

# Beyond the Build: Affordability for All

## The Challenge

It is no secret that we are in a housing crisis affecting everyone. More and more people at every age and stage of life struggle to find housing that meets their needs – whether it is social housing, market rentals or homeownership. With safe and secure housing, people become more financially stable and independent and they're able to transform their futures and their communities. We must build more, build faster, and build now.

**Join us as we call on local, provincial and federal decision-makers to implement solutions will lead to affordability for all.**

## The Solutions

**1**

### **Increase housing supply through more assertive municipal affordable housing policies.**

Every single municipality in the country should have a plan to provide affordable housing in their community. And a municipality with a plan and policies already in place should be doing everything they can to deliver that plan.

By setting targets, speeding up approvals, modernizing zoning to require more density, and prioritizing the use of available land for affordable housing, municipalities can help increase affordable housing across the country.

**2**

### **Local and provincial governments must make sure that decisions on new housing are being driven by the requirements of those who need it, not by those who already have it.**

At best, NIMBYism divides communities, delays the building of much-needed housing, and causes additional financial stress, especially for non-profit housing providers. At worst, NIMBYism directly threatens the safety and lives of those who are in dire need of a safe and decent place to call home.

Provinces must help depoliticize local housing decisions, and work with municipalities to minimize the impact of NIMBYism. CMHC, and others should invest in research and public awareness campaigns to show the value of affordability for all.

**3**

### **Invest in solutions to improve access to affordable housing at all points of the housing continuum.**

Our vision is a world where everyone has a decent place to live. While we at Habitat see the life-changing power of homeownership every day, urgent needs exist across the housing continuum. And we know that the barriers faced by marginalized and racialized individuals and families are even greater. We must build more, more quickly and with deeper, permanent affordability so that everyone in Canada has a safe and decent place to call home.

Investing across the housing continuum – from homelessness to affordable homeownership remain top priorities for all governments. And governments must also prioritize the rapid implementation of a for Indigenous by Indigenous urban, rural, and Northern housing strategy, and targeted investments to support those who have experienced housing discrimination.

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4

**Connect affordable housing and infrastructure investments to improve access to services and employment that will lead to stronger communities.**

Public infrastructure – like transit, water and wastewater, and community infrastructure – and housing go hand in hand to create well-served and complete communities, and ensures land is ready for housing. A better connection between federal infrastructure and housing investments can get needed housing built faster.

Federal public infrastructure funding for provinces and municipalities should be tied closely to increasing the supply of affordable housing.

5

**Increase opportunities for those living with low income to access affordable homeownership.**

At Habitat Canada, we bring communities together to help families build strength, stability, and independence through affordable homeownership. But homeownership is becoming increasingly difficult to attain for many, especially those living with low income.

Affordable homeownership must remain an option along our housing continuum by ensuring public funding remains available to support those who wish to pursue homeownership. Investing in programs to help people stay in their affordable housing.

To read our detailed recommendations please visit [www.habitat.ca/beyond-the-build](http://www.habitat.ca/beyond-the-build)



## Who we are

Founded in 1985, Habitat for Humanity Canada is a national, charitable organization working toward a world where everyone has a decent and affordable place to call home. Habitat for Humanity brings communities together to help families build strength, stability and independence through affordable homeownership. With the help of volunteers, Habitat homeowners and 49 local Habitats working in every province and territory, we provide a solid foundation for better, healthier lives in Canada and around the world. Habitat for Humanity Canada is a member of Habitat for Humanity International, which was established in 1976 and has grown to become a leading global nonprofit working in more than 70 countries.

**We believe everyone deserves a safe and decent place to live, both locally and globally.**

As a global leader, Habitat for Humanity Canada plays a key role mobilizing and investing funds in Habitat for Humanity organizations in countries around the world in an effort to serve the 1.6 billion people in need of safe housing. Through our Global Neighbours program, we work to empower families to build strength, stability and self-reliance through housing and shelter solutions.

Supported by local Habitats and donors in communities across Canada, we partner with people and communities and with local Habitats around the world. Together, we advocate for long-term change as we build and repair homes, provide access to safe water-sanitation-hygiene solutions, assist in disaster recovery, as well as offer skills training and financial education.

For more information, please visit [www.habitat.ca](http://www.habitat.ca)