



Co-operative Housing Federation of Canada
Fédération de l'habitation coopérative du Canada



January 13, 2025

The Honourable Dominic LeBlanc, P.C, M.P.
Minister of Finance
90 Elgin Street
Ottawa, Ontario K1A 0G5

The Honourable Nathaniel Erskine-Smith, P.C, M.P.
Minister of Housing, Infrastructure and Communities
180 Kent Street
Ottawa, Ontario K1P 0B6

VIA EMAIL

Subject: Community Housing Sector Hopes for Strong Stable Federal Leadership in Housing

Dear Ministers LeBlanc and Erskine-Smith,

The housing challenges we face today have evolved over decades; Canadians are now bearing the consequences, with too many struggling to secure a safe and affordable place to live. These challenges highlight the need for a renewed focus on affordable and sustainable community housing. Canada's community housing sector stands ready to collaborate with the federal government to deliver fast and meaningful change. By working together and focusing on shared goals, we can ensure every Canadian has a safe and affordable place to call home.

The numbers illustrate why our shared efforts are more urgent than ever: more than 20% of Canadian households cannot afford market-rate housing, yet community housing accounts for less than 4% of all housing – half the G7 average. This gap leaves hundreds of thousands of people at risk of losing their homes and hampers the economic progress of hardworking people across the country. By doubling the supply of community housing, which includes co-operative and non-profit housing, we can provide hope and stability to those most in need while stimulating economic growth.

The situation is particularly urgent for Indigenous people, who are disproportionately affected by housing insecurity. Despite representing less than 4% of Canada's population, Indigenous people account for over 10% of those experiencing homelessness. One in 15 Indigenous individuals faces homelessness in their lifetime. The solution is clear: we must prioritize and invest in "for-Indigenous, by-Indigenous" community housing. According to the [Indigenomics Institute](#), there is \$100 billion in untapped potential in the Indigenous economy. By quadrupling the supply of Indigenous-led housing, we can begin to unlock this potential.

The community housing sector is ready and capable to deliver results. While the scale of the challenge is significant, the solutions are within reach. As a sector we have been pushing for four highly impactful things that need to be delivered by this government immediately:

1. **Support community housing acquisitions:** Equip community housing providers with low-interest loans and federal support to acquire existing low-rent properties, stabilize rents, and protect tenants. A sector-led fund can leverage private capital to accelerate these efforts. Federal investments must move forward without delay.
2. **Invest in Indigenous-led housing solutions:** Indigenous-led community housing providers have the expertise and capacity to expand housing options. However, \$2.8 billion in federal funding is currently stalled due to administrative delays. These resources must be deployed immediately to benefit households in need.
3. **Make federal lands available for affordable housing:** Surplus federal land in urban areas holds immense potential for development. Prioritizing community housing projects on these lands can create new affordable homes and address the affordability crisis. We urge the federal government to expedite access to these lands and partner with community housing developers to deliver results.
4. **Scale construction programs for community housing:** the Co-operative Housing Development Program and Affordable Housing Fund should be scaled up and improved to accelerate the construction of more community housing across the country.

Canada's community housing sector is resourceful, experienced, and ready to act. With federal leadership and support, combined with our sector's proven expertise, we can take meaningful action to address Canada's housing needs and build a stronger future together. Leadership matters. We need federal leaders who are committed to action, collaboration, and delivery.

Hardworking Canadians are counting on us to rise to the challenge. Together, we can solve the housing crisis and ensure a better future for all. Let's get to work.

Sincerely,

Margaret Phof
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Management
Association*

Irene Martin Lindsay
*Alberta Seniors &
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Jill Atkey
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cc. The Right Hon. Justin Trudeau, Prime Minister

