Canadian Housing and Renewal Association
A Home for the Housing Sector

October 26, 2026

The Honourable François-Philippe Champagne
Minister of Finance
Department of Finance Canada
Ottawa, ON K1A 0G5

Dear Minister Champagne,

Canadian Housing and Renewal Association (CHRA) members to urge the federal government to use Budget 2026 to make a transformative investment in Canada's non-market community housing sector.

Over the next decade, Canada has the opportunity to address the affordable housing crisis by doubling the share of non-market community housing in our overall housing stock. Achieving this goal will require building 50,000 non-market homes annually. We can get it done. Reaching that scale will require sustained federal investment and a long-term fiscal framework. Budget 2026 can establish that foundation.

Investing in non-market community housing delivers both durable public assets and broader economic returns. Every dollar creates tangible assets that remain in public or community control, and preserve affordability over the long term. That investment circulates through the broader economy, supporting construction jobs, manufacturing, and local supply chains. At the same time, increasing the share of non-market housing allows low- and middle-income households to invest in themselves and their communities, while enabling workers to direct more of their income toward goods, services, savings, and other productive uses rather than to unaffordable rents. It also provides the housing stability that supports labour mobility and economic participation.

Research commissioned by CHRA and conducted by Deloitte Canada found a relationship between increasing the share of non-market community housing and economic productivity. Doubling the share of Canada's non-market housing could generate between $67 billion and $136 billion in annual economic benefits. Separate research by the Canadian Centre for Economic Analysis and the GTHA Community Housing Collaborative found that for each dollar invested in public housing generates nearly three dollars in quantified social and economic benefit. The Aboriginal Housing Management Association in BC has concluded that for every dollar invested in Indigenous community housing, there is a social return on investment of nearly seven dollars.

Canada's current National Housing Strategy expires in March 2028: we cannot afford any interruption or gap in our progress. Budget 2026 is an important opportunity to ensure that a new, ambitious, and well-resourced National Housing Strategy will be in place before the current one expires. This budget requires a long-term federal fiscal plan that prioritizes non-market community housing and provides the certainty our sector needs to deliver housing at scale.

To make meaningful progress, Budget 2026 should:

info@chra-achru.ca
chra-achru.ca
(343) 882-3327
PO Box 71202
Ottawa RPO Laurier West
Ontario K2P 2L9

1. Establish a fiscal framework for the renewal of the National Housing Strategy.
2. Deliver a clear and adequately resourced For-Indigenous, By-Indigenous Indigenous strategy.
3. Recapitalize Build Canada Homes with a 10-year investment horizon.
4. Fund operating expenses and wrap-around services for supportive housing.
5. Extend federal rental assistance subsidies, including the Canada Housing Benefit.
6. Invest in the capacity and growth of the non-market community housing sector.

Further detail on these recommendations is provided in CHRA's Federal Budget Submission.

Canada's housing affordability crisis has profound social and economic consequences. The evidence demonstrates the economic value of non-market community housing. Indigenous-led housing delivery has demonstrated strong results at scale. Community housing providers are ready to deliver, but require predictable, long-term funding and program certainty.

Budget 2026 can provide the long-term fiscal certainty required to expand non-market community housing at scale.

We would welcome the opportunity to discuss these recommendations with you and your team.

Sincerely,

Ray Sullivan
Executive Director
Canadian Housing and Renewal Association

cc:
Gregor Robertson, Minister of Housing and Infrastructure
Mandy Gull-Masty, Minister of Indigenous Services