenities suitable for military lifestyles. DHA also maintains off-base rentals which ADF members are eligible to rent or lease. The ADH model emphasizes community integration by developing housing estates that foster a sense of belonging among ADF families. These estates include communal facilities, parks, and services tailored to military life.<sup>158</sup>

The DHA model offers a wider range of housing options than the Canadian Military Housing Program. This allows ADF members to choose housing that best suits their preferences and needs. In the Canadian Military Housing Program, the focus is primarily on providing housing rather than developing extensive community amenities. The DHA model places a strong emphasis on community integration by developing housing estates with communal facilities, parks, and services tailored to military life. This helps foster a sense of belonging and support among ADF families.

Examining the housing models of the UK, US, and Australia offers valuable insights for the CAF to consider in shaping its housing policies, regulations, norms, and culture for the future force. The UK's focus on subsidized accommodation as a benefit, the US's provision of Basic Allowance for Housing (BAH) alongside diverse housing options, and Australia's emphasis on community

integration and tailored housing solutions all provide valuable perspectives from allied militaries on how housing might be enhanced in a re-imagined housing policy in Canada. By leveraging these diverse approaches, the CAF can explore innovative strategies to improve housing access as well as align policies more effectively with the evolving and growing needs of CAF members and their families.

## Recommendations

To position the CAF as an employer of choice and address the pressing housing needs of its members, bold and innovative policy changes are needed now. Simply following the same old strategies will not suffice; instead, there is a need for transformative ideas supported by considerable increases in funding. Drawing parallels with the post-war housing boom, which revolutionized military housing infrastructure, the CAF must embark on a similar journey of impactful change to ensure *institutional survival* and attractiveness to prospective and current personnel. This journey should include the creation of a dedicated CAF Housing Champion, suggested in the ADM (RS) Evaluation of Military Housing Report, tasked with spearheading housing policy reforms and ensuring that the housing needs of CAF members and their families are prioritized at all levels of decision-making.<sup>159</sup>

One significant aspect that requires immediate attention is the construction of new-builds while continuing to maintain existing housing infrastructure. Investing in new construction projects with a mix of building types and densities, tailored to modern military families' needs is crucial. The new constructions should integrate modern amenities and be located near base facilities to elevate the appeal of housing for recruitment and retention purposes, while also enhancing the quality of life for CAF members and their families. At the same time, substantial capital investments are necessary for robust maintenance programs to minimize the number of housing units in below-average condition. Investing in robust maintenance alongside new capital spending for new builds is crucial to prevent a scenario where, without funding to conduct maintenance, a significant portion of the housing portfolio falls below Canadian societal norms. Instead, a dual approach is needed to ensure that existing housing remains in good condition, attempting to meet modern standards and expectations within the constraints of the housing sizes, while also expanding the portfolio to accommodate evolving needs and maintain a high standard of living for CAF members and their families.

Additionally, policy implementation plays a pivotal role in shaping the future of military housing. Exploring innovative models like DND owned off-base rentals, long-term leases, and housing co-operatives can offer viable solutions. Housing co-operatives involve collective ownership and management of housing units by the residents themselves, promoting a sense of community, autonomy, and shared responsibility.<sup>160</sup> Implementing an innovative model like a housing co-op within the CAF housing model may require the involvement of non-profit agencies, like the MFRCs, to create the appropriate legal framework to operate such an entity. It may seem like a radical departure from current rental based policies, but is not so far removed from the 'self-help' style of accommodation administered by PSP Military Housing located at Uplands in the National Capital Region.<sup>161</sup> The main difference being the creation of equity in a co-op, although the member would likely not physically own the property but would be able to extract the equity they

had built over a period of time. In any case, both multiple building types and multiple models of providing housing can help create larger numbers of CAF members and their families residing on or near bases, which in turn can create a supportive and inclusive environment for military families while empowering members to actively participate in housing-related decisions.

Policy changes should not be limited to housing infrastructure alone but should extend to comprehensive support systems. This includes initiatives to address spousal employment challenges, access to healthcare and childcare services, educational opportunities, and community integration programs. By adopting a holistic approach to military housing policies, the CAF can create a nurturing environment that attracts top talent, enhances retention rates, and promotes overall well-being among its members.

Indeed, policy plays a central role in this discussion. The current policy stance, where DND/CAF acts as a landlord and charges fair market rates for aging, small homes in relatively rural communities lacking comprehensive amenities compared to nearby areas is incongruent with the reality of recruiting and retaining top talent. By providing subsidized housing options comparable to those in other allied nations, the CAF can alleviate the financial burdens and instability associated with frequent relocations and create a more attractive environment for recruitment and retention. Stable and affordable housing near military bases can significantly enhance the appeal of a career in the CAF and demonstrates the organizational commitment to supporting the well-being of its members and their families. Further, subsidized housing can act as a retention tool by reducing the stress associated with the conditions of military service for CAF members. It goes beyond just providing physical shelter; it creates a supportive community environment where military families can thrive amidst the challenges of service life.

To achieve this, there needs to be a shift in mindset at both the government and military leadership levels. Housing should be viewed not just as a personal responsibility but as a fundamental benefit of service. Re-examining policies like DAOD 5024-0 to align with the stated intent of the Military Housing Program is crucial. It requires bold and innovative ideas backed by financial investment to bridge the gap between policy goals and housing delivery.

## **Conclusions**

The future of Canadian military housing necessitates a paradigm shift towards bold, innovative, and well-funded policies. Embracing new-builds, prioritizing maintenance, exploring alternative housing models like co-operatives, and implementing comprehensive support systems are key pillars in this transformative journey. These efforts will not only position the CAF as an employer of choice but also ensure the well-being and satisfaction of its dedicated personnel and their families.

This analysis has highlighted several key considerations. Firstly, military housing plays a crucial role in shaping the overall well-being, operational efficiency, and retention rates of CAF members and their families. A strategic focus on housing quantity and quality is essential for fostering a strong sense of belonging and community within the military.

Policy reform is also imperative. There is a clear need for policy reforms that prioritize housing as a fundamental benefit of military service. This includes revisiting existing policies, allocating significant financial resources, and exploring innovative housing models to address housing challenges effectively. Collaborative and innovative practices among government agencies, military leadership, housing developers, and service members' families are key to ensuring a dynamic and effective policy is implemented to deliver affordable housing in the appropriate numbers.

The implications of addressing military housing challenges extend beyond infrastructure improvements. By prioritizing housing policies and investing in the well-being of its personnel and their families, the CAF can strengthen its bid to become an 'employer of choice.' A supportive housing environment not only attracts top talent but also enhances retention rates and fosters a positive organizational culture.

This research calls for immediate policy and institutional changes across regulative, normative, and cultural-cognitive functioning, and suggests further research is required to address the housing needs of CAF members and their families effectively. Doing so will set optimal conditions to create a supportive and inclusive environment that enhances the overall well-being, satisfaction, and operational effectiveness of CAF personnel and their families.

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