



**Habitat**  
for Humanity®  
Canada



## Investing in affordable housing and homeownership **will build a stronger future for families, communities, and our country**

At Habitat for Humanity Canada, we believe everyone has the right to a safe and decent place to live, and that it benefits all of society when they do. That's why we are looking beyond the build, to how decent housing transforms futures, strengthens communities, and fosters resiliency and stability that can transcend generations. We are committed to partnering with government, with other affordable housing advocates, and with communities at most risk, including people who are newcomers, racialized, and Indigenous, on and off Traditional Territories, to tackle the housing crisis in this country.

Since 1985, Habitat for Humanity Canada, through 50 local Habitats and thousands of volunteers, has helped more than 4,000 working families become owners of safe and affordable homes. Our investments have made a difference. For every dollar Habitat for Humanity receives, \$4 in social benefits are returned to the community.<sup>i</sup>

The impact of the pandemic has been acutely felt by families living with low income, accelerating housing prices and pushing homeownership further out of their reach. Investments to increase the supply of affordable housing can help address this gap and drive positive social and economic outcomes as the economy emerges from the crisis.<sup>ii</sup>

<sup>i</sup>Boston Consulting Group Study, 2015 commissioned by Habitat for Humanity Canada

<sup>ii</sup>According to the Federation of Canadian Municipalities (FCM), every \$1 billion invested in housing generates \$1.5 billion in economic growth



**BEYOND  THE BUILD**

As a leading provider of affordable housing in Canada Habitat for Humanity is on the frontlines of the housing crisis. By building strong partnerships with us, a new government will continue to deliver results through the National Housing Strategy, advancing a shared vision that goes beyond the building of a home to delivering substantial social impact and economic benefits to families and communities across Canada.

# Habitat Canada's Recommendations for Federal Policy Makers

## Recommendation 1

Continue to enhance and refine investments under the National Housing Strategy to focus on the specific needs of those who need affordable housing, and those who are building it.

## Recommendation 2

Increase affordable housing providers' access to affordable land, by:

- Introducing a new property acquisitions program to provide grants and loans to enable community providers to purchase and refurbish available properties for affordable purchase and rental, and to support land assembly.
- Accelerating and expanding the Federal Lands Initiative and consider extending it to allow for the exchange of surplus lands held by other orders of government.

## Recommendation 3

Grow investments in affordable housing through strategies dedicated to addressing the gross inequity experienced by Indigenous people and BIPOC communities by:

- Acting on calls by Canadian Housing Renewal Association and others to create and implement an Indigenous urban housing strategy.
- Maintain and expand focused funding streams and initiatives to address the housing needs of specific communities, like the \$40 million partnership between Habitat and CMHC to deliver 200 homes for Black families across Canada.

## Recommendation 4

Tie federal funding to local governments to actions that will drive more the building of more affordable housing supply, including:

- Prioritizing available land for affordable housing.
- Changing zoning laws and processes to allow more affordable housing to be built faster and more cost-effectively.
- Offering property tax and development fees reductions or waivers to provide affordability for builders and buyers of affordable homes.

## Recommendation 5

Fully leverage federal funding and partnerships to build more affordable homes that families can hold equity in, including by:

- Ensure that program requirements do not exclude non-market housing providers like Habitat for Humanity from accessing government funding.
- waiving GST/HST for affordable home sales delivered through charities.

## Recommendation 6

Take action to sustain Canada's charitable sector, which provides critical services to Canadians, generates 8.5% of GDP, and employs 2.4 million people. This should include establishing a "home" for charities and non-profits within the machinery of government and providing matching donations or other incentives that will encourage charitable giving to support critical offerings.