



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

# FEDERAL HOUSING INVESTMENTS

**Report of the Standing Committee on Human Resources,  
Skills and Social Development and the Status of Persons  
with Disabilities**

**Robert Morrissey, Chair**

**NOVEMBER 2025  
45th PARLIAMENT, 1st SESSION**

---

Published under the authority of the Speaker of the House of Commons

**SPEAKER'S PERMISSION**

The proceedings of the House of Commons and its Committees are hereby made available to provide greater public access. The parliamentary privilege of the House of Commons to control the publication and broadcast of the proceedings of the House of Commons and its Committees is nonetheless reserved. All copyrights therein are also reserved.

Reproduction of the proceedings of the House of Commons and its Committees, in whole or in part and in any medium, is hereby permitted provided that the reproduction is accurate and is not presented as official. This permission does not extend to reproduction, distribution or use for commercial purpose of financial gain. Reproduction or use outside this permission or without authorization may be treated as copyright infringement in accordance with the *Copyright Act*. Authorization may be obtained on written application to the Office of the Speaker of the House of Commons.

Reproduction in accordance with this permission does not constitute publication under the authority of the House of Commons. The absolute privilege that applies to the proceedings of the House of Commons does not extend to these permitted reproductions. Where a reproduction includes briefs to a Standing Committee of the House of Commons, authorization for reproduction may be required from the authors in accordance with the *Copyright Act*.

Nothing in this permission abrogates or derogates from the privileges, powers, immunities and rights of the House of Commons and its Committees. For greater certainty, this permission does not affect the prohibition against impeaching or questioning the proceedings of the House of Commons in courts or otherwise. The House of Commons retains the right and privilege to find users in contempt of Parliament if a reproduction or use is not in accordance with this permission.

Also available on the House of Commons website  
at the following address: [www.ourcommons.ca](http://www.ourcommons.ca)

# **FEDERAL HOUSING INVESTMENTS**

## **Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities**

**Robert Morrissey  
Chair**

**NOVEMBER 2025**

**45th PARLIAMENT, 1st SESSION**

## **NOTICE TO READER**

### **Reports from committees presented to the House of Commons**

Presenting a report to the House is the way a committee makes public its findings and recommendations on a particular topic. Substantive reports on a subject-matter study usually contain a synopsis of the testimony heard, the recommendations made by the committee, as well as the reasons for those recommendations.

# **STANDING COMMITTEE ON HUMAN RESOURCES, SKILLS AND SOCIAL DEVELOPMENT AND THE STATUS OF PERSONS WITH DISABILITIES**

## **CHAIR**

Robert Morrissey

## **VICE-CHAIRS**

Rosemarie Falk

Marilène Gill

## **MEMBERS**

Caroline Desrochers

Jessica Fancy

Garnett Genuis

Laila Goodridge

Natilien Joseph

Annie Koutrakis

Colin Reynolds

## **OTHER MEMBERS OF PARLIAMENT WHO PARTICIPATED**

Kyle Seeback

## **CLERK OF THE COMMITTEE**

Alexandre Longpré

## **LIBRARY OF PARLIAMENT**

### **Research and Education**

Antoine Dedewanou, Analyst

Eleni Kachulis, Analyst

Vanessa Preston, Analyst



# **STANDING COMMITTEE ON HUMAN RESOURCES, SKILLS AND SOCIAL DEVELOPMENT AND THE STATUS OF PERSONS WITH DISABILITIES**

**44th PARLIAMENT – 1st SESSION**

## **CHAIR**

Robert Morrissey

## **VICE-CHAIRS**

Tracy Gray

Louise Chabot

## **MEMBERS**

Scott Aitchison

Chad Collins

Michael Coteau

Rosemarie Falk

Michelle Ferreri

Peter Fragiskatos

Wayne Long

Kyle Seeback

Tony Van Bynen

Bonita Zarrillo

## **OTHER MEMBERS OF PARLIAMENT WHO PARTICIPATED**

Dean Allison

Alexandre Boulerice

Blake Desjarlais

Philip Lawrence

Hon. Rob Moore

Mike Morrice

Anna Roberts

Nathalie Sinclair-Desgagné

Corey Tochor

Jean Yip

**CLERKS OF THE COMMITTEE**

Ariane Calvert

Philip den Ouden

**LIBRARY OF PARLIAMENT**

**Research and Education**

Antoine Dedewanou, Analyst

Eleni Kachulis, Analyst

Vanessa Preston, Analyst

**THE STANDING COMMITTEE ON  
HUMAN RESOURCES, SKILLS AND SOCIAL  
DEVELOPMENT AND THE STATUS OF PERSONS  
WITH DISABILITIES**

has the honour to present its

**SECOND REPORT**

Pursuant to its mandate under Standing Order 108(2), the committee has studied Federal Housing Investments and has agreed to report the following:



## TABLE OF CONTENTS

---

FEDERAL HOUSING INVESTMENTS	1
Introduction	1
Background Information	1
Availability of Affordable Housing	2
Increasing the Housing Supply	3
Barriers to Affordable Housing	4
Increased Federal Investment and Changes to Existing Programs	6
Changes to Existing Programs	7
Acquisition Fund	9
Use of Federal Lands	10
Infrastructure Needs	11
Better Coordination Across Jurisdictions	11
Homelessness	12
Better Data Collection, Monitoring and Reporting	14
Conclusion	15
APPENDIX A: LIST OF WITNESSES	17
APPENDIX B: LIST OF BRIEFS	21
MINUTES OF PROCEEDINGS	23
DISSENTING OPINION OF THE CONSERVATIVE PARTY OF CANADA	25
SUPPLEMENTARY OPINION OF THE BLOC QUÉBÉCOIS	27





# FEDERAL HOUSING INVESTMENTS

---

## INTRODUCTION

During the 44th Parliament, the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (the committee) held seven meetings on the topic of federal housing investments and its linkages to the housing and homelessness crisis. It heard from 27 witnesses, including from non-profit organizations, housing and homelessness advocates, academics, and businesses, and received 20 briefs.

## BACKGROUND INFORMATION

Witnesses noted that from the mid-1960s to 1993, the federal government played a significant role in financing and developing co-operative and non-profit housing.<sup>1</sup> However, in 1993, the federal government transferred responsibility for housing to provinces and territories. In the early 2000s, the federal government gradually re-engaged in housing.

From 2001 to 2016, federal housing investments totalled \$4.17 billion, creating about 2.73 million new homes.<sup>2</sup> However, Steve Pomeroy, Industry Professor, Canadian Housing Evidence Collaborative, McMaster University, outlined that only a small fraction of these investments—1.5%—were allocated to new non-profit homes, testifying that had the federal government maintained the same level of investments they made between 1990 and 1994, there would be an additional 330,000 units of non-market housing in Canada today.<sup>3</sup>

Between 2006 and 2014, federal programs aimed at addressing homelessness and housing were maintained, and from 2011 to 2019, under the Investment in Affordable Housing program, about 420,000 new affordable homes were built.<sup>4</sup> However, between

---

1 House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA), *Evidence*, 3 June 2024, 1705 (Raymond Sullivan, Executive Director, Canadian Housing and Renewal Association).

2 Ibid.; HUMA, *Brief*, Steve Pomeroy.

3 HUMA, *Evidence*, 10 June 2024, 1705 (Steve Pomeroy, Industry Professor, Canadian Housing Evidence Collaborative, McMaster University).

4 HUMA, *Evidence*, 3 June 2024, 1705 (Sullivan).



2007 and 2015, non-market housing completions plummeted to less than 1% of total housing completions, a stark contrast to the mid-1970s.

Carolyn Whitzman, housing policy researcher and adjunct professor, University of Ottawa, stressed the role of supply and demand in creating current housing challenges, noting that “Canada’s population grew by 60% from 1976 to 2016” and that “[t]he housing supply record [...] was dire and set the stage for today's housing crisis.”<sup>5</sup> The issue was summarized by Abigail Bond, executive director of the Housing Secretariat for the City of Toronto:

These significant housing and homelessness crises are complex, with various contributing and intersecting factors, including rising rents and home ownership costs, as well as low social assistance rates and insufficient access to physical and mental health supports and social supports, as well as structural racism and discrimination. Nonetheless, these crises are decades in the making and have not occurred in a vacuum. A lack of sufficient housing investments from all levels of government in recent decades has combined to compound a dire housing situation.<sup>6</sup>

## AVAILABILITY OF AFFORDABLE HOUSING

Some witnesses criticized the lack of a common definition for “affordable” housing, and further, that funds allocated through the National Housing Strategy do not always target the provision of affordable housing.<sup>7</sup> The committee heard that a universal, income-based definition of affordable housing is required, which would allow housing programs to focus on creating housing that is truly affordable.<sup>8</sup> André Castonguay, executive director of Réseau québécois des OSBL d'habitation, told the committee that affordable housing should be understood to mean 30% of an individual’s gross income.<sup>9</sup>

---

5 Ibid., 1655 (Carolyn Whitzman, Housing Policy Researcher and Adjunct Professor, University of Ottawa).

6 HUMA, [Evidence](#), 17 June 2024, 1715 (Abigail Bond, Executive Director, Housing Secretariat, City of Toronto).

7 HUMA, [Evidence](#), 13 June 2024, 0950 (Véronique Laflamme, Organizer and Spokesperson, Front d’action populaire en réaménagement urbain).

8 Ibid., 1715 (Meg McCallum, Interim Executive Director, Alliance to End Homelessness Ottawa); HUMA, [Brief](#), Anne Landry.

9 HUMA, [Evidence](#), 6 June 2024, 1010 (André Castonguay, Executive Director, Réseau québécois des OSBL d’habitation).

Several witnesses argued the need to treat housing as a right,<sup>10</sup> with Marie-Josée Houle, Canada’s Federal Housing Advocate, proposing that the definition of the right to adequate housing refers not only to housing that is affordable, but also that is safe, accessible, clean, culturally appropriate, includes basic utilities and is located near employment opportunities and community resources.<sup>11</sup>

To realize the right to housing, witnesses recommended focusing investments on non-market housing,<sup>12</sup> including social housing.<sup>13</sup> Some discussed the importance of this in terms of ending financialization (i.e., treating housing as a financial commodity and an asset for profit).<sup>14</sup> In addition, certain witnesses raised protections from eviction,<sup>15</sup> rent control,<sup>16</sup> and a rights-based definition of homelessness<sup>17</sup> as measures that would help to realize the right to housing. The committee recognizes these matters fall within provincial jurisdiction.

## INCREASING THE HOUSING SUPPLY

Several witnesses described the specific increase of housing supply required to address the housing shortage. For example, Meg McCallum, interim executive director of Alliance to End Homelessness Ottawa, indicated that “Canada needs to double its non-profit housing stock by 2030 to begin to get a handle on the crisis,” noting that “some reports suggest a quadrupling is needed.”<sup>18</sup> Tony Irwin, interim president, Canadian Federation of Apartment Associations, estimated “over a million” purpose-built rentals are required.<sup>19</sup> At the same time, Richard Lyall, President of the Residential Construction

---

10 HUMA, [Evidence](#), 3 June 2024, 1620 (Eric Lombardi, President, More Neighbours Toronto); HUMA, [Evidence](#), 13 June 2024, 0820 (Marie-Josée Houle, Federal Housing Advocate, Office of the Federal Housing Advocate); HUMA, [Brief](#), Canadian Union of Public Employees (CUPE); HUMA, [Brief](#), Anne Landry; HUMA, [Brief](#), Ontario Native Women’s Association.

11 HUMA, [Evidence](#), 13 June 2024, 0825 (Houle).

12 HUMA, [Brief](#), Social Housing and Human Rights; HUMA, [Evidence](#), 13 June 2024, 0820 (Houle); HUMA, [Brief](#), Anne Landry; HUMA, [Evidence](#), 6 June 2024, 1000 (Castonguay); HUMA, [Brief](#), CUPE.

13 HUMA, [Brief](#), Social Housing and Human Rights; HUMA, [Evidence](#), 13 June 2024, 0920 (Laflamme).

14 HUMA, [Brief](#), Social Housing and Human Rights; HUMA, [Brief](#), Anne Landry.

15 HUMA, [Evidence](#), 13 June 2024, 0840 (Houle); HUMA, [Brief](#), Anne Landry.

16 HUMA, [Brief](#), Anne Landry; HUMA, [Brief](#), CUPE.

17 HUMA, [Brief](#), Women’s National Housing and Homelessness Network.

18 HUMA, [Evidence](#), 17 June 2024, 1710 (McCallum).

19 HUMA, [Evidence](#), 6 June 2024, 0835 (Tony Irwin, Interim President, Canadian Federation of Apartment Associations).



Council of Ontario, warned there was “not a chance” that the commitment to build 3.87 million homes by 2031, was “attainable.”<sup>20</sup>

## Barriers to Affordable Housing

The committee heard of the cost barriers to launching new construction, primarily the various fees and charges imposed by all levels of government, including municipal fees, development charges, and taxes (e.g., goods and services tax (GST)), that can make up as much as 30% of the cost of a unit.<sup>21</sup> Witnesses also discussed the compound effect of multiple layers of taxation on housing costs.<sup>22</sup> For instance, Beau Jarvis, President and Chief Executive Officer, Wesgroup Properties, highlighted the problematic nature of charging GST on various components of housing construction, including development cost charges paid to municipalities, observing that this results in a situation where the federal government is taxing other levels of government’s taxes.<sup>23</sup>

Russil Wvong, volunteer at Abundant Housing Vancouver, summarized that the cumulative government fees and taxes on new condominiums in Toronto can exceed \$250,000, representing a significant portion of the purchase price.<sup>24</sup>

Canada Lands Company recommended better leveraging of modular construction, where some aspects of the construction process are completed in a factory rather than at the construction site.<sup>25</sup> Witnesses also discussed tax changes that could help increase the supply of new housing units. For example:

---

20 HUMA, [Evidence](#), 27 May 2024, 1640 (Richard Lyall, President, Residential Construction Council of Ontario).

21 HUMA, [Evidence](#), 6 June 2024, 0835 (Irwin), HUMA, [Evidence](#), 27 May 2024, 1600 (Lyall); HUMA, [Evidence](#), 27 May 2024, 1615 (Robert Hogue, Assistant Chief Economist, Royal Bank of Canada), HUMA, [Evidence](#), 27 May 2024, 1550 (Kevin Lee, Chief Executive Officer, Canadian Home Builders’ Association); HUMA, [Evidence](#), 13 June 2024, 1005 (Jock Finlayson, Chief Economist, Independent Contractors and Businesses Association of British Columbia); HUMA, [Evidence](#), 17 September 2024, 1115 (Beau Jarvis, President and Chief Executive Officer, Wesgroup Properties).

22 HUMA, [Evidence](#), 3 June 2024, 1550 (Russil Wvong, Volunteer, Abundant Housing Vancouver), HUMA, [Evidence](#), 17 June 2024, 1730 (Jennifer Keesmaat, President and Chief Executive Officer, Collecdev Markee).

23 HUMA, [Evidence](#), 17 September 2024, 1115 (Jarvis).

24 HUMA, [Evidence](#), 3 June 2024, 1550 (Wvong).

25 HUMA, [Brief](#), Canada Lands Company.

- retroactively applying the GST rebate for purpose-built rental projects that began before the currently set September 2023 cut off date, and expanding the rebate for all housing projects, including non-profit ones;<sup>26</sup>
- tying federal funding, for example, through the Housing Accelerator Fund, to the requirement for better balancing housing related taxes at the municipal level. In particular, shifting some municipal tax revenue from new buildings to existing homes, for example, through increasing property taxes;<sup>27</sup>
- reducing the capital gains tax, or mitigating the “dampening effect” this tax will have with an offset or deferral, if gains are reinvested in housing or new rental construction projects;<sup>28</sup> and
- providing a rental housing investment tax credit.<sup>29</sup>

Jim Facette, executive director, Canadian Roofing Contractors Association, noted there is an acute need for workers across the construction industry, skilled and unskilled, and advocated for more workers to be introduced via immigration, as well as for campaigns encouraging participation and careers in trades.<sup>30</sup> Women’s National Housing and Homelessness Network indicated that programs designed to address barriers faced by women and gender-diverse people in accessing skilled trades contribute to reducing the labour shortage.<sup>31</sup>

---

26 HUMA, [Evidence](#), 10 June 2024, 1705 (David Horwood, Director, Effort Trust Company); HUMA, [Evidence](#), 17 September 2024, 1125 (Jarvis); HUMA, [Evidence](#), 17 September 2024, 1205 (Justin Marchand, Chief Executive Officer, Ontario Aboriginal Housing Services). In 2025, additional GST rebates were announced for certain homes, contingent on [Bill C-4, An Act respecting certain affordability measures of Canadians and another measure](#) coming into force. See Government of Canada, [GST/HST new housing rebate](#).

27 HUMA, [Evidence](#), 13 June 2024, 0950 (Daniel Oleksiuk, Director, Abundant Housing Vancouver). See also HUMA, [Evidence](#), 13 June 2024, 0940 (Finlayson).

28 HUMA, [Evidence](#), 13 June 2024, 1005 (Finlayson); HUMA, [Evidence](#), 17 June 2024, 1725 (Keesmat); HUMA, [Evidence](#), 3 June 2024, 1555 (Leah Zlatkin, Mortgage Broker and Chief Operations Officer, Mortgage Outlet Inc.); HUMA, [Evidence](#), 6 June 2024, 0815 (Irwin). In January 2025, the Government of Canada announced the deferral in implementation of the proposed changes to capital gains rates, to January 2026. See Government of Canada, [Government of Canada announces deferral in implementation of change to capital gains inclusion rate](#).

29 HUMA, [Evidence](#), 6 June 2024, 0820 (Parisa Mahboubi, Senior Policy Analyst, C.D. Howe Institute).

30 HUMA, [Evidence](#), 6 June 2024, 0925 (Jim Facette, Executive Director, Canadian Roofing Contractors Association). See also HUMA, [Evidence](#), 13 June 2024, 0930 (Finlayson).

31 HUMA, [Brief](#), Women’s National Housing and Homelessness Network.



Higher costs to buyers were also described as barriers to participating in or moving up in the housing market. One of the main issues discussed was the increasing cost of mortgages, with witnesses describing the “tightening of mortgage rules” that have been keeping buyers out of the housing market.<sup>32</sup> Leah Zlatkin, mortgage broker and chief operations officer, Mortgage Outlet Inc., suggested allowing up to 40-year amortization for purchases of new properties in dense areas near transportation hubs.<sup>33</sup>

## Increased Federal Investment and Changes to Existing Programs

Witnesses discussed the need for more funding to address the shortage of non-market affordable housing stock, sometimes referred to as social housing or community housing, which can include co-operative housing, non-profit housing, rent-geared-to-income housing, and public housing.

Certain witnesses put forward the specific quantity of non-market housing stock needed. Steve Pomeroy reminded the committee that Canada only reached about half the Organization for Economic Co-operation and Development (OECD) average of social housing as a percentage of total dwellings, indicating the country should “try to double” its number of social housing units.<sup>34</sup> Marie-Josée Houle noted that a long-term target of non-market housing making up 20% of all housing stock would be needed.<sup>35</sup>

The need for maintaining and repairing the existing stock was also discussed. The committee heard of funding needs for capital repairs, a “core component of maintaining affordable housing,” ensuring the replacement of roofs, floors, heating systems, or other building infrastructure, to preserve the current affordable housing stock.<sup>36</sup>

---

32 HUMA, [Evidence](#), 27 May 2024, 1550 (Lee); HUMA, [Evidence](#), 3 June 2024, 1620 (Zlatkin).

33 HUMA, [Evidence](#), 3 June 2024, 1555 (Zlatkin).

34 HUMA, [Evidence](#), 10 June 2024, 1805 (Pomeroy). See also HUMA, [Evidence](#), 17 June 2024, 1730 (Marchand); HUMA, [Evidence](#), 3 June 2024, 1700 (Sullivan); HUMA, [Evidence](#), 6 June 2024, 1000 (Castonguay); HUMA, [Brief](#), Co-operative Housing Federation of Canada; HUMA, [Evidence](#), 10 June 2024, 1720 (Tim Richter, President and Chief Executive Officer, Canadian Alliance to End Homelessness); HUMA, [Brief](#), Social Housing and Human Rights; HUMA, [Brief](#), Women’s National Housing and Homelessness Network.

35 HUMA, [Evidence](#), 13 June 2024, 0825 (Houle). See also HUMA, [Evidence](#), 13 June 2024, 1000 (Laflamme); HUMA, [Evidence](#), 6 June 2024, 0935 (Castonguay).

36 HUMA, [Brief](#), Canadian Housing and Renewal Association. See also HUMA, [Evidence](#), 6 June 2024, 1005 (Castonguay).

## Changes to Existing Programs

Witnesses discussed various existing programs, including those that are part of the National Housing Strategy, that could be adjusted for maximum impact:

- The Apartment Construction Loan Program provides “low-cost” loans to builders to encourage construction of “sustainable rental apartment projects.”<sup>37</sup> Witnesses highlighted challenges with the requirement for applicants to have “shovel-ready” projects, a difficult task to achieve without first securing funding—described as a “chicken-versus-egg problem.”<sup>38</sup>
- The Housing Accelerator Fund provides funding to local governments to “remove barriers and support the development of affordable, inclusive, equitable and climate-resilient communities.”<sup>39</sup> The committee heard the program is “not nearly aggressive enough” and that more is needed to encourage housing density minimums, particularly in cities.<sup>40</sup> One brief recommended that a portion of the funds be used to provide financial incentive, such as property tax reductions or development charge rebates, to housing providers.<sup>41</sup>
- The Affordable Housing Fund provides funding for new affordable housing, renovation or repair of existing affordable and community housing.<sup>42</sup> Some witnesses indicated it should be “earmarked solely for the non-profit sector;” that the contribution portion of the program should be enhanced; that 40% of the funding should be dedicated to households led by women and gender-diverse people; and that eligibility should allow for non-profit and private developer partnerships.<sup>43</sup>
- The MLI Select program, a multi-unit mortgage loan insurance program, provides reduced premiums and longer amortization periods for

---

37 Canada Mortgage and Housing Corporation (CMHC), [Apartment Construction Loan Program](#).

38 HUMA, [Evidence](#), 10 June 2024, 1705 (Horwood). See also HUMA, [Evidence](#), 13 June 2024, 0925 (Finlayson).

39 CMHC, [Housing Accelerator Fund](#).

40 HUMA, [Evidence](#), 13 June 2024, 0935 (Olekskiuk).

41 HUMA, [Brief](#), Starlight Investments.

42 CMHC, [Affordable Housing Fund](#).

43 HUMA, [Evidence](#), 13 June 2024, 0950, 1000 (Laflamme); HUMA, [Brief](#), Women’s National Housing and Homelessness Network; HUMA, [Brief](#), WoodGreen Community Services.



properties that meet specific affordability, energy efficiency and greenhouse gas reductions, or accessibility requirements.<sup>44</sup> One witness shared concern that the changes made to this program in June 2024,<sup>45</sup> would result in “a roadblock to projects being financially viable,” with “far fewer buildings using this previously advantageous financing program” being completed.<sup>46</sup> Another brief indicated the program should be made available to long-term care homes.<sup>47</sup>

- The Seed Funding program provides financial assistance to help community housing providers with pre-development costs when building or renovating an affordable housing project.<sup>48</sup> One brief criticized this program for being “only intermittently available” and “oversubscribed,” and recommend it be adjusted so that projects that do not “align with the windows of time that seed funding is available” can still access the program.<sup>49</sup>

On programming overall, Véronique Laflamme, organizer and spokesperson, Front d’action populaire en réaménagement urbain, told the committee that there are often no single-window, “simple stand-alone” programs for those serving the needs of vulnerable people.<sup>50</sup>

Many told the committee there is a need for “long-term predictability with regard to federal funding.”<sup>51</sup> In their brief, Calgary Housing Company noted that with the need to have each housing project seek separate approval through “fragmented funding streams,” such “project-based funding” leads to significant delays. They proposed funding be

---

44 CMHC, [MLI Select](#).

45 Changes to the program included removing restrictions on refinancing, changing the scoring to increase the focus on affordability, and increasing the length of amortization.

46 CMHC, [MLI Select](#); HUMA, [Evidence](#), 10 June 2024, 1705 (Horwood).

47 HUMA, [Brief](#), Canadian Association for Long Term Care.

48 CMHC, [Seed Funding](#).

49 HUMA, [Brief](#), (Canadian Housing and Renewal Association). The website for this program indicates that “due to overwhelming demand” the contribution budget for 2024 was fully allocated by March 2024. For 2025, the budget was fully allocated by June. CMHC, [Seed Funding](#).

50 HUMA, [Evidence](#), 13 June 2024, 0950, 1020 (Laflamme).

51 HUMA, [Evidence](#), 3 June 2024, 1740 (Sullivan). See also HUMA, [Evidence](#), 13 June 2024, 0950 (Laflamme); HUMA, [Brief](#), Calgary Housing Company.

delivered via a model that provides more flexibility and sustained financial support, for example, in the form of a grant that could be used across multiple housing projects.<sup>52</sup>

Finally, John Gordon, chief executive officer, National Indigenous Collaborative Housing Incorporated, urged solutions for Indigenous communities that are not “government driven,” noting that “[I]ndigenous housing providers have solutions,” that are “not always within the confines of government programs.” He argued previous programming through the urban native housing program “worked really well.”<sup>53</sup>

### Acquisition Fund

In the context of affordable housing, an acquisition fund is a program that provides funds to non-profit organizations enabling them to acquire existing affordable rental housing properties, with the objective of protecting the long-term affordability of these units.<sup>54</sup> Lori-Ann Gagne, chief executive officer, Victoria Park Community Homes, indicated that affordable housing is being lost on average 11 times faster than it is being constructed, due in large part to the sale of former affordable housing developments.<sup>55</sup>

Tim Richter, president and chief executive officer, Canadian Alliance to End Homelessness, told the committee the acquisition program needs to happen “on a much larger scale” in order “to materially support, or to stop the erosion or loss of housing at scale.”<sup>56</sup> Others made recommendations on ways the program could be structured, including:

- making funding available for capital repairs, as simply preserving the stock of affordable housing is not sufficient without funds to maintain them;<sup>57</sup>

---

52 HUMA, [Brief](#), Calgary Housing Company. See also HUMA, [Evidence](#), 3 June 2024, 1730 (Sullivan).

53 HUMA, [Evidence](#), 3 June 2024, 1735 (John Gordon, Chief Executive Officer, National Indigenous Collaborative Housing Incorporated). See also HUMA, [Brief](#), Co-operative Housing Federation of Canada.

54 In 2025, the Canada Rental Protection Fund was announced, with an application process for access to \$470 million in non-repayable contributions and \$1 billion on low-interest loans. See Government of Canada, [Canada Rental Protection Fund](#).

55 HUMA, [Evidence](#), 6 June 2024, 0940 (Lori-Ann Gagne, Chief Executive Officer, Victoria Park Community Homes).

56 HUMA, [Evidence](#), 10 June 2024, 1740 (Richter).

57 HUMA, [Brief](#), Canadian Housing and Renewal Association.



- targeting funds exclusively for housing providers that will commit to rents set at less than 30% of household income;<sup>58</sup>
- prioritizing investments for women and gender-diverse led housing providers;<sup>59</sup> and
- focusing funds on housing that serves Indigenous, Black, racialized, immigrant and refugee families.<sup>60</sup>

Finally, Marie-Josée Houle suggested that in addition to an acquisition fund, legislative change is required to allow for non-market housing actors to “be able to leverage their own assets” to acquire more properties, and not be solely dependent on government funds.<sup>61</sup>

### Use of Federal Lands

One solution to increase the supply of housing mentioned by several witnesses includes using public lands, with many who expressed support for the existing federal program, Public Lands for Homes.<sup>62</sup>

Eric Lombardi, president of More Neighbours Toronto, suggested taking it one step further by using a public builder that operates at arm’s length.<sup>63</sup> Some noted that to ensure affordability, the program should prioritize, or provide exclusive right to, non-profit housing projects.<sup>64</sup> Additionally, Marie-Josée Houle indicated that public land should be leased, not sold, to maintain its value, keeping housing affordable, “in perpetuity.”<sup>65</sup> Conversely, Justin Marchand, chief executive officer, Ontario Aboriginal Housing Services,

---

58 HUMA, [Brief](#), Social Housing and Human Rights; HUMA, [Evidence](#), 13 June 2024, 1000 (Laflamme).

59 HUMA, [Brief](#), Women’s National Housing and Homelessness Network.

60 Ibid.

61 HUMA, [Evidence](#), 13 June 2024, 0900, 0910 (Houle).

62 Government of Canada, [Public lands for homes](#). See HUMA, [Evidence](#), 3 June 2024, 1615 (Lombardi); HUMA, [Evidence](#), 3 June 2024, 1730 (Sullivan); HUMA, [Evidence](#), 17 June 2024, 1725 (Keesmat); HUMA, [Brief](#), SPRING.

63 HUMA, [Evidence](#), 3 June 2024, 1550 (Lombardi).

64 HUMA, [Evidence](#), 13 June 2024, 1000 (Laflamme); HUMA, [Evidence](#), 6 June 2024, 1015 (Castonguay), HUMA, [Evidence](#), 3 June 2024, 1730 (Sullivan). See also HUMA, [Brief](#), Social Housing and Human Rights.

65 HUMA, [Evidence](#), 13 June 2024, 0855 (Houle). See also HUMA, [Brief](#), Anne Landry.

indicated the land should be transferred to non-profit or Indigenous groups who could leverage the equity to create more affordable housing in the long term.<sup>66</sup>

## Infrastructure Needs

The committee repeatedly heard of the parallel need for new infrastructure alongside housing, as “growth in housing comes with major infrastructure capacity or upgrade requirements.”<sup>67</sup> Additional support would be required from all orders of government to fund infrastructure projects that are directly related to housing.<sup>68</sup>

Suggestions put forward by witnesses comprised:

- as part of future agreements with provinces, include requirements for provinces to provide municipalities with matching contributions for infrastructure revenue received via property taxes;<sup>69</sup>
- include long-term care homes in infrastructure funding programs to meet the needs of an aging population;<sup>70</sup>
- establish infrastructure programs that are cost-matched by all levels of government;<sup>71</sup> and
- connect investment in infrastructure, and in particular, transit infrastructure, with housing outcomes.<sup>72</sup>

## Better Coordination Across Jurisdictions

The committee heard of the need to better coordinate funding and policy across federal, provincial/territorial and municipal levels of government. However, it was also recognized that housing is “mainly a provincial issue,” and that “most of the decisions”

---

66 HUMA, [Evidence](#), 17 September 2024, 1120 (Marchand).

67 HUMA, [Brief](#), Canada Lands Company.

68 Ibid.; HUMA, [Evidence](#), 17 June 2024, 1735 (Marchand).

69 HUMA, [Evidence](#), 13 June 2024, 0935 (Oleksiuk).

70 HUMA, [Brief](#), Canadian Association for Long Term Care.

71 HUMA, [Evidence](#), 17 June 2024, 1735 (Marchand).

72 HUMA, [Evidence](#), 17 September 2024, 1200 (Jarvis).



about zoning and land use are determined by other levels of government.<sup>73</sup> For example, Carolyn Whitzman told the committee that “the municipal level is responsible for something like 70% of infrastructure, with 9% of tax revenues.”<sup>74</sup> Regardless, the Government of Canada still has a coordinating role to play, as Richard Lyall observed that, while various levels of government are working to address housing challenges, no one is “really coordinating it from the 30,000-foot level.”<sup>75</sup>

## HOMELESSNESS

To address homelessness in Canada, the committee heard about the necessity of addressing the shortage of housing, simply put: “the solution to homelessness is ... housing.”<sup>76</sup> Tim Richter summarized the issue:

If we want to solve homelessness, we need to ensure that we have a healthy housing system .... If the ownership system isn't working, isn't affordable, people stay in rentals. If the rental system isn't affordable, if there isn't a balanced market, the burden falls on the non-market, and people are pushed out the bottom.<sup>77</sup>

André Castonguay noted federal funding for homelessness, approximately \$500 million, is not enough—rather the amount should be \$3.5 billion.<sup>78</sup> Justin Marchand recommended funding to “ensure that supportive housing can be built with wraparound supports to address homelessness and housing inadequacy,” and allocated according to needs, recognizing that as an example, in large city centres, large majorities of the homeless population are Indigenous.<sup>79</sup>

---

73 For more information on the roles and responsibilities relating to housing by level of government, see Government of Canada, “[Who's in Charge of What: List of Responsibilities in Housing by Order of Government](#),” *Solving the Housing Crisis: Canada's Housing Plan*.

74 HUMA, [Evidence](#), 3 June 2024, 1745 (Whitzman).

75 HUMA, [Evidence](#), 27 May 2024, 1600 (Lyall). See also HUMA, [Evidence](#), 13 June 2024, 0850 (Houle); HUMA, [Evidence](#), 13 June 2024, 0930 (Finlayson); HUMA, [Evidence](#), 6 June 2024, 0840 (Mahboubi).

76 HUMA, [Evidence](#), 17 September 2024, 1145 (Marchand).

77 HUMA, [Evidence](#), 10 June 2024, 1715 (Richter).

78 HUMA, [Evidence](#), 6 June 2024, 1005 (Castonguay). The Office of the Parliamentary Budget Officer indicates that current federal spending on homelessness programs is \$561 million per year, until 2027–2028, and estimates that in order to achieve a 50% reduction in chronic homelessness, an additional \$3.5 billion per year is needed. Ben Segel-Brown, “[Federal Spending to Address Homelessness](#),” *Office of the Parliamentary Budget Officer*, 22 May 2024.

79 HUMA, [Evidence](#), 17 June 2024, 1735 (Marchand); HUMA, [Evidence](#), 17 September 2024, 1135 (Marchand). See also HUMA, [Evidence](#), 3 June 2024, 1610 (Lombardi).

Eric Lombardi told the committee that direct capital investment in shelters and transitional services is required to address the circumstances of people facing homelessness, such as addiction and mental health care needs.<sup>80</sup> Finally, the Ontario Native Women’s Association criticized existing funding programs operating under Reaching Home: Canada’s Homeless Strategy, noting they do not allow sufficient flexibility to support the needs of Indigenous women and their families.<sup>81</sup>

Other recommendations to the committee to address homelessness included:

- Develop a national strategy to eliminate homelessness, connected to the National Housing Strategy, in collaboration with provinces and territories, and municipalities, as well as a national plan to address homeless encampments.<sup>82</sup>
- Create an income support program as a short-term mechanism to support housing stability and stem the flow of people becoming homeless.<sup>83</sup>
- Adopt a rights-based, gender-inclusive definition of homelessness, that includes hidden homelessness, and reflects the lived experience and expertise of diverse women, girls and gender diverse people.<sup>84</sup>
- Provide homelessness funding allocations specifically for women, gender-diverse people, Indigenous women and gender diverse people, and long-term support for veterans.<sup>85</sup>

---

80 HUMA, [Evidence](#), 3 June 2024, 1550 (Lombardi).

81 HUMA, [Brief](#), Ontario Native Women’s Association.

82 HUMA, [Evidence](#), 10 June 2024, 1720 (Richter); HUMA, [Evidence](#), 13 June 2024, 0835 (Houle); HUMA, [Brief](#), Women’s National Housing and Homelessness Network.

83 HUMA, [Evidence](#), 10 June 2024, 1720 (Richter); HUMA, [Evidence](#), 17 June 2024, 1735 (Marchand), HUMA, [Brief](#), Co-operative Housing Federation of Canada.

84 HUMA, [Brief](#), Women’s National Housing and Homelessness Network.

85 Ibid.; HUMA, [Evidence](#), 6 June 2024, 0830 (Carolyn Hughes, Director, Veterans Services, Royal Canadian Legion); HUMA, [Brief](#), BC Coalition of Experiential Communities.



## BETTER DATA COLLECTION, MONITORING AND REPORTING

Several submissions spoke to the need for better data collection, monitoring and reporting, with Marie-Josée Houle emphasizing that “we can't count what we don't know, and we can't address what we're not counting.”<sup>86</sup>

Witnesses suggested various data that should be made available to the public, including:

- The number of individuals who are not entering the housing market, by reason (for example, for economic reasons, or personal preference);<sup>87</sup>
- Debt servicing breakdown by city and province, to provide insight into market variations;<sup>88</sup>
- Disaggregated data by community, building, rental type, and population characteristics alongside costs, revenues, and vacancy;<sup>89</sup> and
- Information needed to forecast and run simulations of the housing ecosystem.<sup>90</sup>

On monitoring and reporting, witnesses and briefs noted a lack of transparency and accountability for public money spent on housing and housing programs, and the need to provide better oversight. The Federal Housing Advocate indicated this should be accomplished by measuring not just outputs of housing, for example, number of units built, but also impact, or outcomes for people, based on human rights considerations and the right to housing.<sup>91</sup>

---

86 HUMA, [Evidence](#), 13 June 2024, 0855 (Houle).

87 HUMA, [Evidence](#), 27 May 2024, 1650 (Hogue).

88 HUMA, [Evidence](#), 6 June 2024, 0825 (Mahboubi).

89 HUMA, [Brief](#), Anne Landry.

90 HUMA, [Evidence](#), 27 May 2024, 1600 (Lyll).

91 HUMA, [Evidence](#), 13 June 2024, 0820, 0855 (Houle). See also HUMA, [Brief](#), Canadian Housing and Renewal Association; HUMA, [Brief](#), Women's National Housing and Homelessness Network; HUMA, [Brief](#), Anne Landry.

Steve Pomeroy suggested producing detailed action plans and targets for each program under the National Housing Strategy, including the number of units created and number of households supported, by province or census metropolitan area.<sup>92</sup>

## CONCLUSION

While this study focused on federal investments, there were also linkages made between the lack of affordable housing and other causes. In particular, witnesses described the need for better coordination from all levels of government. The committee recognizes the significant housing challenges and the need for the Government of Canada to strengthen its supports in this regard.

---

92 HUMA, *Brief*, Steve Pomeroy.



## APPENDIX A: LIST OF WITNESSES

---

The following table lists the witnesses who appeared before the committee at its meetings related to this report. Transcripts of all public meetings related to this report are available on the committee’s [webpage for this study](#).

### 44th Parliament – 1st Session

Organizations and Individuals	Date	Meeting
<b>Canadian Home Builders' Association</b> Kevin Lee, Chief Executive Officer	2024/05/27	115
<b>Residential Construction Council of Ontario</b> Richard Lyall, President	2024/05/27	115
<b>Royal Bank of Canada</b> Robert Hogue, Assistant Chief Economist	2024/05/27	115
<b>Abundant Housing Vancouver</b> Russil Wvong, Volunteer	2024/06/03	117
<b>As an individual</b> Carolyn Whitzman, Housing Policy Researcher and Adjunct Professor, University of Ottawa	2024/06/03	117
<b>Canadian Housing and Renewal Association</b> Raymond Sullivan, Executive Director	2024/06/03	117
<b>More Neighbours Toronto</b> Eric Lombardi, President	2024/06/03	117
<b>Mortgage Outlet Inc.</b> Leah Zlatkin, Mortgage Broker and Chief Operations Officer	2024/06/03	117
<b>National Indigenous Collaborative Housing Incorporated</b> John Gordon, Chief Executive Officer	2024/06/03	117
<b>Canadian Federation of Apartment Associations</b> Tony Irwin, Interim President	2024/06/06	118

<b>Organizations and Individuals</b>	<b>Date</b>	<b>Meeting</b>
<b>Canadian Roofing Contractors Association</b> Jim Facette, Executive Director	2024/06/06	118
<b>C.D. Howe Institute</b> Parisa Mahboubi, Senior Policy Analyst	2024/06/06	118
<b>Réseau québécois des OSBL d'habitation</b> André Castonguay, Executive director	2024/06/06	118
<b>Royal Canadian Legion</b> Carolyn Hughes, Director, Veterans Services	2024/06/06	118
<b>Victoria Park Community Homes</b> Lori-Anne Gagne, Chief Executive Officer	2024/06/06	118
<b>Canadian Alliance to End Homelessness</b> Tim Richter, President and Chief Executive Officer	2024/06/10	119
<b>Effort Trust Company</b> David Horwood, Director	2024/06/10	119
<b>McMaster University</b> Steve Pomeroy, Industry Professor, Canadian Housing Evidence Colloborative	2024/06/10	119
<b>Abundant Housing Vancouver</b> Daniel Oleksiuk, Director	2024/06/13	120
<b>Front d'action populaire en réaménagement urbain</b> Véronique Laflamme, Organizer and Spokesperson	2024/06/13	120
<b>Independent Contractors and Businesses Association of British Columbia</b> Jock Finlayson, Chief Economist	2024/06/13	120
<b>Office of the Federal Housing Advocate</b> Marie-Josée Houle, Federal Housing Advocate	2024/06/13	120
<b>Alliance to End Homelessness Ottawa</b> Meg McCallum, Interim Executive Director	2024/06/17	121
<b>As an individual</b> Jennifer Keesmaat, President and Chief Executive Officer, Collecdev-Markee	2024/06/17	121

<b>Organizations and Individuals</b>	<b>Date</b>	<b>Meeting</b>
<b>City of Toronto</b> Abigail Bond, Executive Director, Housing Secretariat	2024/06/17	121
<b>Ontario Aboriginal Housing Services</b> Justin Marchand, Chief Executive Officer	2024/06/17	121
<b>Wesgroup Properties</b> Beau Jarvis, President and Chief Executive Officer	2024/06/17	121
<b>City of Toronto</b> Abigail Bond, Executive Director Housing Secretariat	2024/09/17	122
<b>Ontario Aboriginal Housing Services</b> Justin Marchand, Chief Executive Officer	2024/09/17	122
<b>Wesgroup Properties</b> Beau Jarvis, President and Chief Executive Officer	2024/09/17	122



## **APPENDIX B: LIST OF BRIEFS**

---

The following is an alphabetical list of organizations and individuals who submitted briefs to the committee related to this report. For more information, please consult the committee's [webpage for this study](#).

### **44th Parliament – 1st Session**

**Abundant Housing Vancouver**  
**BC Coalition of Experiential Communities**  
**Calgary Housing Company**  
**Canada Lands Company Limited**  
**Canadian Association for Long Term Care**  
**Canadian Housing and Renewal Association**  
**Canadian Union of Public Employees**  
**Co-operative Housing Federation of Canada**  
**International Association of Fire Fighters**  
**Landry, Anne**  
**Ludlow, Keith**  
**MS Canada**  
**Ontario Native Women's Association**  
**Pomeroy, Steve**  
**Social Housing and Human Rights Coalition**  
**Starlight Investments**  
**Student Political Research Initiative for New Governance Group**  
**Wert, Kaileah**  
**Women's National Housing and Homelessness Network**  
**WoodGreen Community Services**



# MINUTES OF PROCEEDINGS

A copy of the relevant *Minutes of Proceedings* ([Meetings Nos. 10](#)) from the 45<sup>th</sup> Parliament, 1<sup>st</sup> Session and ([Meetings Nos. 115, 117, 118, 119, 120, 121, 122, 134 and 137](#)) from the 44<sup>th</sup> Parliament, 1<sup>st</sup> Session is tabled.

Respectfully submitted,

Robert Morrissey  
Chair



## **The Problem: A Housing Crisis Caused by Failed Government Policies**

### **1. Soaring Housing Costs**

**Rising Rents:** Rents have continued to increase over the last year, with [costs increasing](#) 4.8 per cent from September 2024 to 2025.

**Skyrocketing Housing Price:** The [benchmark price of a home](#) in Canada has soared 54 per cent since October 2015.

**Lost Dreams of Homeownership:** Home ownership [now costs](#) 53.6 per cent of the median pre-tax income; 89.2 percent in Vancouver and 66.4 per cent in Toronto.

### **2. Government Rewarding Gatekeepers and Homebuilding Taxes**

**Red Tape:** Recent [research](#) suggests that as much as 50 percent of housing prices can be attributed to land use regulations – municipal red tape – the federal government has rewarded with more handouts to city politicians.

**Homebuilding taxes** account for a [third of the cost of a home](#). The CD Howe Institute estimates that government adds \$1.3 million to the cost of a home in Vancouver.

The problem of excessive homebuilding taxes and regulations have also been identified by witnesses during the committee, including experts from [Residential Construction Council of Ontario](#), [Canadian Home Builder’s Association](#), [RBC](#), [Independent Contractors and Businesses Association of BC](#), [Mortgage Outlet Inc](#), and [Wesgroup Properties](#).

### **3. Failed Liberal Fundings**

The Housing Accelerator Fund has dumped billions of dollars (\$4.4B in total) into cities. However, HAF, in Liberals’ [own words](#), “does not build homes”<sup>1</sup>: starts are down<sup>2</sup> in municipalities despite substantive funding from the federal government:

- Toronto has received \$471 million and starts are down 71%.
- Vancouver has received \$119 million and starts are down 8%.
- Brampton has received \$114.5 million and starts are down 58%
- Surrey has received \$100.7 million and starts are down 29%.
- Burnaby has received \$43 million and starts are down 47%.
- Guelph has received \$21.4 million and starts are down 88%.

---

<sup>1</sup> Former Housing Minister Sean Fraser stated on the HUMA [Committee](#) on September 27, 2023.

<sup>2</sup> Year to date CMHC Actual Housing starts before receiving HAF in 2023 (Jan - Sept) vs 2025 (Jan - Sept)

Across the country, housing starts are [projected to collapse](#) an additional 13 per cent by 2027 despite the Prime Minister and Minister of Housing promising to double home building to 500,000 new builds annually.

Concerns that federal funding is not tied to clear performance measures were expressed by witnesses at the committee, including representatives from the [Canadian Home Builder's Association](#), [CD Howe Institute](#), and [Abundant Housing Vancouver](#).

## **The Solution: Conservative Party of Canada Housing Policy**

### **1. Reduce Housing Costs**

- a. Cut the GST on all new homes under \$1.3 million, saving up to \$65,000 on the cost of a new home and \$3,000 per year in mortgage payments
- b. Identify 15% of federal buildings and lands to sell for housing in liveable new neighbourhoods within 100 days.
- c. Build 6,000 new homes on Canadian Forces bases and reverse the Liberal rent hike on military families.

### **2. Cut Building Taxes**

- a. Reduce development charges, with every dollar of relief a municipality offers in development charges reimbursed by 50%, up to a maximum of \$50,000
- b. Scrap the Underused Housing Tax that costs more to administer than is collected in taxes
- c. Eliminate the Liberals' new tax on home renovations to support homeowners

### **3. Remove Gatekeepers**

- a. Fast-track home building through "Shovel Ready Zones" so new homes can be built faster.
- b. Require cities to publish approval timelines and development charges so Canadians can see how their city is performing compared to others.
- c. Simplify and harmonize the National Building Code to make it more affordable to build safely, with maximum flexibility for new materials and new building methods.
- d. Remove onerous CMHC program eligibility requirements to make it easier for homebuilders to access the benefits of affordable housing funding.
- e. Require plain language in housing regulations to eliminate gatekeeping and delay.

### **4. Tying federal infrastructure dollars to results**

- a. Tie infrastructure funding to results, not promises, by rewarding cities that permit over 15% more homebuilding annually, and reducing funding for those that fall short.
- b. Hold back federal dollars from cities that raise building fees or block needed development.
- c. Increase housing density around federally funded transit stations as a condition of receiving funding.

## Supplemental Report – Bloc Québécois

This report presents a basic explanation of the current situation and possible solutions to address various flash points surrounding the housing crisis and the sharp rise in homelessness. We appreciate that the committee recognizes the jurisdiction of Quebec and the provinces over the right to housing and tenant protection and that solutions must not be imposed by Ottawa, but instead be developed in collaboration with Quebec, the provinces and municipalities.

Ultimately, the most effective way to address the housing and homelessness crisis would be a single, unconditional federal transfer payment to Quebec to address needs on the ground. This would help reduce delays and cut costs. However, until such time that Quebec becomes a country, below are some proposals aimed at improving the housing situation:

- Cutting interest rates to help build social and affordable housing for low-income earners;
- Developing a loan and major assistance program for first-time buyers of reasonably priced homes to help them come up with a down payment;
- Redefining “affordable” in programs that address the needs of households and the various regions of Quebec;
- Toughening anti-flipping legislation by requiring homeowners to hold onto their homes for two years (or more) before they can qualify for the capital gains exemption on profits from the sale, with some exceptions;
- Enhancing access to land and buildings through the federal lands program and streamlining the transfer process at below-market rates to help smaller organizations acquire this real estate;
- Increasing the holding period to two years for property owners to be eligible for the capital gains tax exemption on resale profits, while maintaining existing exceptions;
- Providing unconditional federal financial support for any Quebec initiative aimed at building student housing to reduce pressure on residential and rental housing stock, particularly in the regions and led by colleges and universities;
- Having CMHC provide mortgage insurance for seniors’ residences with fewer than 50 units located outside major urban centres and investing in their renovation to help seniors stay in their home communities;
- Automatically pairing federal investments in housing with increased funding for the required municipal infrastructure;
- Eliminating the GST for first-time buyers on related services, such as notary, building inspection and land surveying services; and
- Increasing, maintaining and indexing homelessness funding, unconditionally and in alignment with Quebec’s own strategy.

If the government is short on ideas, a report written by Denis Trudel during the previous Parliament includes several solutions-oriented proposals from the not-for-profit and community sectors and from public and private developers. These can be added to the above points.

While several issues were dealt with in the committee's study, others were not. First, the "Build Canada Homes" plan announced by the government during the last election campaign was not considered by the committee. It would be something to consider during this term. As well, concerns about first-time homebuyers, the intergenerational imbalance in housing affordability and inequitable access to homeownership for many young people were frequently sidelined. In an earlier era, the middle class was defined by its ability to buy a home near work. Factory workers, tradespeople and professionals alike could move into their homes and expect to pay off their mortgages by the time they retire. What we are seeing today are young people in Montreal, Quebec City and the regions increasingly struggling to get into the housing market, even with two incomes.

The Bloc Québécois will continue to put forward proposals to build social and community housing, fight homelessness, ensure that everyone has a roof over their head, and keep the gap between homeowners and tenants from widening even further.