

Let's Talk Housing

WHAT WE HEARD

Shaping Canada's National Housing Strategy

Analysis of consultation feedback prepared by



The Conference Board
of Canada

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Message from the Hon. Jean-Yves Duclos

Minister of Families, Children and Social Development

This report details the feedback we received through a broad range of outreach efforts. It helps to frame the challenges facing our housing system, but also serves as an inspiring compilation of the innovative ideas Canadians have to offer. Through the consultations, diverse stakeholders have come together in common purpose, generating new energy and excitement around housing, and the momentum needed to carry us forward. The analysis of the consultation feedback was prepared by the Conference Board of Canada.

I want to thank everyone who participated in the “Let’s Talk Housing” process. Your input and ideas will be invaluable as I work with other federal Ministers and my provincial and territorial colleagues to create a National Housing Strategy that delivers better housing, socio-economic and environmental outcomes for all Canadians.

Canada needs a National Housing Strategy as a vehicle for social inclusion. We wanted to hear from Canadians who face housing barriers every day, including individuals and families at-risk of or experiencing homelessness, low-income households, Indigenous peoples, people with disabilities, seniors and newcomers.

Affordable housing can connect individuals with the facilities and services they need to build secure, productive and meaningful lives for themselves. Living close to jobs, public transportation and childcare enables people to participate fully in society and the economy. A National Housing Strategy will align the efforts and resources of all players – governments, stakeholders in the private and non-profit sectors and others – toward improving housing outcomes for all Canadians.

Our national conversation on housing was launched at the end of June 2016, following a very successful meeting of Federal/Provincial/Territorial Ministers responsible for housing. Led by Canada Mortgage and Housing Corporation (CMHC), the government’s policy advisor on housing matters, the “Let’s Talk Housing” consultations unfolded over a period of four months, ending in October.

To say that they were extensive would be an understatement. We wanted to hear from a broad range of stakeholders because we recognize that the Government of Canada does not have all the answers. Nor do we have all the tools needed to address persistent housing problems.

We consulted widely – and we have listened – because housing is such an important component of our Government’s overall approach to strengthening the middle class, promoting inclusive growth for Canadians, and helping to lift more people out of poverty. Housing can be the key to economic development, urban renewal and creating vibrant communities in which every citizen has an opportunity to take part and to thrive.



Executive Summary

National consultations were launched to solicit the views of individual Canadians and housing organizations, experts and stakeholders on the vision, outcomes, themes and principles for a National Housing Strategy. This report highlights what was heard during the four-month consultation process. It includes input and analysis from an online survey, expert and stakeholder roundtables, focus groups, and written submissions. It also reflects the views, ideas and insights of thousands of Canadians who participated in the consultations through the *Let's Talk Housing* website and social media channels.

In the months ahead, all of the input received through the consultations will be used to develop recommendations for a National Housing Strategy. We will continue to work with our primary partners, the provinces and territories, on a housing strategy that is national in nature but that recognizes regional housing conditions. The strategy will bring greater collaboration between those who fund, plan and deliver housing so that collectively we can better meet the housing needs articulated by Canadians through the NHS consultation process.

Additionally, priority will be placed on continuing and completing the consultations with national Indigenous organizations on how to best meet the housing needs of Indigenous Canadians wherever they may live. We want to assure all those Canadians that took the time to provide their thoughts and aspirations on a National Housing Strategy that their efforts are valued. In return, we are committing to release a comprehensive National Housing Strategy in 2017.

WHAT WE HEARD

Canada is a diverse country and we heard a wide range of opinions from the more than 7,000 Canadians who participated in the consultations. The consultations gave people who are passionate about housing an opportunity to bring their pent-up ideas and innovative thinking to the table. We heard healthy debate and discussion on several different housing issues, but in the end, the following themes rang more loudly than others.

Helping those in greatest need. It is clear that Canadians are united in wanting better housing outcomes - not just for themselves, but for individuals and families with the most severe housing needs, including low-income Canadians, the homeless and victims fleeing violence.

Helping Indigenous peoples achieve better housing outcomes for themselves. Indigenous peoples told us that a separate, but parallel strategy is needed to address the unique housing challenges facing Métis, Inuit and First Nations peoples living on and off reserve, in cities and remote areas, and in the North and bring housing need levels on par with non-Indigenous peoples.

Eliminating homelessness. A fundamental goal of a National Housing Strategy should be to eliminate homelessness in Canada, and short of that, make it rare, brief and non-recurring. The needs of homeless Canadians, who fall at the extreme end of the housing spectrum, ought to be prioritized.

Making housing more affordable. Canadians said housing they can afford and that meets their needs was the most important housing outcome. The lack of affordable, suitable and adequate housing is especially a concern for low-income households and other vulnerable Canadians across the country.



Adopting a housing systems perspective. Canadians told us they expect a National Housing Strategy to better coordinate the various housing initiatives already in motion across the country and to tackle housing needs across the entire continuum.

Housing policies and programs should center on people and place. All recognized the need for housing solutions to be people-focused so that individuals and families have access to jobs, schools and supports in order to participate in their communities and help lift them out of poverty. Canadians also want housing located in safe neighborhoods with daycare facilities, community services, public transportation, recreational and other amenities nearby.

Setting clear outcomes and targets. You told us that a national strategy must set clear outcomes and measurable targets in order to report back to Canadians on progress in achieving better housing.

Delivering long-term and predictable funding. We heard loud and clear from housing providers and developers that long-term and stable funding is necessary to plan and deliver more affordable housing. Similarly, access to innovative financing and affordable lands will also help alleviate affordable housing gaps.

Realizing the right to housing. Canadians said a national housing strategy should examine whether our laws, policies and practices are sufficient to prevent homelessness, forced evictions, and discrimination in having adequate housing.

Improving data collection, analysis and research. Canadians and housing experts stressed that more and better housing data is needed to understand housing conditions and the housing needs of Canadians, and in order to develop informed, cost-effective, policies, programs and initiatives.

Taking a collaborative approach to housing. Canadians told us that a National Housing Strategy should take an integrated approach, building on the capacity of all orders of government and other partners. Clear Collaboration and flexible solutions are necessary to achieve a national vision of housing.

These themes are elaborated in the “What we Heard” section, which provides a more thorough account of the consultations.



Introduction

A home isn't just a place to live; it gives hope for the future and is a stepping stone to a better life. Unfortunately, this isn't the case for some; and today, too many Canadians are unable to find or afford decent housing:

- In 2011, 12.5 per cent of Canadian households were in *core housing need*.¹
- Every year, more than a hundred and fifty thousand Canadians have to stay in an emergency shelter.
- Close to 35,000 Canadians will experience some form of homelessness on any given night.
- One in five Indigenous people who live off-reserve are homeless or live in overcrowded, unsafe or inadequate housing.
- Three quarters of the rental buildings in Canada are over 30 years old, and many are in poor shape and in need of costly repairs.
- Social housing agreements (and the funding they provide) will all have expired by the year 2038. Some social housing providers will not be able to continue without renewed funding, putting Canadians who rely on their reduced rents under increased financial stress and greater risk of homelessness.
- Over the last 15 years, house prices in most of Canada grew almost three times faster than incomes. In Toronto and Vancouver, the price of a home grew more than four times faster than the average income.²

The NHS will help chart a new vision and course for better housing options, and better housing outcomes for all Canadians – including those individuals and families living in Indigenous and Northern and remote communities.

Source: Government of Canada.
Let's Talk Housing,
<https://www.letstalkhousing.ca/learn-more/index.cfm#1>.

The Government of Canada made a commitment in Budget 2016 to engage Canadians on how to improve housing, and is seeking to build on the federal role in helping Canadians meet their housing needs in collaboration with our provincial and territorial partners, housing providers, industry stakeholders and national indigenous organizations.

By setting a common vision with shared goals and desired outcomes, and well-targeted actions, a National Housing Strategy (NHS) can help to address persistent housing needs in Canada and achieve better housing, social, economic and environmental results for Canadians. The NHS will also help guide and promote greater alignment between policy areas (e.g., health, environment, safety and security, transit, poverty reduction and building a stronger middle class) and among various levels of government and other participants in the housing sector to achieve targeted objectives in a more cost-effective and efficient manner.

The NHS will build on the work to deliver quality, affordable housing already underway in communities and regions across Canada. It will combine the strengths of many partners, including all levels of government; Indigenous governments and organizations; the private and not-for-profit sectors, cooperative and community-based sectors; housing experts; academia; and Canadians themselves.

¹ CMHC (2014) "Housing Affordability and Need" *Canadian Housing Observer*

² W. Cox & A. He (June 2016) "Canada's Middle-Income Housing Affordability Crisis" *Frontier Center for Public Policy*.



Over the past four months, the Government of Canada encouraged Canadians to talk about housing. The views, ideas, and insights of thousands of Canadians were documented and recorded. And a clear and a common housing message has emerged: Canadians want better housing outcomes—and not just for themselves — but also for those individuals and families whose circumstances may present different (or distinct) housing needs and challenges.

PURPOSE AND SCOPE OF THE NHS CONSULTATIONS

The purpose of the NHS consultations was to:

1. Have Canadians share their views on a long-term vision for housing in Canada, identify meaningful housing themes and outcomes, and identify innovative housing solutions and approaches.
2. Help the Government of Canada develop a National Housing Strategy.

NHS CONSULTATIONS — ANALYSIS AND REPORTING

Throughout the consultation process, the input received from Canadians has been analyzed to understand the priority issues, desired outcomes, and recommendations for improving housing in Canada.

ABOUT THIS REPORT

This report highlights what was heard during the National Housing Strategy consultation process. It includes input and analysis from the NHS consultation online survey, roundtables, focus groups, written submissions, an idea-sharing platform, MP town hall meetings, public opinion research, and postings on social media.

The report provides an overview of the proposed National Housing Strategy vision and outcomes, background and process information, key insights, takeaways and promising opportunities and solutions identified by individual Canadians, experts, and organizations, that participated in the consultation process.

- Chapter 2 provides background information on the NHS.
- Chapter 3 explains the process and methodology of the NHS consultations.
- Chapter 4 looks at the NHS vision, themes and outcomes and presents key findings and insights.
- Chapter 5 presents a summary of what we heard and next steps.
- Chapter 6 considers the role of government in a National Housing Strategy.
- Chapter 7 presents next steps.
- Appendices provide more detailed information from the consultation processes.

This report presents the candid and thoughtful views of Canadians, experts, and organizations on housing conditions and needs in Canada. It provides their views on how a national housing strategy could potentially be structured and implemented to improve access to affordable quality housing for all Canadians regardless of who they are and where they live. As such, the opinions, views and recommendations contained in this report do not necessarily reflect the position of the Government of Canada nor CMHC.



Background

WORKING WITH THE PROVINCES AND TERRITORIES

As the federal government's primary partners in housing, provinces and territories have helped in the development of a National Housing Strategy. Provinces and territories have been fully engaged since the National Housing Strategy consultations were launched at the end of June, participating regularly in the Federal-Provincial-Territorial Housing Forum and consulting regional housing stakeholders and municipalities within their own jurisdictions to provide additional input to the National Housing Strategy consultations as well as their own policy development.

A Federal-Provincial-Territorial (FPT) Strategic Working Group, with seven sub-teams, was tasked by the Federal, Provincial and Territorial Deputy Ministers with assessing the ideas and feedback received from experts during the more than 20 expert roundtables in September and October and vetting relevant submissions and ideas that came in through the letstalkhousing.ca website. During bilateral and multilateral discussions, provinces and territories suggested refinements to the draft National Housing Strategy framework to ensure a greater alignment with the housing strategies and priorities in their respective jurisdictions. On November 1, 2016, federal, provincial and territorial ministers responsible for housing agreed in principle on a vision and outcomes for a National Housing Strategy, and key partnership principles to guide the FPT relationship going forward.³ Additional details of the provincial- and territorial-led consultations that fed into the NHS can be found in Appendix 1.

INDIGENOUS AND NORTHERN HOUSING

Specific focus was placed on the development of long-term solutions for Indigenous housing and Northern housing during the NHS consultations. The distinct needs of First Nations, Métis and Inuit households, within the context of different locations (urban, rural and remote, on-reserve, and the North) were examined through roundtables. The unique challenges of providing affordable and adequate housing in Northern communities overall was discussed at a roundtable in Whitehorse and with the Federation of Canadian Municipalities' Northern and Remote Forum. Bilateral meetings and forums with Indigenous organizations and the three territories provided added insight into priority issues and potential solutions. Engagement on Indigenous housing will continue with national Indigenous organizations in order to develop long-term solutions.

³ Quebec stated that: *While it shares many of the objectives sought by the other provinces and territories in the area of housing, Quebec will not be able to join a national housing strategy at this time, unless the strategy fully respects Quebec's programs and jurisdiction in the matter. In Quebec's view, the current approach raises major challenges in this regard. Quebec, however, will continue to participate in the process of developing a national housing strategy through sharing of information and best practices.*



PROPOSED NHS VISION, THEMES AND OUTCOMES

The consultation process for Canada's NHS began in late June by sharing what a vision for housing might look like, which housing themes and issues in Canada are most important, and what housing outcomes for individuals, families, and communities the Government of Canada hopes to achieve.

Over the past four months, the Government of Canada listened to and considered the input and suggestions received from Canadians, housing experts and practitioners, and provincial and territorial governments. These insights continue to help shape the NHS vision, themes and desired outcomes.

VISION

The following housing vision was presented to Canadians for their initial reaction and feedback. They were asked if it was a step in the right direction, if it made sense to individuals and their families, and if the vision would help Canada achieve its desired housing goals.

*All Canadians have access to housing that meets their needs and they can afford.
Housing is the cornerstone of building sustainable, inclusive communities and a strong
Canadian economy where we can prosper and thrive.*

– Government of Canada, Let's Talk Housing, National Housing Strategy (Working) Vision,
Summer 2016

THEMES

Canadians were also asked for their feedback on a set of proposed themes that would help identify the most important housing challenges, and were invited to indicate priority issues within the following proposed themes:

- *Distinct housing needs of low-income and vulnerable Canadians*, such as seniors, newcomers, people with disabilities and individuals and families at-risk of or experiencing homelessness.
- *Social housing renewal* and social-inclusive communities.
- A *continuum of housing options* to address different housing needs and markets across Canada.
- *Affordable financing* and access to affordable lands for rental housing.
- *Affordability pressures* in Canada's largest cities and certain areas.
- New *affordable rental supply*, including through increased private sector involvement and maintenance/preservation of existing stock.
- Access to housing for *first-time home buyers*.
- Environmentally *sustainable and resilient homes* that contribute to Canada's climate change goals.
- Building a strong self-reliant *affordable housing sector*.
- Housing is the *foundation* for a better quality of life.
- Supportive institutional and regulatory *frameworks*.
- A stronger *housing system* that contributes to economic growth and financial stability
- Use of *data and best evidence* to achieve desired outcomes.



OUTCOMES

A National Housing Strategy must be outcomes driven to achieve meaningful results and to permit measurement of progress. Canadians were presented with a set of high-level outcomes that would guide the development of targets to measure the success of an NHS. They were invited to indicate their priorities from the proposed outcomes, each of which had short, medium and long-term targets:

SUSTAINABILITY

- Housing is environmentally, socially and financially sustainable.
 - Housing and communities are healthy, resilient, and contribute to Canada's climate change goals.
 - Housing is a foundation for improved life prospects and equal access to opportunities.
 - Canada has a well-functioning housing system that supports economic stability.

AFFORDABILITY

- Canadians have housing that they can afford, and that meets their needs.

INCLUSIVITY

- Housing contributes to social inclusion and wellness for all Canadians

FLEXIBILITY

- Canadians have access to housing options that meet their diverse and changing needs.



NHS Consultation Process

The NHS consultations gathered the thoughts and opinions of thousands of Canadians across the country. The voices of individuals from all provinces and territories were heard, representing a diversity of housing perspectives:

- those with distinct housing needs such as newcomers to Canada, people with disabilities, individuals and families at-risk of or experiencing homelessness, and seniors;
- First Nations, Métis, and Inuit peoples living in urban, rural, and remote locations;
- single person households, couples with and without children, single parent families, group households, multi-generational families;
- those living in urban, rural, northern, and remote communities;
- homeowners; those looking to buy; subsidized and non-subsidized renters; people living in supportive housing, transitional housing and emergency shelters; and people experiencing homelessness; and
- all age groups, genders, and education levels.

The NHS consultations also engaged hundreds of individuals and organizations working in the housing sector, including:

- housing and homelessness experts and academics;
- city and regional planners, land use planners, and transit planners;
- Indigenous housing experts and representatives;
- housing developers;
- owners and operators of housing projects;
- members of the not-for-profit housing sector, housing co-operatives and community associations;
- representatives of financial institutions and other financial experts;
- health practitioners; and
- government officials.

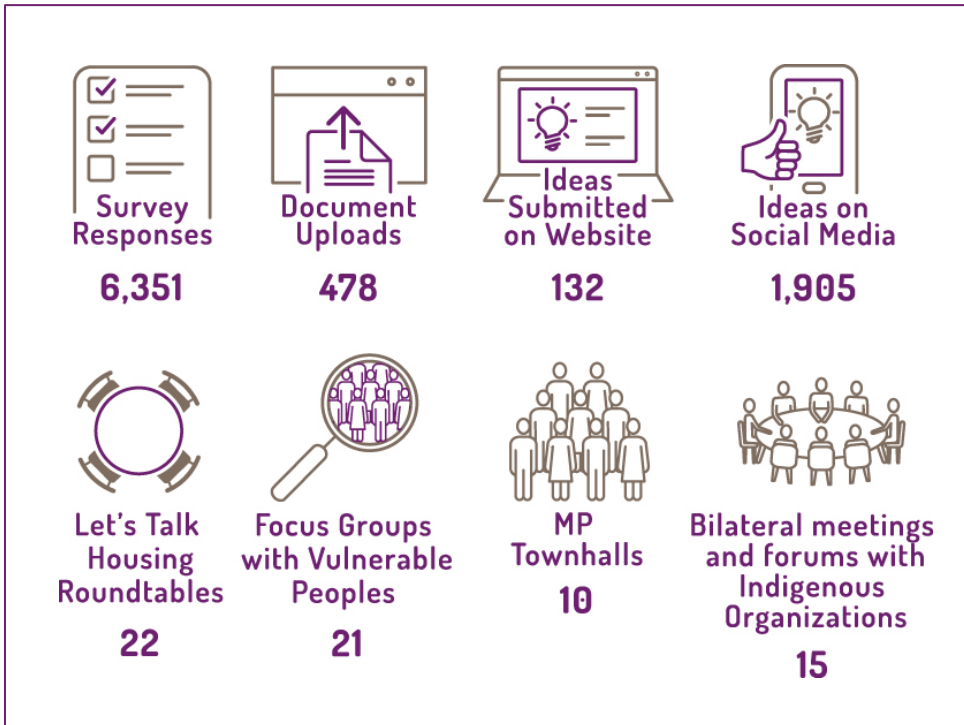
To facilitate the collection of information, the NHS consultation process offered Canadians many input channels—giving individuals the opportunity to respond in a way most convenient for them. This included completing the NHS online survey, uploading a submission to the LetsTalkHousing.ca website, sharing ideas on the online idea board, tweeting a message, or by invitation to engage in deeper roundtable and focus group discussions.

The richness of information and diversity of housing perspectives collected over the past four months will inform the development of an effective housing strategy for Canada, and feedback was progressively incorporated into the process to validate the issues and solutions raised by Canadians.

Additional detail about each of the consultation pieces, including the survey, idea sharing platform, online written submissions, social media, roundtables, focus groups, MP town halls, public opinion research, and meetings with Indigenous organizations and how these engagement activities were carried out can be found in Appendix 2 to the report.



PARTICIPATION - BY THE NUMBERS



What We Heard

NHS VISION, THEMES, OUTCOMES

Canadians provided valuable input to the vision, themes and outcomes through all online and in-person consultations. They indicated that the outcomes should be:

- meaningful and authentic;
- specific, measurable, achievable, and timely;
- focused and straightforward;
- people-focused and place-based; and
- adaptable.

NHS ONLINE SURVEY HIGHLIGHTS

The following sections provide a view of what we heard from Canadians through the online survey. The provincial and territorial response rates to the NHS survey approximately mirror the provincial and territorial populations (as a proportion of Canada's total population) though there are discrepancies in British Columbia and Nova Scotia where participation was higher, and in Ontario and Quebec where it was lower.

A VISION FOR HOUSING

A majority of survey respondents support a vision for the NHS whereby "Canadians have housing that meets their needs and they can afford."

- 69 per cent of survey respondents either totally agree or somewhat agree with the proposed NHS vision statement.
- 29 per cent said they somewhat disagree or totally disagree with the proposed NHS vision.
- 2 per cent of survey respondents were neutral.

"Adequate housing is the cornerstone of a successful society. Poor housing places great stress on families and individuals and inflates costs in health care, social services, policing etc."

– Survey respondent, male,
65-74, urban, homeowner, Ontario

"It is an excellent goal, however it forgets the factors outside of the house that are important to healthy communities, such as good community design, active transportation opportunities, proximity to services, and more."

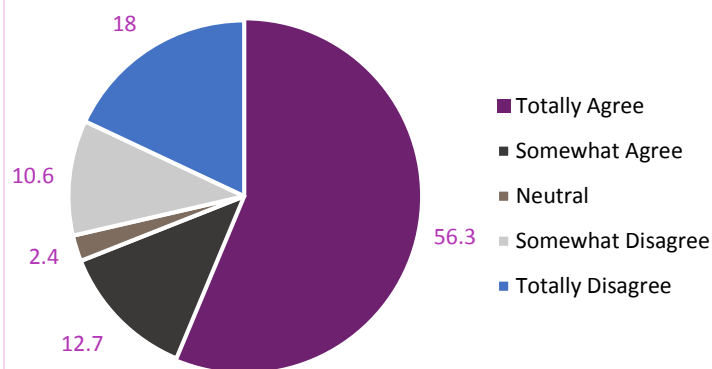
– Survey respondent, male,
age 35-44, urban, homeowner, Quebec

"It is not realistic to expect that all Canadians have access to exactly the housing that 100 per cent meets their needs."

– Survey respondent, female, age 45-54,
urban, subsidized renting, Ontario



Agreement with NHS Vision



Agreement with NHS Vision	Per Cent	N*
Totally agree	56.3	3,535
Somewhat agree	12.7	795
Neutral	2.4	149
Somewhat disagree	10.6	668
Totally disagree	18.0	1129

*number of respondents

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016.

MOST IMPORTANT HOUSING SURVEY THEMES

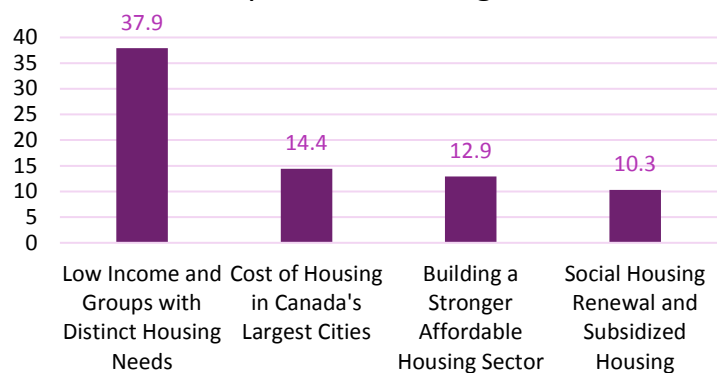
NHS survey respondents identified the following four themes/issues as most important to them:

- Low income and groups with distinct housing needs.
- Cost of housing in Canada's largest cities.
- Building a stronger affordable housing sector.
- Social housing renewal and subsidized housing.

"I believe that housing is the cornerstone of building healthy communities and a strong economy. However, today's society is not focused on helping marginalized populations find safe and affordable housing."

– Survey respondent, female, age 18-24, urban, non-subsidized renting, Nova Scotia

Most Important Housing Themes



Most Important Housing Themes	Per Cent	N*
Low income and groups with distinct housing needs	37.9	2,372
Cost of housing in Canada's largest cities	14.4	900
Building a stronger affordable housing sector	12.9	806
Social housing renewal and subsidized housing	10.3	644

*number of respondents

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016.



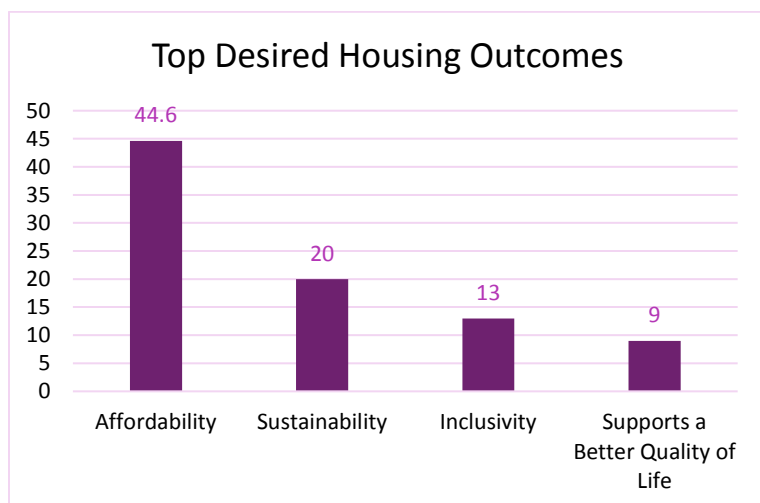
FOUR MOST IMPORTANT HOUSING OUTCOMES

The most important housing outcomes for NHS survey respondents are:

- **Affordability:** 45 per cent of Canadians said housing that they can afford and that meets their needs was the most important housing outcome to them.
- **Sustainability:** 20 per cent of respondents said housing that is financially, socially and environmentally sustainable is most important to them.
- **Inclusivity:** 13 per cent selected housing that helps distinct groups such as individuals and families at-risk of or experiencing homelessness, seniors, newcomers, Indigenous peoples, persons with disabilities as the most important outcome.
- **Housing supports a better quality of life:** 9 per cent of Canadians said housing that supports improving the quality of life is the most important outcome.

“When we have affordable housing we can focus on employment, and raising our families. We can dream of other possibilities.”

– Survey respondent, female, age 35-44, urban, subsidized renting, person with a disability, Alberta



Top Desired Housing Outcomes	Per Cent	N*
Affordability: Canadians have housing that they can afford and that meets their needs	44.6	2,765
Sustainability: housing is financially, socially, and environmentally sustainable	20.0	1,240
Inclusivity: housing helps distinct groups	13.0	806
Housing supports a better quality of life	9.0	556

*number of respondents

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016.

PROVINCIAL AND TERRITORIAL SURVEY HIGHLIGHTS

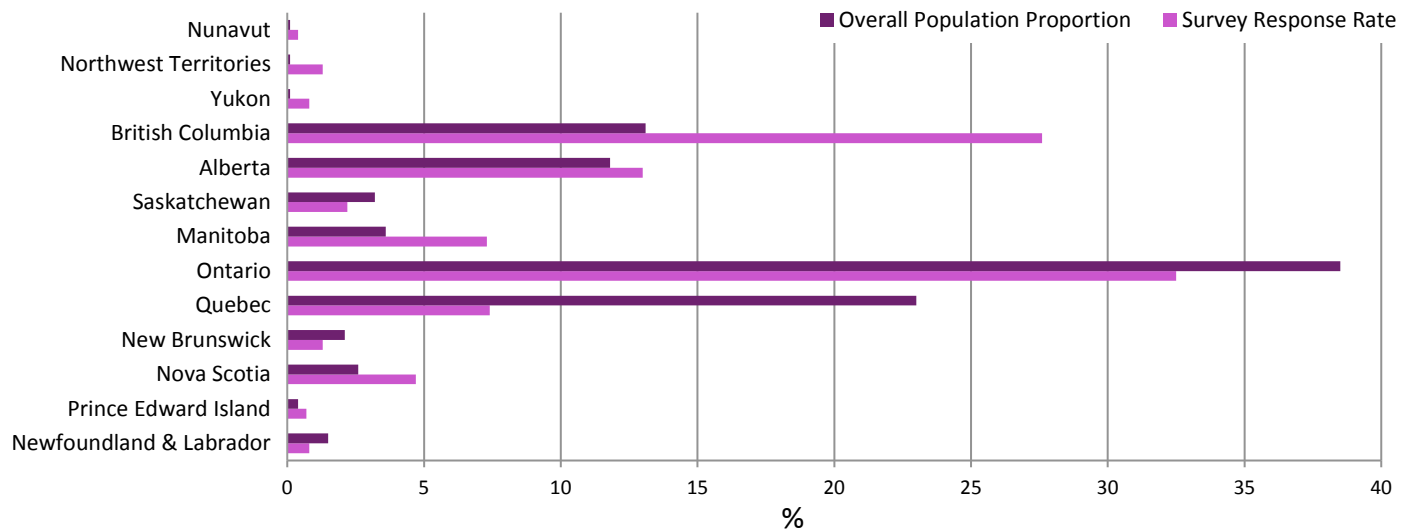
When examined at the provincial and territorial level (see Appendix 3), the theme “low income and groups with distinct housing needs” consistently ranked as the most important theme in 12 of the 13 jurisdictions (second most important in the 13th). When they chose to elaborate, survey respondents in different regions identified and gave priority to different groups (e.g. the Prairies: youth and Indigenous peoples, the Maritimes: seniors, especially in rural areas). Similarly, “building a stronger affordable housing sector” was also universally important across the provinces and territories, ranking in the top 3 most important themes for 11 of the 13 jurisdictions and 4th in the remaining two.

“Social housing renewal” was ranked in the top 4 themes of importance in every province and territory except Yukon where it ranked the least important issue. The “cost of housing in Canada’s largest cities” theme ranked in the highest top 3 issue areas of concern in British Columbia, Alberta, Ontario and Quebec but was at, or near the bottom of the rankings in the other provinces and territories. “Housing that contributes to Canada’s climate change goals” consistently ranked at, or near, the bottom of themes important to respondents in all jurisdictions.



With respect to most desired housing outcomes, those related to “affordability”, “sustainability” and “inclusivity” ranked as the top 3 in 9 of the 13 jurisdictions. In the remainder of jurisdictions (Quebec, PEI, Nunavut, Newfoundland and Labrador), “Housing that supports a better quality of life” or “Healthy Housing” displaced “inclusivity” to the fourth most important outcome.

Survey participation by province and territory compared to proportion of Canadian population



Survey participation by province and territory compared to proportion of Canadian population

Province	Survey response rate (%)	Overall Population Proportion (%)
Nunavut	0.4	0.1
Northwest Territories	1.3	0.1
Yukon	0.8	0.1
British Columbia	27.6	13.1
Alberta	13	11.8
Saskatchewan	2.2	3.2
Manitoba	7.3	3.6
Ontario	32.5	38.5
Quebec	7.4	23
New Brunswick	1.3	2.1
Nova Scotia	4.7	2.6
Prince Edward Island	0.7	0.4
Newfoundland and Labrador	0.8	1.5

Source: The Conference Board of Canada; Statistics Canada, Census 2011: Estimates of population, Canada, provinces and territories, CANSIM Table 051-0005, <http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=510005>.



IDEA SHARING COMMENT BOARD HIGHLIGHTS

Top themes and issues shared on the idea sharing comment board include:

1. **Sustainable housing and communities** (36 per cent of ideas) — including ideas for building structures, energy efficiency, and land-use planning. For example:
 - Make roof integrated electricity generating photovoltaic systems affordable for homeowners
 - Government should provide incentives to landlords to make rental housing more energy efficient - including when tenants pay for utilities.
 - Support use of smaller ("tiny") energy efficient housing as means to intensify existing urban areas, reduce sprawl, provide affordable housing.
 - The government should incentivize landlords to make houses and apartments more energy efficient, especially if tenants are paying for utilities.
2. **Innovative financing** (32 per cent of ideas) — through affordable home ownership; alternative financing and equity; affordable rental supply and private sector involvement; and taxation. For example:
 - Subsidize the purchase cost of land for co-operatives, or for developers to construct mixed-housing developments.
 - Create investment funds for affordable housing, allowing Canadians the option to invest their earnings in a fund that will grow affordable housing units.
3. **Distinct housing needs** (31 per cent)— meeting the needs of individuals and families at-risk of or experiencing homelessness, people with disabilities, seniors, victims of domestic violence, and other vulnerable groups; and addressing the need for affordability and income supports. For example:
 - Partner with private sector initiatives that are taking action to provide housing for individuals and families at-risk of or experiencing homelessness.
 - Provide supportive housing for people with intellectual and cognitive disabilities.
 - Find innovative ways to repurpose urban properties so they are accessible to seniors who wish to age in place in their communities.

WRITTEN SUBMISSION HIGHLIGHTS

- **Housing solutions for groups with distinct needs** was the focus of 69 per cent of submissions. Examples of recommendations include:
 - Fund and coordinate income support programs that help Canadians afford the cost of housing.
 - Commit to ending chronic homelessness by creating new transitional, supportive and permanent affordable housing.
 - Develop a new federal/provincial/territorial framework agreement that defines local leadership on homelessness and housing investment to clarify roles and improve coordination
 - Develop guidelines on inclusionary zoning and encourage the development of mixed-income, mixed-tenure communities.



- Modify the National Building Code of Canada to include standards of universal accessibility when it comes to the construction and renovation of social housing.
- Create 20,000 new transitional, supportive and permanent affordable housing opportunities along with appropriate supports to stabilize the underlying issues that contribute to chronic homelessness (e.g., mental health and addiction).
- *Innovative financing solutions* was the focus of 41 per cent of written submissions, including innovative financing options that create new affordable rental supply, involve the taxation system, and promote affordable homeownership and alternative financing and equity. Examples of innovative financing solutions include:
 - Provide tax credits and benefits to Canadians and property owners who create new affordable housing (e.g., secondary suites) or renovate/retrofit their homes.
 - Promote more rental supply by lowering various taxes and charges levied to developers
 - Create a rent supplement program similar to the one used by some co-operatives.
 - Establish a government fund to create loans for ownership units. Mortgaged over 25 years, these units would generate a full repayment to the government.
- *Social housing* was mentioned in 37 per cent of written submissions. Highlights of recommendations presented through NHS' written submissions platform include:
 - Renewing expiring social housing operational agreements, or devising transition plans to ensure these units are not converted to other uses.
 - Creating more new social housing spaces, as well as more transitional and supportive housing.
 - Repairing and modifying existing social housing units to continue to serve those in need.
- *Sustainable housing and communities* was the focus of 30 per cent of written submissions. Examples of ideas suggested in the written submissions include:
 - Support investment in household energy efficiency, such as by offering tax incentives for installing energy efficient upgrades.
 - Encourage housing construction that is flexible and adaptable to meet the changing housing needs of Canadians.

SOCIAL MEDIA HIGHLIGHTS

Distinct housing needs, innovative financing, social housing issues, legislation, regulations, and institutions and sustainable housing and communities were the most discussed housing issues on Let's Talk Housing's social media platforms.

- Twitter comments focused on *distinct housing needs* (29 per cent of tweets); *innovative financing* (10 per cent of tweets); *social housing issues* (7 per cent of tweets); and legislation, regulations, and institutions (7 per cent of tweets).
- Facebook posts focused on the themes of *distinct housing needs* (21 per cent of posts); *innovative financing* (17 per cent of posts); *sustainable housing and communities* (11 per cent of posts); and *housing laws, regulations and institutions* (11 per cent of posts).

"A proper housing strategy should consider all marginalized groups."

– Twitter comment

"We need to have more geared-to-income housing available where we live."

– Facebook post



- LinkedIn comments touched on issues related to *affordable lands* (28 per cent); *sustainable housing and communities* (22 per cent); and *innovative financing* (17 per cent).

ROUNDTABLE HIGHLIGHTS

EXPERT ROUNDTABLES

The 21 expert roundtables held in Ottawa, Thunder Bay, Winnipeg and Whitehorse generated many ideas from experts and housing advocates across Canada. Additional details of top emerging solutions can be found in Appendix 4. Some key themes and recommendations emerged including:

- There is a need for *rent-geared-to-income*, *mixed-income* and *mixed-used models* to promote social housing sustainability.
- More supply of *affordable housing*, including more rental housing, would provide Canadians with more housing options and would help reduce social housing waiting lists.
- A financing or CMHC lending authority could provide *low-cost financing and investment* for the *social housing sector*, which would help reduce (re)development costs, and yield new opportunities for social investment.
- *Indigenous peoples* and Indigenous communities need to be involved in the design and delivery of housing off Reserve.
- Create a Council on Homelessness to engage senior federal, provincial, territorial, and other leaders in collaboration on a prevention framework; prevention, rather than crisis response, should be the primary focus of a *homelessness strategy*.
- More and better *research and data* about the distinct housing needs of Canadians (including existing housing stock, its condition, location) is needed.
- There is a need for Canada to examine whether it has *laws, policies and practices* to prevent homelessness, forced evictions, and discrimination in having adequate housing.

NATIONAL STAKEHOLDER ROUNDTABLE

The national stakeholder roundtable, held in Ottawa in September, included participation from 29 housing sector organizations, including National Indigenous Organizations. This roundtable provided CMHC with the opportunity to share with stakeholders what had been heard so far through the consultation process and to hear their feedback. Participants were presented with, and validated the revised NHS themes and outcomes – and emphasized the need to continue to focus on affordability. They discussed some of the most promising options for achieving the NHS vision and outcomes. At the day-long roundtable, participant experts discussed the following proposed seven priority areas for consideration as part of the NHS:

1. Providing *affordable housing for core groups*, specifically, the working poor, individuals and families at-risk of or experiencing homelessness, people with disabilities, and Indigenous peoples.

“Canada's larger cities already have many housing options and a mix of private and public developers as well as subsidies that make sense for these regions. It's the rural areas that are the hardest hit and which do not have existing strategies and options available.”

– Survey respondent, female, age 25-34, rural, homeowner, Nova Scotia



2. How the *right to housing*, as a component of the right to an adequate standard of living, and as embodied in international covenants, could be recognized in, and furthered through, laws and policies designed to ensure accountability, participation and inclusion, and non-discrimination.
3. Developing a fluid housing continuum or spectrum where *homeownership is encouraged* and Canadians transition between renting and homeownership.
4. Using *rental supply and renewal* as a means to provide more affordable housing options to meet the needs of low income Canadians.
5. Ensuring *seniors* can access the housing they need through appropriate financing and incentives.
6. Repairing existing *social housing stock*, and creating plans for social housing units facing imminent expiry of operational agreements.
7. Ensuring *energy and resource efficient housing* becomes more affordable to all Canadians, and older stock housing is retrofitted to reduce greenhouse gas (GHG) emissions.

FOCUS GROUP HIGHLIGHTS⁴

Across all groups participating in the focus group sessions, affordability and availability of housing that meets essential needs were identified as the most common challenges.

- The NHS themes deemed most important by the focus group participants include: addressing the needs of low-income Canadians and those with specific housing needs; making housing more affordable; increasing the number of affordable rental units; and implementing stronger housing policies to protect the rights of vulnerable populations.
- Desired outcomes of the NHS include: improved housing affordability, improved stability and healthier populations, and fewer homeless people. The focus groups also identified some additional outcomes, including accountability, public education to inform the public about housing, and a dedicated focus on Indigenous peoples and their current state of housing.
- Homelessness is not an uncommon occurrence among vulnerable populations, especially those with mental illness — with most homeless people living in shelters for days to months at a time.
- Low vacancy rates for affordable, suitable (e.g., clean, safe) and centrally-located housing are a challenge for vulnerable populations.
- Size, cost, safety (of neighborhoods), security (of buildings), cleanliness, and accessibility issues are top considerations in the choice of housing for vulnerable populations in Canada. Nice-to-haves include: outdoor space, extra room, and building amenities like a laundry room.
- While the concept of a NHS is strongly supported, there is notable skepticism among vulnerable populations that it can effectively address their current housing challenges.

“As soon as I find employment I have to leave [the shelter], but I’ve come back a few times. I was just not able to secure a place to live that I could afford with what I made.”

**– Focus Group respondent,
homeless shelter, Toronto**

⁴ Corporate Research Associates Focus Group Report, October 2016



PUBLIC OPINION RESEARCH⁵

Participants in the public opinion research expressed support for the NHS vision, and held a common sentiment that low-income Canadians face the most challenges with housing issues. The participants identified some common challenges and opportunities:

PRIORITY ISSUES

- In certain areas there are high costs associated with buying a house, and a lack of affordable rental spaces. While home prices have increased substantially, it was also felt that there is a lack of supply in these markets.
- Some participants were concerned with lack of availability of well-maintained, healthy rental units.
- Low-income Canadians face the most severe pressures in meeting their housing needs, yet it is difficult to prioritize one segment over another (e.g. seniors, families with children, people with disabilities, newcomers).

OPPORTUNITIES

- Develop more social housing
- Incent property owners to provide “affordable” rental units through subsidizing
- Enforcing quality-of-living standards
- Provide supports to young families to afford their first home purchase
- Limiting rental increases or enforcing rental price caps

“Make sure that people that really need the help from N.H.S. will have the chance to get it. Equity and equality are values essential in this kind of project.”

– Focus Group respondent,
Toronto Newcomer/Refugee

⁵ Quorus Consulting Group Fall Focus Groups Report, September 2016



Common Themes

This section provides detailed analysis of what we heard from Canadians within four broad priority theme areas throughout the consultations including distinct needs, social housing, balanced housing supply and sustainable housing. Also included in this section are two theme areas that due to pressing need required a special focus in the consultation process. This chapter includes input from the online survey, roundtables, focus groups, social media platform, written submissions, MP town hall meetings, and federal-provincial-territorial meetings.

DISTINCT NEEDS OF LOW-INCOME AND VULNERABLE CANADIANS

Many Canadians with distinct needs have difficulty finding and affording housing that meets their needs. Certain groups of Canadians are more likely to be in core housing need (i.e., lack, and cannot afford alternative local rental housing that is adequate, suitable, and affordable) and at greater risk of homelessness. The cost of housing and housing insecurity has a disproportionate impact on these groups, which include:

- Individuals and families at-risk of or experiencing homelessness
- Indigenous Canadians
- People with disabilities
- Victims of domestic violence
- Lower-income Canadians
- Newcomers to Canada
- Seniors – particularly those with low-income
- Other groups, including children, youth, veterans, LGBTQ, and those with mental illness or addictions.

On the whole, Canadians agreed that a national strategy must include specific actions to help vulnerable Canadians. Over a third of respondents to the Let's Talk Housing online survey identified people with distinct housing needs, including low-income Canadians, as the highest priority theme for a national housing strategy.

"If you have something called a National Housing Strategy that does not address homelessness, it is [not] national, because it doesn't deal with the needs of our most vulnerable citizens; it is not about housing, because it is not addressing their need for homes; and it is certainly not strategic."

**–National Housing Strategy Expert
Roundtable on Homelessness,
September 9, 2016**

PRIORITY ISSUES

Through the consultations several major issues that are affecting the most vulnerable Canadians were raised:

- The three orders of government and systems for which they are responsible could be better integrated to ensure the most vulnerable Canadians have access to housing that meets their needs, reduce their risk of homelessness, and support those experiencing homelessness to access and maintain housing.
- There is a lack of affordable, suitable, and adequate housing – both market and non-market/social housing – to meet the needs of the most vulnerable Canadians.
- Vulnerable groups face housing insecurity due to a complex web of factors that challenge their ability to secure long-term housing.
- Vulnerable populations often experience housing segregation, isolation, and discrimination.



- Federal funding for programming for vulnerable groups is often short-term and fragmented, which results in planning and investment challenges for provinces and communities.
- Nearly 35,000 Canadians experience some form of homelessness on any given night. An estimated 17,000 Canadians experience chronic homelessness.
- Canada's shelter system is operating at near-full capacity and emergency shelter use is on the rise.
- A rapidly aging population may experience growing affordability problems, especially seniors living on little or fixed income pensions, and place stress on long-term care facilities and hospitals.
- Data is limited on vulnerable populations in terms of their numbers, household characteristics, housing needs – current and future, number of adequate units available to them, social service needs.

DESIRED OUTCOMES

Canadians told us that a National Housing Strategy should help vulnerable groups obtain secure, affordable housing that meets their needs. Achieving the following outcomes would signal progress toward this goal:

- Increased supply of new and repaired affordable rental housing (market and non-market/social housing).
- Increased variety of housing options, including viable affordable housing options with well-integrated services to meet the needs of distinct groups.
- Housing for vulnerable populations connects them to services such as counselling, health care, education, employment, and child care.
- Supportive housing is available to those with physical, psychological, and cognitive challenges – those most often with limited income and most likely to face discrimination.
- Homelessness is eliminated, or its incidence is reduced.
- Looking at housing through a human rights-based lens supported by appropriate legislation, policy and accountability mechanisms.
- The unique circumstances and complex needs of LGBTQ, and women and their dependents experiencing domestic violence and homelessness are addressed.
- The supports exist to facilitate movement to transitional and market housing for victims of family violence.
- Seniors have the supports available to remain in their homes and 'age in place.'
- A national building code that includes principles of accessible and VisitAble housing.
- Improved coordination between federal, provincial territorial, and local governments and First Nations in the delivery of supports and funding for vulnerable populations.
- Communities are inclusive and affordable housing options are integrated into mixed neighborhoods.

"Include the people you are trying to help. First Nations, homeless, at-risk of homelessness, low-income, people who have a disability (physical/intellectual and/or mental) we are the experts! People from all financial groups, too."

-Focus Group Respondent, Thunder Bay Indigenous (Off Reserve)



OPPORTUNITIES

A number of promising opportunities were identified to help ensure vulnerable groups have affordable, stable housing that meets their needs. They called on government to:

- Provide long-term, predictable, and sustainable funding for programs that prevent homelessness and help vulnerable groups find housing.
- Establish minimum standards for accessibility and incentivize the private sector to strive for higher standards of accessibility in constructing housing and inclusive communities.
- Create an intermediary support system in which an in-building peer leader would act as an intermediary between landlords and a diverse set of tenants, and provide advice and support to tenants with distinct needs.
- Establish a pan-Canadian strategy to end homelessness and expand the number of communities eligible for funding.
- Encourage innovative and flexible financing models that work for Canadians most in need. These may include co-operative and co-housing opportunities, rent to own arrangements, and the creation of land trusts.
- Address the demand side of affordable housing by offering subsidies, supplements, benefits, and tax credits to individuals. For example, a portable housing supplement could be available to low-income renters, or seniors could be eligible for tax credits on home renovations that allow them to age in place.
- Improve data collection and sharing on individuals experiencing homelessness and those in core housing need, and collect data longitudinally to provide measures that address transitions, durations, and repeat occurrences.
- Establish connections between complementary government objectives and portfolios, including employment, public infrastructure, health, education, climate change, and housing for groups with distinct needs.

Canadians told us that successfully addressing the housing needs of vulnerable groups will require greater coordination between all levels of government and between different federal departments and programs. It will also require collaboration between practitioners to provide integrated services and supports to vulnerable groups.

Canadians also indicated that changes to legislation, policies, and housing institutions would be needed to enable vulnerable groups to access housing and to foster inclusive, integrated communities. For example, zoning bylaws that segregate affordable housing developments should be eliminated, and there could be clearer laws preventing discrimination by housing providers toward vulnerable Canadians.

A STRONG SOCIAL HOUSING SECTOR

Social housing is a necessary support for the approximately 1.6 million Canadian households unable to access market housing that meets their needs and that they can afford. It includes both low- and mixed-income rental housing and is owned by government, non-profits, or cooperatives. The federal government supports over 550,000 households living in social housing. Existing social housing in Canada is administered under long-term agreements with the provinces and territories, municipalities, and housing providers.

“The strategy requires affordable housing targets for specific populations including low income families and others with high levels of core housing need. It should be paired with a long-term funding commitment to create and retain existing affordable housing and to support capital repairs so that governments, non-profits and the private sector can plan with certainty.”

-Written submission



Canadians told us that social housing was an essential component to include in the NHS. Over ninety per cent of respondents to the NHS online survey ranked social housing renewal and subsidized housing as “important” or “very important”, while 10 per cent indicated it was their highest priority theme. Social housing also featured strongly in Canadians’ written submissions, appearing in 37 per cent of uploaded documents, and was also often mentioned in the focus group and roundtable discussions.

PRIORITY ISSUES

There is a wide range of complex challenges associated with social housing. Throughout the consultation process, Canadians shared a number of priority issues:

- Maintaining housing affordability and accessibility for low-income households and vulnerable populations.
- Addressing the backlog of current unmet social housing needs, and anticipated future needs resulting from changing demographics (e.g., aging population, accessibility needs for people with disabilities, newcomers).
- Addressing the costs associated with deferred maintenance and repair of existing social housing stock.
- Addressing the capacity challenges and unsustainable operating and financing conditions facing many of Canada’s social housing operators.
- Improving the coordination of social housing activities (e.g., financing, asset management, new builds) among all levels of government and with the private and not-for-profit sectors.
- Addressing the issues associated with providing income support programs and support services for those residing in social housing (e.g., clarifying roles and responsibilities, funding provisions).

“Canada needs to work hard to decrease the gap between rich and poor, and increase the socio-economic diversity in all neighborhoods.

Our housing stock needs to be multi-purpose and meet the common needs of traditionally siloed groups; e.g., fixed income seniors, low income youth, and individuals on government assistance...all need housing with or without (well paid) live-in life support services.”

– Survey respondent, female, age 55-64, urban, home owner, Ontario

DESIRED OUTCOMES

Canadians told us that focusing on the following outcomes would help support a strong social housing sector:

- The quality of Canada’s social housing stock is improved.
- Waiting lists for social housing units are eliminated or reduced.
- The social housing sector has more certainty on funding.
- The capacity (e.g., financial management, asset management) of the social housing sector is improved.

OPPORTUNITIES

Opportunities exist to revitalize Canada’s social housing stock. Reform within the social housing sector can help overcome many of the land-use, operating and financial barriers to sustainable social housing in Canada. For example, wider use of inclusionary zoning regulations, permitting secondary suites and laneway housing, speeding regulatory processes for subdividing single family houses into apartments, and establishing mandated reserve contributions and building



assessment criteria to ensure that social housing stock meets minimum housing standards (e.g., safety, security, state of repair, cleanliness) and continues to be financially viable.

Developers and operators of social housing need access to capital in order to build new units and maintain and operate existing social housing programs. Some of the ideas proposed to address this issue include:

- Establish a combined housing bank and foundation to provide low-cost financing, bridge financing and other investments for new construction, the rehabilitation of existing social housing stock, and the redevelopment of sites. The institution could attract additional social investments from other stakeholders and trusted entities such as pension funds, charitable foundations and investment banks.
- Establish an ongoing capital repair program for existing and future social housing stock.
- Allow social housing providers to access equity in their buildings—including through the pooling of capital reserves to increase returns.

New and existing social housing stock require predictable and stable funding. We heard a number of ideas to address this funding gap. Examples include:

- Grant or donate public lands through a federal surfeit program.
- Have governments commit to longer-term (e.g., five-years plus) social housing budgets—bringing more stability and predictability to the sector and improving the asset management (e.g., ongoing operations, maintenance and repairs) of the stock.
- Use the federal government's borrowing capacity to generate additional low-cost capital to invest in below-market rental and social housing, or to provide low-cost construction financing to rental developers.
- Decouple the costs of providing support programs and complementary services from social housing operating budgets.
- Decouple the flow of social housing program funds from electoral cycles.
- Establish a sustainable rent-geared-to-income system supported through an interest-bearing investment fund. Revenues from the fund would support the ongoing subsidization of rental rates.
- Renew expiring operating agreements with existing social housing operators, extend current operating agreements and project-based subsidies, or devise strategies for transitioning these facilities to new operating models to preserve existing affordable housing units.
- Replace project-based subsidies with rent-geared-to-income supports.

"Greater durability of affordable housing (social housing) that lasts more than 35 years and remains viable for its occupants...so that there is not a constant call for more funding after subsidies run out."

– Survey respondent, male, age 56-64, urban, homeowner, Nova Scotia

Solving Canada's social housing issues requires a coordinated and collaborative effort among all levels of government, and the private and not-for-profit sectors. Canadians felt that priority should be given to:

- Implementing a more coordinated, national approach to social housing to improve asset management under existing programs; prioritize new funding activities; and address ongoing operations, maintenance and repair issues.
- Coordinating new social housing builds with public transit, health services, libraries, and employment opportunities.
- Helping smaller social housing operators consolidate resources (e.g., share back-office and administrative costs); pool their fixed assets to leverage new, often less expensive capital; and achieve economies of scale to help repair and upgrade existing stock or build new social housing units.



- Diversifying affordable housing options through the provision of targeted, portable rent allowances that permit households to choose where they want to live and encourage private rental developers to build and maintain rental housing.

We heard Canadians recognize the benefits of integrating social housing programs within the broader community. It is harmful to segregate the individuals residing in social housing units from the broader communities in which they live and work. A number of innovative ideas were raised during the consultation process. Examples include:

- Evolve to a sustainable, mixed-income social housing model that integrates communities socially and financially through a portfolio approach. The “place-based” approach would identify local capital needs and redevelopment opportunities, transit-oriented design, engage local expertise and interest, and improve the image of social housing in communities across Canada.
- Establish a place-based decision-making process that brings together national, provincial, territorial, Indigenous and local stakeholders to create local support and engagement; and to ensure that decisions are aligned with local housing needs, as well as local transit, employment and health services.

The capacity of those working in Canada’s social housing sector is underdeveloped and underutilized. Canadians told us that building expertise and knowledge, and sharing skills and capacity within the sector around financing, accessing capital, leveraging assets and resources, and strategically managing assets would help address many of the sector’s persistent issues and develop long-term changes to ensure sector sustainability. Examples include:

- Develop strong regional and national support structures for social housing.
- Establish accessible online libraries and repositories of best-practices, innovative solutions, and promising practices that are shared among social housing operators, sector practitioners, governments, the private and not-for-profit sectors, and other interested stakeholder groups.

The backlog of current unmet social housing needs and future social housing needs must be better understood. More research is needed to develop an accurate picture of the state of affordable housing in Canada. More needs to be done to characterize social housing projects in terms of their location, number and type of units, the types of tenants being served, building condition and performance, and maintenance and repair histories. This information is needed to develop reality-grounded initiatives to improve the stock. The data needs to be accessible, shareable and useable by governments, social housing operators, and interested private and not-for-profit sector entities as it can help to develop a better understanding of data gaps around affordability, rent-gear-to-income subsidies, and the ability of individuals to pay rent. Longitudinal research and data gathering is also needed to track the impact of interventions in the affordable housing sector on the well-being of those Canadians the sector serves.

“At the end of the day, all of us want to go home. We hope that a National Housing Strategy will enable all Canadians to live in a home that they can afford.”

– Designated spokesperson, National Housing Strategy Expert Roundtable on Social Housing Sustainability, September 8, 2016



INDIGENOUS HOUSING

The term Indigenous refers to First Nations, Métis and Inuit, who are distinct people with their own unique cultures, rights and relationships with the Crown. Indigenous peoples experience often far worse housing conditions than non-Indigenous Canadians. Based on data from 2011, half of on-reserve Indigenous households live below housing standards. Also, non-reserve Indigenous households experience higher incidences of core housing need (19%) as compared to non-Indigenous households overall (12.2%).

Indigenous housing opportunities and challenges are unique and multifaceted. Geographic location (northern, urban, rural and remote) and context (e.g. on-reserve) are important factors that can affect housing conditions and needs. These factors have an impact on the cost to build, renovate and operate housing. As an example, it can be much more costly to build or repair a housing unit in a rural and remote area compared to an urban area. It will also have an impact on market values, and on the availability of housing.

Different land tenure systems, agreements and legislative and regulatory frameworks further confound addressing Indigenous housing challenges. As an example, First Nations communities “on-reserve” have a specific land tenure arrangement under section 91 (24) of the Constitution Act. Inuit also live in a different housing context, with established land claim agreement areas that encompass Inuit Nunangat, which includes Nunavut, Nunavik, Nunatsiavut and Inuvialuit. Some Métis also reside in land claim areas.

Additionally, many Indigenous peoples reside in households outside of reserves and land claim areas. In fact, 50% of First Nations live in urban areas off-reserve, and 70% of Métis, and 30% of Inuit live in urban areas. Indigenous peoples are overrepresented among those experiencing homelessness in almost every major urban center.

To successfully address the full spectrum of Indigenous housing issues and challenges, a key recommendation from the NHS consultations was to develop a more holistic, integrated and nation-to-nations approach. This included distinct housing strategies for First Nations (living on and off-reserve), Métis and Inuit to address pressing, local needs. Another key recommendation was to advance greater autonomy and responsibility for housing by Indigenous peoples, organizations and communities. Improving Indigenous housing outcomes was unanimously recommended by all stakeholders involved in the NHS consultations, including provinces and territories, municipalities, housing providers and Indigenous organizations.

“Our system is set up to benefit the rich and continue to oppress the poor. The major needs and support that homeless and First Nations [receive] on- and off-reserve is awful. More attention and sensitivity is needed to decolonize the housing system.”

– Female, 25-34, urban, non-subsidized renting, First Nations, Alberta

PRIORITY ISSUES

Specific Indigenous housing issues identified by participants during the NHS consultation process include:

- First Nations, Métis and Inuit communities need greater control of their own housing. There are differences among, and distinct needs for, First Nations, Métis, and Inuit.
- A nation to nation relationship is needed with the federal government regarding housing.
- There is a lack of capacity (financial, human resources, expert knowledge) within many First Nations communities.



- Diverse range of issues to be addressed: affordability, accessibility, new units, maintaining and operating existing stock, building technologies and energy efficiency standards.
- Poor housing has impacts on other socio-economic outcomes of Indigenous peoples, including health and education attainment levels.
- There are gaps in the housing continuum in many communities, and availability of appropriate housing (e.g., multi-family housing, seniors housing, rental housing, social housing with wrap-around health and social services) is lacking, in particular on-reserve.
- A lack of coordination and collaboration among different levels of government and among government departments (e.g., housing, health, and employment) has negatively impacted Indigenous peoples.
- There is a lack of incentives and supports encouraging home ownership among Indigenous populations.
- There are high rates of homelessness among Indigenous peoples living in urban centers, and many experience stereotyping, prejudice and racism when seeking affordable housing options.
- The “on reserve” – “off reserve” perspective of Indigenous peoples’ housing challenges can undermine a more complete appreciation of the overall situation and put artificial boundaries on potential solutions.

DESIRED OUTCOMES

Canadians, housing experts, and Indigenous peoples told us that focusing on a number of outcomes would help address critical Indigenous housing issues, including:

- Indigenous peoples and communities have the autonomy and capacity to meet their housing needs.
- Indigenous peoples’ on- and off-reserve, in urban areas, in northern, and rural and remote communities have affordable housing options and improved housing conditions.
- Indigenous peoples and communities are using innovative housing approaches and solutions (e.g., governance, financing, home ownership models) to address priority needs.
- There is a full spectrum of housing options and related services needed by Indigenous peoples available to them regardless of where they live.
- There is improved collaboration and communication among Indigenous peoples and governments, Indigenous and Northern Affairs Canada, Health Canada and CMHC.

Forty-two per cent of Indigenous respondents to the NHS online survey said that the most important housing issue was addressing the housing needs of low income and groups with distinct housing needs.

Forty-one per cent of Indigenous respondents said that the most important outcome of the NHS is affordability.

NHS – Online Survey Findings.

OPPORTUNITIES

We heard from Indigenous peoples and organizations, and other Canadians that the following opportunities should be explored:

- Establish a stand-alone Indigenous housing strategy – adequately informed by Indigenous peoples with lived experience (e.g., on-reserve, off-reserve and in urban, rural and remote areas) – and managed by Indigenous peoples in partnership with federal, provincial, territorial and regional governments.
- Distinct sub-strategies for First Nations, Métis and Inuit to address pressing, local needs.



- Starting from a people-centered model, a new housing strategy could build upon the history of Indigenous peoples and the agreements in place to better address on-going cultural, financial, capacity and community-based housing issues facing Indigenous peoples.
- Establish regional meetings (e.g., Northern Canada, rural and remote locations, Indigenous communities, urban Indigenous housing) to share best practices in areas such as housing financing, management, maintenance and repairs, and energy efficiency adaptation.
- Create opportunities for Indigenous representatives to sit on government housing bodies; and establish broader housing roles for organizations such as the Congress of Aboriginal Peoples, and the Canadian Housing and Renewal Association's Aboriginal Caucus.
- Establish a joint committee on housing between Indigenous organizations and government.
- Establish a cross-ministerial secretariat responsible for Indigenous matters (including housing, health, and infrastructure).

Also identified is the need for more stable and predictable funding for Indigenous housing. This includes funding for the renovation of an aging housing stock, new construction, higher density and culturally appropriate housing solutions that offer more multi-family units, and asset management. Other funding priorities and solutions include:

- Provide direct access to government funding for Indigenous housing and social infrastructure investments in areas such as transitional housing, affordable housing, wellness centers, and shelters for victims of violence.
- Establish funding programs for Indigenous housing and community-economic development initiatives; provide financing for housing-related infrastructure needs (e.g., transit, roads, and utilities) and social housing support programs for at-risk populations.
- Create a National Inuit Housing program.
- Create a First Nations Infrastructure and Housing Investment Fund.
- Reintroduce the Urban Native Housing Program.
- Establish a Revolving Loan Fund and explore the use of the First Nations Financial Authority and of Aboriginal Capital Corporations in providing housing loans on-reserve.
- Support innovative and enterprising Indigenous not-for-profit housing organizations to manage and operate affordable social housing.

The NHS consultation roundtables, focus groups, online survey, and written submissions also identified areas where improved Indigenous housing data and research would help more informed decision making processes. For example:

- Improve data collection on the condition, age, and stock of Indigenous housing—including: on-reserve, off-reserve, and urban Indigenous housing, and on the numbers of Indigenous peoples living in urban areas who are homeless.
- More clarity and understanding is required of the treaties between the Government of Canada and Indigenous peoples in terms of housing obligations and benefits.

Indigenous housing is dependent on the abilities and skills of individuals, communities and the housing system itself. A number of capacity building opportunities were identified:

- Develop the capacity of Indigenous communities through pilot projects focused on innovations (housing finance, accessing capital, and research in innovative construction methods and materials).
- Improve the capacity of local Indigenous peoples to build, maintain, repair, manage their housing stock, and deliver housing programs – particularly on-reserve, off-reserve, in rural and remote, and northern communities.



The consultation process also identified legal agreements that may have an impact on the NHS including federal and international agreements, treaties, and declarations such as the United Nations Declaration on the Rights of Indigenous Peoples. The following ideas were also suggested:

- Establish laws and regulations around the quality of Indigenous housing; and allow Indigenous peoples to secure mortgages and loans to improve the quality of their homes.
- Establish and enforce Indigenous housing codes and standards for energy efficiency, building materials, and construction techniques – particularly in on-reserve, off-reserve, in rural and remote, and northern communities.
- Develop leasehold residential developments, capacity development, and enforcement methods for housing governance by amending two pieces of legislation: First Nation Fiscal Management Act (2005) and First Nations Land Management Act (1999).

NORTHERN HOUSING

Access to affordable, adequate and suitable housing in Canada's northern and remote regions can be a challenge. In addition to dealing with extreme climate conditions, high living, construction and transportation costs, and limited transportation infrastructure, many individuals face uncertain economic futures. Low employment rates, sparse populations, and limited capacity for sustainable growth amplify the housing challenges that individuals and families face.

Many Canadians indicated that addressing northern housing challenges should be a priority. Over 31 per cent of northern and remote community respondents to the NHS online survey said that addressing housing affordability issues was the most important outcome to them. Forty-two per cent said that addressing the needs of low income groups and those individuals with distinct housing needs was a top priority housing issue, followed by the need to address social housing renewal in northern and remote communities.

PRIORITY ISSUES

A number of major issues specifically affecting individuals living in northern locations were identified, including:

- Social housing is particularly prevalent in the territories and, as federal funding under social housing agreements mature, sustainability of the territorial social housing stock is at risk. Social housing stock in the territories is also becoming aged. Many projects in the north are located in regions with weak housing markets, and may be even more likely to face future financial challenges.
- The territories experience significantly higher construction costs, for both new construction and renovations due to remote location, shorter construction seasons, transportation, materials and labor costs, and utility costs.
- Communities in the north have gaps in the housing continuum, including market housing options on the one end and supportive housing options (e.g., emergency shelters, transitional housing and supports for distinct needs) at the other.
- The census-based measure of *core housing need* does not necessarily capture the full reality of this type of unmet housing need in the north, and high rates of subsidization may skew results.
- Need to identify sustainable building solutions and addressing poor construction practices (e.g., the use of inappropriate building materials, lack of insulation, poor building design and structures).



- Many individuals who need supportive services (e.g., seniors, those experiencing mental illness, etc.) are forced to live in social housing units independently because there is a lack of supportive services and thus may be living in unsafe or inappropriate housing.
- Indigenous peoples, who make up about half the population in the north, are much more likely to be in *core housing need* and often experience poorer health and well-being outcomes related to overcrowded and inadequate housing.
- Homelessness in the North is experienced in terms of overcrowding more than often than in the South.

DESIRED OUTCOMES

Canadians, housing experts, and Indigenous peoples told us that focusing on a number of outcomes would help address critical housing issues found in northern and remote regions:

- The existing social housing portfolio must be modernized and sustained.
- Address gaps and strengthen the housing continuum through services and supports for seniors, emergency shelters, and, transitional and supportive housing. At the other end of the continuum, support development of more market housing options, particularly in smaller communities.
- Develop adequate response to the maturing of social housing operating agreements and expiring subsidies.
- Apply a northern and remote community lens whereby policies and programs support affordable housing opportunities and address non-market housing gaps facing northern and remote communities.
- Ensure that housing options and housing conditions are adequate and suitable, and address overcrowding in many households.
- Building materials and construction techniques are appropriate, sustainable, durable and affordable for northern and remote communities.
- Improved coordination and collaboration among all levels of government to improve efficiencies and focus on resolving persistent northern and remote housing issues.

“When there are no options and you are stuck living in substandard conditions, in homes that are overcrowded with many family members, with large amounts of poverty and addiction around you, there is no thoughts of moving forward, it is simply surviving on a daily basis.”

– Female, 35-44, emergency shelter, Northern Canada, Ontario

OPPORTUNITIES

Opportunities exist for a National Housing Strategy to improve northern and remote housing conditions; and to contribute the viability and sustainability of northern and remote communities. We heard from Canadians that the following opportunities should be explored:

- Solutions should be developed in collaboration with people from the north, including household members. Solutions must also be flexible and take into account that each northern region and each Indigenous group is unique.
- Given the urgent and considerable need in northern communities, there should be short-term “catch up” programming in addition to a long-term northern housing strategy.
- Improve the coordination among all levels of government and across departments (e.g., housing, health care, emergency services, social services, and community economic development) in order to improve synergies in service delivery and provide the housing infrastructure and supports many individuals need (particularly Indigenous peoples, seniors, people with disabilities, homeless, low income, and victims of violence).



- Support access to appropriate and affordable housing for people seeking safety from violence and improve education and physical and mental health outcomes.
- Provide sufficient funding for northern and remote housing renovations and retrofits (e.g., energy efficient windows, doors, appliances, insulation).
- Provide long-term financial commitment and long-term sustainability plan for northern and remote housing — particularly to address affordable housing needs and to help support local construction businesses.
- Help address factors contributing to high costs of construction in the north, including: Provide subsidies for transportation costs associated with housing and housing related infrastructure and utilities (e.g., transportation of housing materials, equipment, energy/fuel for heat) in northern and remote communities.
- Tailor innovative solutions to homelessness such as Housing First to suit the Northern context.

Addressing the often unique housing issues brought about by extreme climate conditions, isolated and remote locations, short building seasons, limited transportation infrastructure (with seasonal access in many instances), high construction and operating costs, and affordability issues requires a collaborative effort across government, the private and not-for-profit sectors, and community-based efforts. Canadians felt that priority should be given to:

- Support more sustainable and durable building design elements and solutions through the establishment and enforcement of northern-specific building standards and codes.
- Promoting flexible zoning regulations and bylaws that allow for new housing models and design (e.g., multi-family units, new materials and construction techniques).
- Incorporate more innovative materials (appropriate and durable for northern and remote locations) that are economical to transport, construct and maintain; and that address the unique cultural, environmental and community needs of northern and remote residents.

“Social housing bodies need to take a leadership role in developing housing that meets the needs of populations, climates, and sets a tone for housing efficiency.

We also need to see [all] governments take a leadership role in funding projects and encouraging projects that are environmentally sustainable based on the regions in question.”

– Female, 35-44, non-subsidized renting, remote, Inuit, Newfoundland and Labrador

Ensuring the sustainability of northern and remote communities was also discussed widely throughout the NHS consultation process. Some ideas put forward include:

- Provide long-term funding to help create a local housing industry.
- Improve the skills and knowledge capacity in northern and remote communities for housing design and construction, maintenance, and repairs.
- Provide life skills training, in partnership with local public education systems, in areas such as housing literacy (e.g., homeownership, accessing a mortgage, home safety, mold, heating, air circulation, insulation), trades training, energy efficiency retrofits, housing construction, general maintenance, and home repairs.



We also heard from many Canadians that improved data and research on the housing needs and issues in northern and remote communities is needed. Examples include:

- Establish a northern and remote community housing research strategy to coordinate research efforts.
- Collect better data and information on the state of housing in northern and remote communities (e.g., number of units, types of housing available, affordability issues, condition of housing stock, maintenance and repair records, and related health issues and concerns – mold, energy efficiency rates).

AFFORDABILITY AND INNOVATIVE FINANCING

We heard that an NHS should respond to increasing affordability challenges of low- and middle-income Canadians by ensuring an array of housing options in sufficient quantities and surfacing innovative financing models for affordable rental and homeownership that will serve Canadians' varied housing needs.

Despite current low interest rates, Canadians told us that escalating home prices in high-priced housing markets are preventing some homebuyers from entering the market. It was suggested that in urban centers such as Toronto and Vancouver, supply pressures, including the tight supply of land and a perceived lag in development of higher density and suitable housing, are driving up rents and the cost of homeownership (particularly for first-time homebuyers). Others reflected on the limited supply of affordable purpose-built rental housing available in Canada to meet the housing needs of Canadians with a diversity of incomes, household types, lifestyles, and abilities. Affordable housing is especially difficult to find in some of Canada's large urban centers where land costs, house prices and rents are high, as well as in rural, remote, and Northern communities where there can be limited housing options. A response to the affordability issue needs to be looked at as a city-region problem, from both a planning, employment, and demographic perspective, given housing is an integral part of a broader economic system.

'Affordable housing' was the top desired outcome identified by NHS online survey respondents. Canadians recognized that understanding the different factors that drive housing costs and supply in the various regions across the country is key to ensuring that current and future housing needs are met.

PRIORITY ISSUES

We heard from Canadians that a number of priority issues need to be addressed in order to ensure a healthy supply of affordable housing:

- Home-buying costs and market housing prices are some of the financial barriers to homeownership for many Canadians, particularly young Canadians, newcomers, and those with no credit history.
- Those in low and middle income brackets are priced out of market housing in certain cities. Young Canadians and newcomers are struggling to become homeowners.
- The high costs of renovating existing homes prevents owners from making changes that would keep housing viable for future generations. Supports are needed to make existing housing stock sustainable for changing demographics and housing needs.

"There is not enough low cost housing available. So many new apartments are being created with high price tags. [. . .] Single people with low incomes like Ontario Disability Support Program need options."

– Survey respondent, age 35-44, urban, non-subsidized renting, Ontario



- There is insufficient supply of diverse and affordable housing options. In particular, there is a shortage of affordable ground-oriented homes, suitably sized homes for families, purpose-built rentals and social rental housing in many Canadian centers.
- There is limited access to short- and long-term capital at favorable rates with flexible terms for smaller housing providers, and difficulties in financing repair and renewal of existing affordable housing.
- There is a need to understand the interconnected issues of housing, transportation (commuting) and employment in terms of overall costs to Canadian households and the range of potential responses by government, private sector, etc.
- There are gaps in Canada's housing data, hindering the ability to identify and address supply gaps, foreign ownership, vacancies, and affordability issues.
- There is a lack of robust data on mortgages, the supply of family-oriented housing by price-point and location, and other aspects of homeownership with which to create targeted, long-term strategies.

DESIRED OUTCOMES

Canadians told us that focusing on achieving the following outcomes would support a balanced supply of housing:

- Sufficient supply of a variety of housing options for Canadians to meet their immediate housing needs and longer-term housing objectives.
- Capital is available with favorable terms and conditions (e.g., low or no interest rates) that allow for the development and operation of affordable housing that meets the needs of a wide-range of Canadians.
- The housing finance system supports social housing investment (in new and existing) and long-term tenure.
- The housing finance system supports access to affordable home financing that meets peoples' immediate housing needs and longer-term housing objectives. The system is stable, resilient, and able to absorb internal and external risks and shocks.
- Inclusive, sustainable communities and neighborhoods include a mix of housing types and tenures, including social housing, rental market housing, and ownership that meet a variety of housing needs from different demographic groups.
- Federal programs fully support those who truly cannot afford housing and enhance market conditions for those who can afford housing, but have not realized their housing objectives.

"Affordability requires a diversity of housing types, sizes, and prices in diverse walkable mixed income neighborhoods. This diversity provides social and economic benefit, and dispersed options to assist households with low income."

– Written submission

OPPORTUNITIES

Canadians suggested that a National Housing Strategy should adopt specific actions to improve affordability and offer innovative financing options for households and developers. Some examples include:

- Utilize mortgages, mortgage insurance functions and other related tools as stabilizing forces in the market.
- Establish a public-private affordable housing equity fund to ease the economic challenges associated with developing affordable housing stock.
- Offer incentives to multi-unit owners who reserve a portion of their units as affordable housing, rented below-market prices.
- Integrate planning of affordable housing with public transit, cultural diversity, and employment.



- Establish regulations and incentives to discourage long-term rentals from being converted into short-term rentals. Landlords could be offered tax rebates for reserving units for long-term rental contracts that provide security of tenure to renters.
- Public-private partnerships to create new affordable housing supply should be encouraged.
- Encourage municipalities to adopt inclusive zoning practices that allow for the construction of mixed housing developments.
- Consider whether initiatives currently funded under Investment in Affordable Housing could be expanded to home ownership assistance. Explore shared responsibility mortgages between borrowers and housing proponents as a tool.
- Maintain the Home Buyers' Plan, since it gives first-time homebuyers an opportunity to make larger down payments, which can reduce or avoid mortgage default insurance fees and help build home equity more quickly. Expand the Plan to extend eligibility to Canadians who relocate to secure employment, accommodate an elderly family member in the family home, become widowed, or suffer marital breakdown.
- Better data and sharing of relevant information is needed on housing stock (including dwelling type and housing preferences), and current and future demographics in various markets. More detailed information can enable effective and integrated planning at the regional level.
- The reality of rising density is both an opportunity and necessity in re-imagining our cities. Government needs to provide incentives to support higher density housing. Better information and data will help to inform solutions.

Canadians told us that some of the most promising measures for increasing new affordable rental supply includes insuring access to low-cost loans and long-term capital, and removing regulatory barriers. Ideas put forward included:

- Develop new equity or low-cost and flexible financing models partnering private developers and non-profits to build more rental housing. Focusing on affordable rental housing is important but building higher quality rental housing can also create vacancies at the lower end of the market while meeting the housing needs of middle and higher income households.
- Reform tax policy to stimulate new purpose-built and secondary rental supply. For example, tax exemptions or deferrals on capital gains tax could be offered on the sale of new rental buildings, tax exemptions for construction and repairs; lower or defer the capital gains tax if the proceeds of a sale of one rental property is used to acquire another; or offer tax rebates for the creation of a secondary rental unit.
- Facilitate access to government-owned lands at a lower cost for the construction of affordable housing.

"There is a lack of regulation for new short term rental platforms such as Airbnb. It's problematic because it is often more profitable for landlords to rent short term and for less time out of the year. This removes reasonable, affordable, long term rentals from the market."

– Survey respondent, age 25-34, urban, non-subsidized renting, British Columbia

SUSTAINABLE HOUSING AND COMMUNITIES

Canada's housing sector is one of the biggest consumers of energy, land, water and raw materials. It also accounts for a large portion of our greenhouse gas (GHG) emissions; waste; and land, water and air pollution. Sustainable housing and community solutions that reduce greenhouse gas (GHG) emissions to mitigate the causes of climate change, and build climate resilience to address the consequences of climate change, are both necessary and achievable. While established and emerging technologies are making it possible to build and renovate homes to be more sustainable than housing of previous generations, much of Canada's new and existing housing stock is not as energy efficient as it could be.



Canadians told us they are concerned about the environmental impact of housing. Over eighty per cent of Canadians responding to the online survey said an important consideration for the NHS is that housing contribute to Canada's climate change goals.

In addition to the physical design of housing and the technologies within it, Canadians recognize that achieving environmentally sustainable housing is also about how whole communities are designed. Housing is sustainable when it contributes to the social, economic, and environmental conditions of the surrounding community.

PRIORITY ISSUES

Canadians perceive a number of issues as holding back Canada's housing sector from being more sustainable. They highlighted the following priority issues that should be addressed through a National Housing Strategy:

- The public and the housing sector lack “sustainable housing literacy”, or a full awareness of what it means to live sustainably. Energy efficient products are not well known, and sustainable community design practices are not widely understood and valued.
- There is a lack of data on the cost and benefits to adopting and scaling up the technologies and strategies that can achieve long-term sustainability. There are inadequate financial tools and life-cycle cost analysis available to incentivize individuals to make changes to their homes.
- Business-as-usual inertia, and cultural and regulatory barriers, including zoning rules and “not in my backyard (NIMBY)” attitudes, hinder efforts of communities to adopt wide-reaching sustainable practices such as inclusionary zoning and intensification that can help reduce the impact of housing on the environment.
- Not enough is known about the full impacts of low density versus higher density communities in terms of impacts on the costs of housing, transportation and environmental impacts.
- There is a lack of coordination of efforts to efficiently achieve sustainable housing. Each locality faces unique needs and pressures for sustainable and resilient housing. There is uncertainty around who should take responsibility to instigate sustainable housing practices.
- There is a lack of capacity to plan, design, build, and renew sustainable housing and communities.

DESIRED OUTCOMES

In pursuing sustainable housing and communities, Canadians indicated that clear and measurable targets and objectives are needed. Further, their input provides a picture of what a sustainable housing sector in Canada would look like:

- GHG emissions from housing are reduced—most dramatically in the rental sector and oldest buildings.
- The percentage of existing housing requiring major repair and retrofits is significantly lowered.
- All homes achieve near- and net-zero energy status⁶ by prescribed dates.
- A culture shift occurs: Canadians value and expect sustainable, energy efficient housing, and is the norm.

⁶ According to Natural Resources Canada, “The idea of a Net Zero Energy (NZE) home is that it produces at least as much energy as it consumes on an annual basis.” “Net-Zero Energy Housing”, <http://www.nrcan.gc.ca/energy/efficiency/housing/research/5131> (accessed September 26, 2016).



- Clear metrics, standards and performance labels are in place for measuring, rating and labelling energy efficiency, sustainability, and resiliency of housing and communities. These tools are applicable nation-wide and are clear to housing providers, home-buyers and renters.
- The housing sector has a strong understanding of how they can make homes and communities more sustainable, and the capacity exists in the construction trades and professionals to make it happen.
- The housing sector has access to funding to help implement innovations to make housing more sustainable.
- Connections developed between complementary government objectives and portfolios, including housing strategies, climate change action plans and public infrastructure.

OPPORTUNITIES

Canadians brought forward suggestions for how a NHS could support sustainable housing and sustainable communities. A common point reiterated was that the strategy should ensure that all new housing is designed sustainably and focus most intensely on improving the performance of the existing, older housing stock. This subset of the housing sector offers the greatest opportunity for energy efficiency improvements and greenhouse gas reductions and is in the most need of renewal.

Among the clearest opportunities a NHS could offer is leadership and coherence around goals, roles, and responsibilities in building sustainable housing and communities. National cohesion could involve setting national targets for lowering residential energy use and related pollutant emissions. Retrofitting older homes and multi-family buildings should be a priority especially that housing lower income Canadians who may have trouble paying their utility bills. Undertaking public education initiatives to increase awareness, knowledge and uptake of sustainable technologies and practices would help create market pull necessary to incent industry to innovate and offer improved products and services. The importance of engaging the private sector and other governments in building capacity and raising public awareness was mentioned frequently. Many also stressed the idea that a NHS could help coordinate the various disparate residential rating systems and incentives happening at local and regional levels. As much as possible, a NHS could tie together complementary federal responsibilities and goals, including housing, employment, training, and climate change action plans.

Retrofitting existing homes and multi-unit residential buildings to be more energy efficient reduces operating costs but can be an expensive undertaking. Long term, stable, affordable public and private funding sources are required to incentivize and de-risk sustainable housing approaches. Canadians suggested that funding for sustainable housing could come in the form of flexible financing and tax rebates. For example, participants suggested:

- Purchasers of new homes meeting increasing levels of energy efficiency and environmental performance could receive increasing reductions in their mortgage rates over a given timeframe. Mortgage financiers could credit homeowners for making energy efficient upgrades to a home or incorporating renewable energy systems (such as the addition of solar panels) when renegotiating mortgage terms.
- Tax rebates or credits could be offered to landlords and homeowners who make energy efficient upgrades to existing homes, such as increased insulation and high performance windows.

“Housing should be designed so that it is integral to community - not segregated according to income level, separated into business or industrial zones, isolated in tower blocks... Green space and shared open public space within and around housing need[s] to be part of all planning and design, including regulations governing for-profit development.”

– Survey respondent, age 65-74, rural, homeowner, British Columbia



- Low-interest loans could be offered to developers who commit to building sustainable, energy efficient housing.
- Homeowners and rental housing operators could be eligible for longer amortization periods on buildings that use sustainable, long-life materials.
- Incremental costs associated with building new or retrofitting existing housing could be financed through local improvement charges or municipal tax bills to spread the costs over more time and more owners.

A lack of knowledge and training on the part of developers, planners, builders, operators, renovators, , regulators, financiers, and private homeowners, could hold back the pace and scale of adoption of sustainable housing practices. Canadians told us that a NHS should set out a course for educating and training a workforce of housing industry professionals to become experts in sustainable housing and community design. This could be achieved through the establishment of national training, certification, and inspection programs. Post-secondary education institutions and professional associations will have a role to play in building capacity in the sector to more effectively and efficiently integrate sustainable technologies and practices into our homes and communities.

“Landlords don't have a financial incentive to weatherize their tenant's houses, especially when tenants pay for heating and cooling.”

- LetsTalkHousing.ca Ideas Page submission

Canadians also offered suggestions for ways that education, legislation and regulation could guide people towards choosing more sustainable options for housing and communities—whether by making it easier or more desirable to do so. National codes, standards and requirements could be established for building new homes and retrofitting existing ones to achieve increasing levels of performance in line with national targets.

A national energy rating and labelling system for homes and buildings could be implemented, which all homes could be measured and reported against. Existing building codes and zoning regulations could be modified to allow for increased densification, mixed-use zoning, and modifications to existing homes, such as building laneway homes or coach houses to reduce the environmental impacts associated with urban sprawl and provide more affordable housing options.

The relative cost and benefit of adopting sustainable housing practices, technologies, and design is not well understood, especially in relation to achieving socio-economic and climate change goals. Canadians acknowledge that a NHS with sustainable housing as a priority should aim to clarify gaps in knowledge. Information and data on the performance of the existing housing sector would help to inform investments and program decisions.

“Infrastructure that goes with the housing is very important - roads and bridges, schools, access to public transportation and amenities.”

– Survey respondent, male, age 45-54, urban, homeowner, British Columbia



The Role of Government

Throughout the consultations we heard from Canadians that all levels of governments have a role in the creation and roll-out of a National Housing Strategy. Governments are responsible for many aspects of the regulating, planning, financing, designing, constructing, and operating of housing in Canada. They provide financial assistance and housing to those who cannot meet their housing needs in the private housing market. Governments are also the primary source of housing research, data, demonstration and knowledge that supports informed decision making across the sector.

The development of a NHS provides an opportunity to consider how CMHC's role and mandate, in the context of evolving roles of other federal departments, can best support achieving the outcomes that Canadians have told us are important to them. Canadians told us that roles and responsibilities for housing should be clarified and collaboration strengthened. In general, respondents favor an expanded role for CMHC in support of a federal leadership role in housing.

HOUSING FINANCE

We heard from Canadians that CMHC could use its financial tools to support the development and renewal of affordable, sustainable housing and communities. Possibilities ranged from direct lending to individual projects, to making equity investments in support of innovation, to supporting the creation of a housing bank. Developing new products to help first time homebuyers was also proposed.

AFFORDABLE HOUSING

Canadians told us CMHC could convene national initiatives to achieve higher performing, environmentally sustainable housing that supports national climate change objectives. Assisting housing providers build sustainable, affordable projects by supporting the development of industry skills and knowledge was also heard. We also heard the urgent need for affordable housing for Canada's most vulnerable populations including victims of family violence, disabled persons, Indigenous peoples, low-income seniors and newcomers. Finally, we heard the need for the federal government to invest in affordable housing to create a more robust housing sector and help end homelessness.

While the construction of new affordable housing supply has been an important part of Canada's affordable housing efforts, we heard that low-income households may benefit from portable housing allowances that permit more options and flexibility to take advantage of employment, educational and other life enhancing opportunities.

INDIGENOUS HOUSING

We heard from Canadians and Indigenous peoples living on and off reserve of the need for a nation to nation dialogue on housing. As both CMHC and INAC have responsibilities for Indigenous peoples' housing, how to best structure a "one window" on government approach should be explored to improve housing conditions and address housing needs of Indigenous Canadians.



RESEARCH, DATA AND DEMONSTRATIONS

We frequently heard of the need to fill data and knowledge gaps that undermine our ability to understand and act upon housing conditions and needs. CMHC has a legislated mandate to conduct research on housing conditions, has been the backbone of housing research in Canada and has developed unique capacities in socio, economic, technical and financial housing research as well as data, analytics and housing market analysis. CMHC is in a unique position to support innovation and demonstration projects to model and prototype best practices in housing design and delivery. Enhancing this research capacity in coordination with other investments designed to grow non-government housing research could provide the impetus needed to fill data and information gaps and advance housing policy development and decision making processes.



Next Steps

Through the *Let's Talk Housing* consultations, we reached out to a wide range of people, young and old, landlords and tenants, experts and novices, northerners, Indigenous peoples, newcomers, from all walks of life, from all regions of Canada. Collectively, you told us how housing is the cornerstone of your lives, why it matters and what might be done to make it better. We heard you and we better understand what your vision for housing includes.

The hard work continues. Needless to say, broad consultations indulge peoples' expectations, as they should. However, policy makers must balance these against fiscal constraints. Our objective will be to develop an NHS that employs finite government funds to maximum effect, yielding the best outcomes.

In the following months, we will continue to consider your suggestions and innovative solutions that a National Housing Strategy may include and to explore ways to work with our partners and stakeholders to bring it to action. We will work with our partners on a housing strategy that is national in nature but that recognizes regional housing conditions. The strategy will bring greater collaboration between those who deliver housing so that we can better meet the housing needs articulated by Canadians through the NHS consultation process.

Over the coming months, priority will be placed on continuing and completing the consultations with national indigenous organizations on how to best meet the housing needs of Indigenous Canadians wherever they may live.

We want to assure all those Canadians that took the time to provide their thoughts and aspirations on a National Housing Strategy that their efforts are valued. In return, we are committing to release a comprehensive National Housing Strategy in 2017.



Appendices

APPENDIX 1 - PROVINCIAL NATIONAL HOUSING STRATEGY CONSULTATIONS

The following summarizes provincial and territorial-led consultations that fed into the National Housing Strategy consultations:

NORTHWEST TERRITORIES

- Hosted a stakeholder consultation and conducted a public online survey

YUKON

- Consulted with First Nations, municipalities and non-profits
- Participated in the National Housing Collaborative (NHC)

NUNAVUT

- Held consultations with Regional Inuit Organizations and Nunavut Association of Municipalities
- Had previously engaged with constituents on their Blueprint for Action on Housing (spring/summer)

BRITISH COLUMBIA

- Hosted a dialogue session in September with a range of housing stakeholders
- Held a session with elected officials as part of the annual Union of British Columbia Municipalities convention

ALBERTA

- Conducted an online survey as part of Alberta's affordable housing strategy development
- Held 9 stakeholder consultations in 7 communities in June-July covering a range of topics

SASKATCHEWAN

- Rolled up feedback from past provincial strategy consultations with constituents on affordability, special needs and rural and urban communities

MANITOBA

- Currently conducting an extensive consultation to inform the development of a new five-year provincial housing strategy
- Consultation approach includes a survey, stakeholder sessions, and expert focus groups

ONTARIO

- Consulted recently on the 2016 update of the Long Term Affordable Housing Strategy
- Conducted 8 additional stakeholder meetings (5 regional and 3 thematic) to support the NHS

QUEBEC

- Consulted on a new provincial approach for affordable housing
- Conducted an online survey and held five regional consultations in August, centred on government (provincial) intervention in housing; and housing networks

NEW BRUNSWICK

- Held extensive consultations with stakeholders on the NHS and the provincial housing strategy
- Launched an on-line survey

NOVA SCOTIA

- Consulted with internal/external stakeholders and other government departments to review current programs and update its 2013 housing strategy
- Feedback rolled up with other consultation work on seniors and aging in place

PRINCE EDWARD ISLAND

- Launched social media campaign in support of NHS
- In initial phase of developing a provincial housing strategy

NEWFOUNDLAND AND LABRADOR

- Looking at poverty reduction strategy and homelessness
- Conducted a lived experience survey of social housing tenants

APPENDIX 2 – NHS CONSULTATION PROCESS

NHS CONSULTATION ACTIVITIES AND LEVEL OF ENGAGEMENT

Between June 28 and November 4, 2016, a number of NHS consultation activities were initiated by CMHC and provincial and territorial governments. The consultations included a mix of online initiatives and in-person events held in cities and regions across Canada. The consultations engaged many Canadians, as evident in the Tables below.

Online NHS Consultation Activities	Level of Engagement
Let's Talk Housing NHS Survey	6,351 completed surveys
Idea Sharing Platform	132 ideas submitted
Online Written Submission Uploads	478 written submissions
Social Media Comments - #LetsTalkHousing <ul style="list-style-type: none"> Facebook Twitter LinkedIn 	1,905 ideas

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016.

NHS ONLINE SURVEY

The NHS online survey was open to all Canadians between June 28 and October 21. Over 6,000 people completed the survey, which captured the views of Canadians from all provinces and territories (including urban, rural, remote, and northern locations), as well as a diverse mix of ages, gender, education, types of households, and housing needs.

- 12 per cent of survey respondents were 65 years of age and older, 22 per cent were between 55 and 64 years old, 42 per cent were 35 to 54 years old, 24 per cent were between 18 and 34 years of age; and fewer than 1 per cent of survey respondents were under the age of 18.
- 65 per cent were female, 32 per cent were male, and 2 per cent identified as other.
- 92 per cent have completed post-secondary education.
- 61 per cent of survey respondents are home owners or looking to buy, 26 per cent are non-subsidized renters, 6 per cent live in subsidized rental housing, just over 1 per cent are in supportive housing or transitional housing, and just under 1 per cent of survey respondents are in emergency shelters or are homeless.
- 81 per cent of survey respondents live in urban regions, 16 per cent live in rural locations, just under 1 per cent live in remote locations, 2 per cent live in Northern Canada, and just under 1 per cent of survey respondents live on-Reserve.
- 8 per cent of survey respondents are Indigenous peoples: 4.1 per cent are First Nations, 3.4 per cent are Métis, and 0.4 per cent are Inuit.

ENGAGING THROUGH SOCIAL MEDIA

Canadians were encouraged to share their ideas for a National Housing Strategy online through three additional platforms – by uploading a written submission, starting a conversation on the idea-sharing online board, and using social media such as Twitter, Facebook and LinkedIn.

TARGETED ENGAGEMENT ACTIVITIES AND LEVEL OF ENGAGEMENT

Between August and November, CMHC undertook targeted engagement activities with experts and stakeholders to gather feedback on the consultation process and solutions for a National Housing Strategy.

Targeted NHS Engagement Activities	Level of Engagement
Let's Talk Housing Roundtables <ul style="list-style-type: none"> • 18 expert roundtables (Ottawa: Sept. 7–9) • 1 national stakeholder roundtable (Ottawa: Sept. 19) • 1 Indigenous rural and remote roundtable (Thunder Bay: Sept. 26) • 1 urban Indigenous roundtable (Winnipeg: Sept. 28) • 1 northern housing roundtable (Whitehorse: Oct. 20–21) (additional details on themes and focus areas provided below)	22 roundtables, 344 expert participants
Let's Talk Housing Focus Groups with Vulnerable Peoples (Sept. 15–29) <ul style="list-style-type: none"> • 10 low income focus groups (Vancouver, Edmonton x2, Winnipeg, Toronto, Québec City, Montreal, Thunder Bay, Halifax x2) • 5 newcomer focus groups (Vancouver, Toronto, Québec City, Montréal, Halifax) • 4 Indigenous focus groups (Winnipeg, Iqaluit x2, Millbrook) • 2 homeless focus groups (Vancouver, Toronto) 	21 focus groups, 164 participants
Public Opinion Research Two sessions each in: <ul style="list-style-type: none"> • Brampton, Ontario • Bridgewater, Nova Scotia • Vancouver, British Columbia • Trois-Rivières, Québec 	8 focus groups
MP town halls	10 town hall meetings
Bilateral meetings and forums with Indigenous organizations: <ul style="list-style-type: none"> • Assembly of First Nations • Congress of Aboriginal Peoples • Métis National Council • Inuit Tapiriit Kanatami • Native Women's Association of Canada • National Association of Friendship Centres 	15 Bilateral meetings and forums

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016.

ROUNDTABLES

In mid-September over 325 invited experts and stakeholder organizations gathered in Ottawa to discuss key housing themes, issues and outcomes; and to help inform the Government of Canada's National Housing Strategy. Nineteen expert roundtable sessions were held (18 policy development "themed" roundtables and 1 national stakeholder roundtable). The expert participants were asked to validate issues and challenges related to the theme of their session, to brainstorm, prioritize and explore solutions, and, for the roundtables held in Ottawa, each roundtable reported back in a live-streamed plenary session at the end of each day.

NHS Expert Roundtables – Ottawa	
September 7: Theme	Focus
1. Social inclusion	Housing approaches that contribute to a more inclusive society, reduce social isolation and poverty, and improve life prospects.
2. Maintaining and preserving existing rental housing	Innovative ways to maintain and preserve existing rental housing stock.
3. Housing needs data	Priority data gaps on housing in Canada, and ways to bridge these gaps.
4. Seniors' housing	Helping seniors access a range of housing options that they can afford.
5. Accessible housing, universal design, and VisitAbility	Housing that includes basic accessibility features to allow people to visit.
6. First Nations (on-reserve) housing	Innovative ways to achieve better long-term outcomes for First Nation communities on reserve.
September 8: Theme	Focus
1. Distinct housing needs	New approaches to housing for those households with distinct needs.
2. Shelters for victims of family violence	Growing and maintaining Canada's system of shelters and transitional housing across Canada.
3. Social housing sustainability	Ways to build a strong and financially healthy affordable housing sector.
4. New rental supply	Innovative ways to increase rental supply and provide new affordable housing options.
5. Housing finance	Exploring current and future housing finance issues, challenges, and solutions.
6. Indigenous housing	Innovative ways to address the unique housing challenges experienced by Indigenous peoples.
September 9: Theme	Focus
1. Sustainable, resilient housing and climate change	How to build a greener future through housing, reduce environmental impacts and create healthy, resilient homes and communities.
2. Homelessness	Current homelessness programming and new opportunities and approaches to prevent and reduce homelessness in Canada.
3. Affordability in high priced markets	Ways to support better housing outcomes in high-priced markets.
4. Innovative finance and social finance	Alternate sources of financing, including new models and partnerships.
5. Furthering the progressive realization of the right to housing through an NHS	What the right to adequate housing, as a component of the right to an adequate standard of living, as recognized in the international covenants, means, and the current and desired approach to domestic implementation of the internationally recognized right to adequate housing.
6. What does a Federal leadership role in housing look like?	The role of federal institutions such as CMHC in the context of achieving the goals and outcomes of the NHS.

NHS Expert Roundtables – Ottawa

September 19: Theme	Focus
1. National stakeholder roundtable	Review issues, priority areas, desired outcomes, and promising solutions discussed throughout the NHS consultation process.

Source: The Conference Board of Canada; The Government of Canada - CMHC NHS Consultations 2016.

Three additional roundtable sessions—focusing on Indigenous and northern housing challenges and opportunities—were held in Thunder Bay, Winnipeg, and Whitehorse in late September and October.

NHS Indigenous and Northern Housing Roundtables

September 26: Theme	Focus
Indigenous housing (rural and remote)	Innovative ways of responding to the unique housing opportunities and challenges experienced by Indigenous peoples living in rural and remote communities.
September 28: Theme	Focus
Indigenous housing (urban)	Innovative ways of responding to the unique housing opportunities and challenges experienced by Indigenous peoples living in urban areas.
October 20 and 21: Theme	Focus
Northern housing	Innovative ways of responding to the unique housing opportunities and challenges of the North

Source: The Conference Board of Canada; The Government of Canada - CMHC NHS Consultations 2016.

FOCUS GROUPS WITH VULNERABLE PEOPLE WITH LIVED EXPERIENCE

In late September, 21 focus groups were held across Canada to engage with vulnerable people and hear their views on a National Housing Strategy. While the NHS roundtables heard from advocates for these groups, the need for direct input and consultation with individuals with lived experience is an important component of the NHS consultations. Over 160 individuals participated in these sessions, including 82 people who have experienced homelessness in their lives; 52 people living with disabilities (mix of mild and moderate/severe disability); 37 newcomers to Canada in the past 5 years; and 48 Indigenous people (31 First Nations and Métis, 17 Inuit). The focus groups included a mix of genders; and a wide range of age groups, including 45 seniors aged 60 and over, 76 people aged 30-59, and 43 people aged 18-29.

In addition to the focus groups, a series of short in-depth interviews were conducted with a limited number stakeholders from community organizations encountered throughout the process (e.g. community organizations in the respective communities). Their comments validated those of vulnerable persons and excerpts from those discussions are included as inset boxes within the report.

PUBLIC OPINION RESEARCH

The Government of Canada also undertook a series of public opinion research sessions across Canada on a number of topics, including housing. Participants were invited to provide feedback on the proposed NHS Vision, identify challenges and potential solutions, and high level results from eight focus groups were captured. Two sessions were held with the general public in each of Brampton, Ontario (September 19), Bridgewater, Nova Scotia (September 20), Vancouver, BC (September 22) and Trois-Rivières, Québec (September 26).

MP TOWN HALLS

Members of Parliament were provided with consultation kits to engage their constituents on local housing needs. Several MPs held town hall meetings in their constituencies to engage Canadians and experts in their riding. These meetings were reported to CMHC and the ideas raised by Canadians have been included in the summary themes in this report.

INDIGENOUS GOVERNMENTS AND ORGANIZATIONS

The National Housing Strategy engagement process included bilateral engagement with Indigenous organizations to seek input on the NHS vision, themes and outcomes and guidance on preferred engagement approaches. CMHC with Indigenous and Northern Affairs Canada (INAC) and Employment and Social Development Canada (ESDC) supported and participated in housing forums and meetings with the Assembly of First Nations (AFN), Congress of Aboriginal Peoples (CAP), Métis National Council (MNC), Inuit Tapiriit Kanatami (ITK), Native Women's Association of Canada (NWAC) and the National Association of Friendship Centres (NAFC). Many of these organizations worked with their local and regional organizations to canvas their members and provide submissions to ensure that the views of First Nations, Metis and Inuit across Canada were captured. INAC led a number of engagement sessions focused on on-reserve housing reform, the findings of which are captured in this report. Ongoing dialogue with Indigenous organizations will ensure the most effective long-term solutions are developed and implemented to improve First Nations, Inuit and Métis housing.

APPENDIX 3 - PROVINCIAL AND TERRITORIAL NHS SURVEY RESPONSES

BRITISH COLUMBIA

1,741 NHS survey respondents are from British Columbia. Below are their responses to the NHS survey's vision, themes and outcomes questions:

BC - HOUSING VISION

BC – Housing Vision	Per Cent (%)	N
Totally agree	57	976
Somewhat agree	12	207
Neutral	2	37
Somewhat disagree	7	128
Totally disagree	22	371
Total	100	1719

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

BC - TOP HOUSING THEMES

BC – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	30	509
Cost of housing in Canada's largest cities	22	378
Building a stronger affordable housing sector	12	200
Social housing renewal	9	153
Laws and regulations	9	150
Affordable rental supply	8	137
Financing costs and affordable lands for rental housing	8	134
Housing that contributes Canada's climate change goals	3	55
Total	100	1716

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

BC - TOP DESIRED HOUSING OUTCOMES

BC – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	51	864
Sustainability: housing is financially, socially, and environmentally sustainable	19	329
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	11	182
Housing supports a better quality of life	7	113
Housing system supports economic stability and growth	6	100
Healthy housing	3	57
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	2	30

BC – Most Desired Housing Outcomes	Per Cent (%)	N
“Green” housing	2	29
Total	100	1704

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

ALBERTA

818 NHS survey respondents are from Alberta. Below are their responses to the NHS survey’s vision, themes and outcomes questions:

AB - HOUSING VISION

AB – Housing Vision	Per Cent (%)	N
Totally agree	56	452
Somewhat agree	14	113
Neutral	3	22
Somewhat disagree	12	100
Totally disagree	15	121
Total	100	808

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

AB - TOP HOUSING THEMES

AB – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	43	351
Building a stronger affordable housing sector	13	109
Cost of housing in Canada’s largest cities	11	92
Financing costs and affordable lands for rental housing	8	68
Social housing renewal	8	64
Laws and regulations	7	56
Affordable rental supply	5	43
Housing that contributes Canada’s climate change goals	3	28
Total	100	811

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

AB - TOP DESIRED HOUSING OUTCOMES

AB – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	40	317
Sustainability: housing is financially, socially, and environmentally sustainable	20	159
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	18	147

AB – Most Desired Housing Outcomes	Per Cent (%)	N
Housing supports a better quality of life	10	83
Housing system supports economic stability and growth	6	45
Healthy housing	4	31
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	2	14
“Green” housing	1	6
Total	100	802

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

SASKATCHEWAN

141 NHS survey respondents are from Saskatchewan. Below are their responses to the NHS survey’s vision, themes and outcomes questions:

SK - HOUSING VISION

SK – Housing Vision	Per Cent (%)	N
Totally agree	60	83
Somewhat agree	12	17
Neutral	4	5
Somewhat disagree	7	10
Totally disagree	17	23
Total	100	138

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

SK - TOP HOUSING THEMES

SK – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	48	67
Social housing renewal	13	18
Building a stronger affordable housing sector	11	16
Laws and regulations	7	10
Affordable rental supply	7	10
Financing costs and affordable lands for rental housing	6	9
Housing that contributes Canada’s climate change goals	4	6
Cost of housing in Canada’s largest cities	4	5
Total	100	141

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

SK - TOP DESIRED HOUSING OUTCOMES

SK – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	44	61
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	19	26
Sustainability: housing is financially, socially, and environmentally sustainable	18	25
Healthy housing	7	10
Housing supports a better quality of life	5	7
Housing system supports economic stability and growth	5	7
“Green” housing	1	2
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	0	0
Total	100	138

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

MANITOBA

460 NHS survey respondents are from Manitoba. Below are their responses to the NHS survey’s vision, themes and outcomes questions:

MB - HOUSING VISION

MB – Housing Vision	Per Cent (%)	N
Totally agree	54	247
Somewhat agree	12	55
Neutral	2	9
Somewhat disagree	13	58
Totally disagree	19	86
Total	100	455

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

MB - TOP HOUSING THEMES

MB – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	222	49
Building a stronger affordable housing sector	69	15
Social housing renewal	42	9
Cost of housing in Canada’s largest cities	37	8
Financing costs and affordable lands for rental housing	28	6
Affordable rental supply	23	5
Laws and regulations	18	4
Housing that contributes Canada’s climate change goals	13	3

MB – Most Important Housing Themes	Per Cent (%)	N
Total	100	452

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

MB - TOP DESIRED HOUSING OUTCOMES

MB – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	41	183
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	18	80
Sustainability: housing is financially, socially, and environmentally sustainable	18	79
Housing supports a better quality of life	11	50
Healthy housing	6	28
Housing system supports economic stability and growth	4	20
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	1	4
“Green” housing	0	2
Total	100	446

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

ONTARIO

2,046 NHS survey respondents are from Ontario. Below are their responses to the NHS survey's vision, themes and outcomes questions:

ON - HOUSING VISION

ON – Housing Vision	Per Cent (%)	N
Totally agree	59	1198
Somewhat agree	12	244
Neutral	2	44
Somewhat disagree	10	196
Totally disagree	17	343
Total	100	2025

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

ON - TOP HOUSING THEMES

ON – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	38	768
Cost of housing in Canada's largest cities	15	303
Building a stronger affordable housing sector	13	268

ON – Most Important Housing Themes	Per Cent (%)	N
Social housing renewal	11	217
Financing costs and affordable lands for rental housing	8	159
Affordable rental supply	7	135
Laws and regulations	5	107
Housing that contributes Canada's climate change goals	3	60
Total	100	2017

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

ON- TOP DESIRED HOUSING OUTCOMES

ON – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	47	935
Sustainability: housing is financially, socially, and environmentally sustainable	21	414
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	12	236
Housing supports a better quality of life	9	179
Healthy housing	5	95
Housing system supports economic stability and growth	4	90
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	2	32
"Green" housing	1	22
Total	100	2003

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

QUEBEC

469 NHS survey respondents are from Quebec. Below are their responses to the NHS survey's vision, themes and outcomes questions:

QC - HOUSING VISION

QC – Housing Vision	Per Cent (%)	N
Totally agree	50	225
Somewhat agree	16	71
Neutral	3	14
Somewhat disagree	21	96
Totally disagree	11	49
Total	100	455

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

QC - TOP HOUSING THEMES

QC – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	30	139
Social housing renewal	17	77
Cost of housing in Canada's largest cities	14	64
Building a stronger affordable housing sector	12	53
Financing costs and affordable lands for rental housing	11	51
Affordable rental supply	6	29
Laws and regulations	5	24
Housing that contributes Canada's climate change goals	5	21
Total	100	458

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

QC - TOP DESIRED HOUSING OUTCOMES

QC – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	31	143
Sustainability: housing is financially, socially, and environmentally sustainable	22	102
Housing supports a better quality of life	14	66
Healthy housing	12	57
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	11	49
Housing system supports economic stability and growth	4	20
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	2	11
"Green" housing	2	10
Total	100	458

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NEW BRUNSWICK

82 NHS survey respondents are from New Brunswick. Below are their responses to the NHS survey's vision, themes and outcomes questions:

NB - HOUSING VISION

NB – Housing Vision	Per Cent (%)	N
Totally agree	60	49
Somewhat agree	11	9
Neutral	0	0
Somewhat disagree	9	7
Totally disagree	21	17
Total	100	82

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NB - TOP HOUSING THEMES

NB – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	59	48
Social housing renewal	11	9
Building a stronger affordable housing sector	7	6
Financing costs and affordable lands for rental housing	6	5
Affordable rental supply	6	5
Laws and regulations	5	4
Housing that contributes Canada's climate change goals	4	3
Cost of housing in Canada's largest cities	1	1
Total	100	81

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NB - TOP DESIRED HOUSING OUTCOMES

NB – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	36	29
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	21	17
Sustainability: housing is financially, socially, and environmentally sustainable	17	14
Housing supports a better quality of life	11	9
Healthy housing	9	7
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	4	3
"Green" housing	1	1
Housing system supports economic stability and growth	1	1
Total	100	81

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

PRINCE EDWARD ISLAND

42 NHS survey respondents are from Prince Edward Island. Below are their responses to the NHS survey's vision, themes and outcomes questions:

PEI - HOUSING VISION

PEI – Housing Vision	Per Cent (%)	N
Totally agree	42	17
Somewhat agree	12	5
Neutral	0	0
Somewhat disagree	20	8
Totally disagree	27	11
Total	100	41

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

PEI - TOP HOUSING THEMES

PEI – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	57	24
Building a stronger affordable housing sector	10	4
Financing costs and affordable lands for rental housing	7	3
Social housing renewal	7	3
Laws and regulations	7	3
Housing that contributes Canada's climate change goals	7	3
Affordable rental supply	5	2
Cost of housing in Canada's largest cities	0	0
Total	100	42

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

PEI - TOP DESIRED HOUSING OUTCOMES

PEI – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	37	15
Housing supports a better quality of life	17	7
Sustainability: housing is financially, socially, and environmentally sustainable	15	6
Healthy housing	12	5
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	10	4
Housing system supports economic stability and growth	5	2
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	5	2
"Green" housing	0	0
Total	100	41

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NOVA SCOTIA

298 NHS survey respondents are from Nova Scotia. Below are their responses to the NHS survey's vision, themes and outcomes questions:

NS - HOUSING VISION

NS – Housing Vision	Per Cent (%)	N
Totally agree	56	164
Somewhat agree	10	28
Neutral	2	5
Somewhat disagree	13	38
Totally disagree	20	59
Total	100	294

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NS - TOP HOUSING THEMES

NS – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	52	152
Building a stronger affordable housing sector	15	45
Social housing renewal	9	28
Affordable rental supply	7	22
Financing costs and affordable lands for rental housing	5	15
Laws and regulations	5	15
Housing that contributes Canada's climate change goals	3	10
Cost of housing in Canada's largest cities	3	8
Total	100	295

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NS - TOP DESIRED HOUSING OUTCOMES

NS– Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	45	131
Sustainability: housing is financially, socially, and environmentally sustainable	20	58
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	12	36
Healthy housing	7	21
Housing supports a better quality of life	7	19
Housing system supports economic stability and growth	3	10
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	3	9
"Green" housing	3	8
Total	100	292

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NEWFOUNDLAND AND LABRADOR

49 NHS survey respondents are from Newfoundland and Labrador. Below are their responses to the NHS survey's vision, themes and outcomes questions:

NL - HOUSING VISION

NL – Housing Vision	Per Cent (%)	N
Totally agree	50	24
Somewhat agree	19	9
Neutral	0	0
Somewhat disagree	15	7
Totally disagree	17	8
Total	100	48

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NL - TOP HOUSING THEMES

NL – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	48	22
Building a stronger affordable housing sector	24	11
Social housing renewal	15	7
Financing costs and affordable lands for rental housing	4	2
Laws and regulations	4	2
Cost of housing in Canada's largest cities	2	1
Housing that contributes Canada's climate change goals	2	1
Affordable rental supply	0	0
Total	100	46

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NL - TOP DESIRED HOUSING OUTCOMES

NL – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	57	27
Sustainability: housing is financially, socially, and environmentally sustainable	13	6
Healthy housing	9	4
Housing supports a better quality of life	9	4
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	6	3
Housing system supports economic stability and growth	4	2
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	2	1
"Green" housing	0	0
Total	100	47

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

YUKON

51 NHS survey respondents are from Yukon. Below are their responses to the NHS survey's vision, themes and outcomes questions:

YK - HOUSING VISION

YK – Housing Vision	Per Cent (%)	N
Totally agree	55	28
Somewhat agree	26	13
Neutral	6	3
Somewhat disagree	4	2
Totally disagree	10	5
Total	100	51

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

YK - TOP HOUSING THEMES

YK – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	41	21
Building a stronger affordable housing sector	18	9
Financing costs and affordable lands for rental housing	10	5
Affordable rental supply	10	5
Laws and regulations	8	4
Housing that contributes Canada's climate change goals	6	3
Cost of housing in Canada's largest cities	4	2
Social housing renewal	4	2
Total	100	51

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

YK - TOP DESIRED HOUSING OUTCOMES

YK – Most Desired Housing Outcomes	Per Cent (%)	N
Sustainability: housing is financially, socially, and environmentally sustainable	31	16
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	20	10
Affordability: Canadians have housing that they can afford and that meets their needs	18	9
Healthy housing	12	6
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	10	5
Housing supports a better quality of life	6	3
Housing system supports economic stability and growth	4	2
"Green" housing	0	0
Total	100	51

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NORTHWEST TERRITORIES

81 NHS survey respondents are from the Northwest Territories. Below are their responses to the NHS survey's vision, themes and outcomes questions:

NWT - HOUSING VISION

NWT – Housing Vision	Per Cent (%)	N
Totally agree	47	37
Somewhat agree	13	10
Neutral	4	3
Somewhat disagree	15	12
Totally disagree	22	17
Total	100	79

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NWT - TOP HOUSING THEMES

NWT – Most Important Housing Themes	Per Cent (%)	N
Low income and groups with distinct housing needs	37	30
Social housing renewal	19	15
Building a stronger affordable housing sector	12	10
Affordable rental supply	11	9
Financing costs and affordable lands for rental housing	7	6
Housing that contributes Canada's climate change goals	6	5
Cost of housing in Canada's largest cities	4	3
Laws and regulations	4	3
Total	100	81

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NWT - TOP DESIRED HOUSING OUTCOMES

NWT – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	33	26
Sustainability: housing is financially, socially, and environmentally sustainable	24	19
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	16	13
Healthy housing	11	9
Housing supports a better quality of life	9	7
"Green" housing	3	2
Housing system supports economic stability and growth	3	2
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	3	2
Total	100	80

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NUNAVUT

23 NHS survey respondents are from Nunavut. Below are their responses to the NHS survey's vision, themes and outcomes questions:

NU - HOUSING VISION

NU – Housing Vision	Per Cent (%)	N
Totally agree	30	7
Somewhat agree	13	3
Neutral	4	1
Somewhat disagree	13	3
Totally disagree	39	9
Total	100	23

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NU- TOP HOUSING THEMES

NU – Most Important Housing Themes	Per Cent (%)	N
Social housing renewal	30	7
Low income and groups with distinct housing needs	26	6
Financing costs and affordable lands for rental housing	17	4
Building a stronger affordable housing sector	9	2
Affordable rental supply	9	2
Cost of housing in Canada's largest cities	4	1
Housing that contributes Canada's climate change goals	4	1
Laws and regulations	0	0
Total	100	23

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

NU - TOP DESIRED HOUSING OUTCOMES

NU – Most Desired Housing Outcomes	Per Cent (%)	N
Affordability: Canadians have housing that they can afford and that meets their needs	45	10
Housing supports a better quality of life	32	7
Sustainability: housing is financially, socially, and environmentally sustainable	9	2
Healthy housing	5	1
Inclusivity: housing contributes to social inclusion and wellness for all Canadians, and helps distinct groups	5	1
Flexibility: communities have housing options that meet the diverse and changing needs of Canadians	5	1
"Green" housing	0	0
Housing system supports economic stability and growth	0	0
Total	100	22

Source: The Conference Board of Canada; The Government of Canada – CMHC NHS Consultations 2016. Percentages may not equal 100 due to rounding.

APPENDIX 4 – ROUNDTABLE RESULTS: TOP PRIORITIES BY THEME

NHS EXPERT ROUNDTABLES – OTTAWA

SOCIAL INCLUSION

- Encourage customized solutions beyond the pilot phase.
- Establish a National Housing Secretariat.
- Decouple financial assistance from specialized housing stock.
- Increase the supply of affordable housing while also considering demand-side management.

MAINTAINING AND PRESERVING EXISTING RENTAL HOUSING

- Bring a significant amount of new capital to the rental housing stock – especially the most distressed units.
- Maintain affordability by providing rent supplements to operators and to individuals in order to generate sufficient revenue to help operators invest and maintain their rental stock.
- Ensure future sustainability and operation of current stock through provisions and commitments to elevated performance metrics.

HOUSING NEEDS DATA

- Establish a Canadian Housing Survey.
- Create a housing model of the country down to the household level in order to see the entire picture.
- Conceptualize a new, updated housing framework that incorporates definitions and rules as well as measures of success or failure.

SENIORS' HOUSING

- Improve affordability to enable more seniors to age in place in their homes;
- Stimulate development of new housing in under-served areas;
- Promote the design of inclusive, age-friendly communities; and
- Ensure seniors have access to the care options they need.

ACCESSIBLE HOUSING, UNIVERSAL DESIGN, AND VISITABILITY

- Ensure that accessibility is recognized as a human right that is represented in building codes.
- Help with the cost of renovating and retrofitting older homes to include accessibility features, and the cost of building new homes with these features.
- Help make accessible and inclusive housing desirable to a broader market.

FIRST NATION ON-RESERVE HOUSING

- Focus First Nations housing on high-density solutions for social housing.
- Focus First Nations government housing efforts on culturally appropriate high-density strategies.
- Support a Sustainable Housing Program to meet the various needs along the rental and ownership continuum.

DISTINCT HOUSING NEEDS

- Streamline financial processes for funding for social and affordable housing.
- Develop a national framework for the successful delivery of a national housing strategy.
- Develop a centralized data research depository that can be accessed by different organizations to help improve decision making for communities and organizations.

SHELTERS FOR VICTIMS OF FAMILY VIOLENCE

- Address housing barriers to women without legal status or with precarious legal status.
- Introduce an approach in which a case manager acts as an advocate, referral, and support for the person or persons affected by violence.
- Provide funding to restructure existing transition housing to reflect community needs.

SOCIAL HOUSING SUSTAINABILITY

- Establish a place-based decision-making process that brings together all stakeholders at a local level.
- Establish a combined housing bank and foundation to provide low cost financing, bridge financing and other investments for new construction, the rehabilitation of existing social housing stock, and the redevelopment of sites.
- Establish a sustainable RGI system that is supported through an interest-bearing investment fund.
- Evolve to a sustainable, mixed income social housing model that socially and financially integrates communities through a portfolio approach.

NEW RENTAL SUPPLY

- Incentivize municipalities to pursue rental housing development in line with federal goals, but also in line with their own needs.
- Incentivize new rental construction and maximize the number of new builds and reduce taxation barriers that impede new rental construction.
- Eradicate misconceptions around rental housing and take on NIMBYism.

HOUSING FINANCE

- Any changes to the housing finance system (tightening or loosening) should be thoughtful, deliberate, and gradual.
- The government provides stability to the housing finance sector. CMHC is a policy tool of the government, along with other departments.

INDIGENOUS HOUSING

- A collaborative community framework to go forward working together.
- More incentives to encourage home ownership.
- Eliminate barriers for social housing subsidies and subsidy agreements.

SUSTAINABLE, RESILIENT HOUSING AND CLIMATE CHANGE

- Set performance standards for homeowners and set a date when all homes must be net-zero energy.
- Incentivize individuals to make changes on their own through a combination of financing, regulations, and education.

HOMELESSNESS

- Develop a Canadian Interagency Council to Prevent and End Homelessness.
- Provide predictable, sustainable funding for homelessness programming.
- System integration—reduce the amount of time individuals spend looking for the support they need. Supports should be there at the ready.

AFFORDABILITY IN HIGH PRICED MARKETS

- Public-private partnerships should be leveraged to improve provincial and municipal alignment and to identify key issues for government action.
- Housing interventions should recognize regional differences and be long-term in design.
- Rising urban density should give rise to integrated planning of affordable housing, public transit, cultural diversity, and employment.

INNOVATIVE FINANCE AND SOCIAL FINANCE

- Implement New Operating Agreements to Free Up Entrepreneurial Spirit
- Establish a Canadian Housing Finance Authority
- Establish a Public-Private Affordable Housing Equity Fund

FURTHERING THE PROGRESSIVE REALIZATION OF THE RIGHT TO HOUSING THROUGH AN NHS

- Assess how a human rights based approach to housing can be recognized and furthered through laws and policies.
- Examine appropriate accountability measures (e.g. human rights tribunals, the court system, and/or an ombudsman's office).
- Monitoring of open, transparent reporting on outcomes of a National Housing Strategy.
- Inclusive consultation with people regarding their lived housing experiences.

WHAT DOES A FEDERAL LEADERSHIP ROLE IN HOUSING LOOK LIKE?

- Government of Canada must set ambitious goals that are bold and that mobilize society.
- Restore federal leadership in data gathering on the housing market.
- A vital role for CMHC in terms of renewal, redevelopment, and reinvestment.

NHS INDIGENOUS AND NORTHERN HOUSING ROUNDTABLES

INDIGENOUS RURAL AND REMOTE HOUSING

- Implement a rural and remote definition and a way to distinguish between market and non-market areas.
- Establish stable, multiple-year funding for housing based on community needs.
- For new construction focus on stimulating economic activity in the community,
- Revise building code to address the needs of rural and remote housing, e.g.; durable, resilient materials and systems.

URBAN INDIGENOUS HOUSING

- Need for nation to nation relationship with federal government.
- Increase funding for support services that assist Indigenous households in adapting to the urban environment.
- Create flexibility in future program implementation to encourage innovation, as well as flexibility in how it applies in each area.
- Extend the First Nations Market Housing Fund to urban Indigenous households.

NORTHERN HOUSING

- Develop a specific northern strategy.
- Ensure the sustainability of social housing in the territories and increase housing options along the housing continuum.
- Establish both short-term "catch-up" and long term strategies to increase supply of housing.
- Create long-term predictable funding that is appropriate to the northern context.