



Canada Housing Benefit – Policy Principles
Canadian Alliance of Non Profit Housing Associations (CANPHA)
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As a component of the National Housing Strategy announced in November 2017, the federal government committed to introducing a new \$4 billion Canada Housing Benefit (CHB) that would provide affordability support directly to families and individuals in housing need. At the time, the government estimated that once fully enacted in 2020, the Benefit would deliver an average of \$2,500 per year to eligible households.

Since that time, there has been little discussion on how such a Benefit program would be implemented. Some provinces and territories organized “Solutions Labs” in late 2018 to bring together stakeholders to discuss how the Benefit would be designed, but as of yet, no national, comprehensive consultation has taken place.

As the national and provincial organizations representing the non profit and social housing sector in Canada, the members of the Canadian Alliance of Non Profit Housing Associations (CANPHA) have come together to propose several Key Principles to inform the development and delivery of the Canada Housing Benefit. CANPHA is committed to working with federal, provincial and territorial governments in the development of this program, so that it is implemented effectively and efficiently.

These Key Principles are the following:

A National Housing Benefit must integrate with existing provincial and territorial housing programs where they exist: A number of provinces and territories already have housing benefit-type programs in place. A new National Housing Benefit must work seamlessly and compliment these existing programs, in such a way that the NHB does not impede access to provincial/territorial programs, but rather provides an enhanced ability for low-income people in Canada to receive additional benefits.

In those provinces and territories where no such Benefit currently exists, the federal government should work cooperatively with the province and territory to design the program in such a way that it compliments existing housing policies in that jurisdiction.

In a number of provinces and territories, municipalities also have housing benefit programs in place. In those jurisdictions with municipal programs, it should be up to the province or territory to determine how the NHB will compliment those municipal programs.

Because of the need for seamless integration with provincial and territorial programs, the NHB will be implemented in an asymmetrical manner. Because the benefit will be implemented differently in each jurisdiction, bilateral agreements will need to be devised spelling out exactly how the benefit will be implemented.

NHB benefits must be incremental to existing provincial, territorial, or municipal programs: Although it is important that the NHB be integrated with existing programs, it is fundamental that benefits delivered under the National Housing Benefit are over and above the level of benefits delivered under existing provincial, territorial and municipal programs. Federal dollars must not offset provincial, territorial, or municipal dollars, and must be incremental to those existing programs.

Residents living in non profit and social housing units that are not fully subsidized cannot be excluded from receiving NHB payments: There have been suggestions that an individual currently living in any publicly subsidized housing complex would not be eligible to receive a CHB payment, as that may be viewed as “double dipping”. CANPHA rejects this argument, and recommends that a core principle of the CHB is that individuals residing in a unit of community housing that is not fully subsidized would be fully eligible to receive a CHB payment.

Community housing represents more than just housing. Community housing often includes social, health, and other supports that are not available in private sector housing. Given that the CHB will target vulnerable and low income Canadians, these supports provided by community housing represent an overall cost savings to public programs, reinforcing the advantage to the federal and provincial/territorial governments of making people living in community housing fully eligible to receive the CHB.

Furthermore, anyone living in a housing complex that has received public funds for capital or other purposes should not be excluded from receiving the CHB.

Income thresholds should be used to establish eligibility: There has been a great deal of discussion regarding the eligibility criteria for CHB recipients. CANPHA believes that the primary purpose of the CHB should be to assist Canadians living at the lowest end of the income scale to access housing. As a result, we believe that income should be the determining factor in establishing eligibility. An income threshold will need to be identified in each jurisdiction to establish eligibility. Because cost of living and rental rates are different in each jurisdiction, the income threshold will differ across Canada, based on existing conditions. Furthermore, we believe that eligible individuals should not have to apply for the Benefit, but rather should be automatically qualified if they meet the income eligibility threshold.

There needs to be a proper evaluation of the program and its impact: As a multi-year program, it will be essential that federal, provincial and territorial governments conduct ongoing evaluation and research to ensure that the program is meeting its intended objectives and is having an impact in reducing barriers to housing for vulnerable populations. Governments should set metrics that would serve to determine measures of success of the program, and ensure resources are available to conduct the appropriate research and evaluation.

The constituent members of CANPHA look forward to working with governments at all levels in order to implement the Canada Housing Benefit in a fair and equitable that will serve as a support to assist low income Canadians meet their housing needs.

Endorsed by:

- Alberta Network of Public Housing Agencies
- British Non Profit Housing Association
- Canadian Housing and Renewal Association
- Ontario Non Profit Housing Association
- Manitoba Non Profit Housing Association
- Network of Non Profit Housing Providers of Saskatchewan
- New Brunswick Non Profit Housing Association
- Réseau québécois des OSBL d'habitation