



We build strength, stability and self-reliance.

**Written Submission for the Pre-Budget Consultations  
in Advance of the Upcoming  
Federal Budget**

**By: Habitat for Humanity Canada**

- **Recommendation 1:** That the government maintain, enhance and accelerate the financial and program commitments that have been made to advance the National Housing Strategy. This should include modifying Co-Investment Fund and Federal Lands Initiative terms and conditions to make them more suitable for the Habitat for Humanity affordable homeownership program and waiving HST for affordable home sales.
- **Recommendation 2:** That the government increase affordable housing providers' access to affordable land, including through the following:
  - accelerate and expand the Federal Lands Initiative and consider extending it to allow for the transfer of surplus lands held by other orders of government, in particular in areas where no federal lands exist (as also recommended by the Canadian Housing Renewal Association or CHRA); and
  - introduce 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 (as also recommended by the CHRA).
- **Recommendation 3:** That the government introduce incentives and provide funding to encourage other orders of government to facilitate the creation of more affordable housing - from emergency housing to affordable homeownership - including through the following:
  - prioritizing land for affordable housing and housing innovation;
  - revising building and zoning regulations and approvals processes to encourage and accelerate affordable housing; and
  - providing differentiated property taxes and development fees to allow homes to stay affordable in perpetuity.
- **Recommendation 4:** That the government continue to 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 (as also recommended by Imagine Canada) and providing matching donations or other incentives that will encourage charitable giving to support critical offerings (as also recommended by the Canada Cares Coalition).

### **A substantive commitment to the National Housing Strategy**

On behalf of the 53 local Habitat for Humanity organizations providing affordable housing opportunities across Canada to families living with low income, Habitat for Humanity Canada encourages the federal government to use the 2021 budget and its related policies to increase affordable housing supply across Canada and bolster the programs of the 2017 National Housing Strategy.

As Canada's only national affordable homeownership provider, we embrace the National Housing Strategy's goal of every person in Canada having a home that is affordable and meets their needs by 2030.

We partner with volunteers, donors, Habitat homeowners and all orders of government to help low-income families – including Indigenous families on and off Traditional Territories – build strength, stability and independence through affordable homeownership. The homes we build are bought by the families we serve, who pay an affordable mortgage to own their own homes. An affordable mortgage or small loan means they have a chance to create savings and invest in their education. A decent roof over their heads establishes home as a place that protects — instead of endangering — their health.

The Government of Canada has made significant investments in affordable housing under the National Housing Strategy. With the pressure on affordable housing providers to do even more, continuing these investments and using the government's other available levers is critical – now more than ever – to building the safe and affordable housing people need, especially in cities.

### **Homeownership: more essential than ever for health and security**

Habitat homeowners represent some of the most vulnerable populations impacted by COVID-19. The need for affordable homeownership has only become more pronounced during this pandemic, as homes have become essential for shelter, health, security and stability and work. Imagine trying to work and educate your children in an unsafe and insecure place. It is no surprise that we are seeing increased demand for Habitat homes.

To fully contribute to our economic and social success, people need stable and safe homes which provide access to transportation and services, education and training, jobs and improved health outcomes.

As we think about meeting Canadians' housing needs, we can't focus only on the people we see – the homeless people living on streets and in parks. Providing shelter to the homeless is critical, but equally critical is providing an off-ramp for the hidden homeless and those living in temporary or inadequate housing to stable, affordable, long-term options, especially for families.

### **Investing in housing infrastructure means long-term economic returns**

Our housing spectrum is interconnected and interdependent. We must invest in **all** of its parts. Housing is infrastructure, and investing in housing and housing innovation is investing in bricks and mortar but also in the safe and resilient families and communities we need. Investing in infrastructure boosts jobs

and our economy; this was demonstrated by the federal government's January 2009 post-recession stimulus investments and, according to the Federation of Canadian Municipalities (FCM), every \$1 billion invested in housing generates \$1.5 billion in economic growth.

### **Building on a strong partnership that builds communities and social benefits**

Habitat for Humanity Canada is currently partnering with the Government of Canada through CMHC's National Housing Co-Investment Fund to deliver over 400 new affordable homes to families in need of decent and affordable housing across Canada. We are working with families to help them acquire the access, skills and financial education necessary for them to be successful homeowners. And we stand ready to do much more.

By leveraging community partners like Habitat for Humanity to implement other facets of the National Housing Strategy, the Government of Canada will alleviate some of the severe financial pressure confronting cities and communities and help their low-income families create the homes they need to build their own futures and to rebuild and sustain local economies. In addition to triggering these enduring economic benefits, investing in affordable homeownership creates substantial social impact: according to a Boston Consulting Group study, for every dollar Habitat for Humanity receives, \$4 in social benefits are returned to the community.

Never before have Canadians been so acutely aware of how important it is to have a safe and affordable place to call home. Housing instability — including frequent moves, overcrowding, unhealthy conditions and the threat of eviction or foreclosure — has always created stress, depression and hopelessness for far too many families, and this has been amplified in this pandemic.

A decent and affordable place to live helps families by freeing them from such physical and mental hardships and placing them on a path of new opportunity and increased confidence and self-reliance.

Investing in affordable housing is investing in Canada's future, helping families seize the opportunity and possibility that decent, affordable housing represents for themselves and their communities. Through shelter, we empower.



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