



VMUN 2026

House of Commons

BACKGROUND GUIDE



Vancouver Model United Nations

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Adrian Pun
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USG Delegate Affairs

Ryan Xu
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Dear Delegates,

It is my absolute pleasure to welcome you to the House of Commons (HOC) committee for its thirteenth iteration. My name is Sissi Zhao, and I am in my final year at Crofton House School, as well as fourth year in this committee. Alongside my Deputy Speaker Sienna Geissler and Clerks Kaiya Uppal and Vincent Zhao, we extend our warmest welcome to this special committee.

The HOC committee at VMUN was my first exposure to MUN—the extracurricular that single-handedly built my confidence. I remember being lost amidst the demanding schedule of this committee the first time, but growing a little more sure with the second, then third, and now fourth time. This committee has been here for me every step of my MUN career, and I hope it brings you the same enrichment.

This committee is like no other—at the liminal space between a youth parliament and MUN conference, HOC merges immersive law-making processes with VMUN's unparalleled rigour and quality. In the conference room, you will address Canada's most pressing issues from the perspectives of policymakers, leaders, and members of real communities. It is my hope that this simulation experience leaves you with insights into these issues, but also a better understanding of how decision-making operates at the national level, and new-found empathy for the people you go on to serve.

With all of this in mind, I applaud you for choosing HOC, and for choosing to learn about the obstacles in our own backyards. I wish you luck in your conference preparations, and urge you to think deeply about what you truly wish to reap from this experience. Please do not hesitate to contact me at hoc@vmun.com if you have any questions. On behalf of the 2026 Dais, we look forward to meeting you.

Warmly,

Sissi Zhao
HOC Speaker

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Addressing the Housing Crisis

Overview

Since the mid-20th century, housing costs in Canada have continued to be on an upward trend. Today, the average cost of housing is nearly CAD 700,000, compared to just CAD 240,000 in 1975, after adjusting for inflation.¹ Real estate prices have increased at a pace far faster than the growth of average household incomes, widening the gap between Canadians' earnings and the cost of securing housing.

These issues have been carried over into the 21st century, with accelerated growth in latter years. Over the past two decades alone, real estate prices have climbed 142 percent, after adjusting for inflation.² Housing in major population centers such as Vancouver and Toronto represent the worst of this crisis: with population densities of approximately 5750 and 4400 people per square kilometer, respectively, both cities face acute shortages of land for horizontal expansion.³ The result has been a push toward high-rise development and denser urban cores.⁴ Yet, despite the proliferation of condominiums and rental high-rises, demand has been consistently surpassing supply. In these cities, monthly rent often sees higher surges in cost than property prices, but buying is still out of the question for most Canadians due to the inability to save for large downpayments. As a result, life in Canada has become unaffordable for over 80 percent of the population.⁵ Population density growth resulting from immigration and domestic migration only continue to exacerbate these existing struggles.

Even though many Canadians struggle to find housing, a significant portion of new condominiums are purchased as investment properties rather than as homes for residents, constraining the market for potential buyers who want to find an appropriate place to live.⁶ In fact, 30 to 40 percent of condominiums purchased in either of these two cities in 2022 were for investments.⁷ At the same time, while major urban centers face severe shortages and skyrocketing prices, smaller communities such as those across the Prairies and Atlantic Canada struggle with under-development of affordable rental units from a dearth of investors and new residents.⁸

¹ Chris White, "The Evolution of Canadian Home Prices: Affordability, Interest Rates, and the Generational Homeownership Cycle - Canadian MoneySaver," Canadian Money Saver, 2025, <https://www.canadianmoneysaver.ca/articles/3842>.

² Ben Carlson, "The U.S. Housing Market vs. the Canadian Housing Market - a Wealth of Common Sense," A Wealth of Common Sense, September 8, 2023, <https://awealthofcommonsense.com/2023/09/the-u-s-housing-market-vs-the-canadian-housing-market/>.

³ World Population Review, "Vancouver Population 2025," World Population Review, 2025, <https://worldpopulationreview.com/canadian-cities/vancouver>.

⁴ Statistics Canada, "Evolution of Housing in Canada, 1957 to 2014," Statistics Canada, October 26, 2015, <https://www150.statcan.gc.ca/n1/pub/11-630-x/11-630-x2015007-eng.htm>.

⁵ World Population Review, "Toronto Population 2025," World Population Review, 2025, <https://worldpopulationreview.com/canadian-cities/toronto>.

⁶ Uday Rana, "The Condo Market Is Struggling. Are They Still a Good Retirement Plan?," Global News, September 2025, <https://globalnews.ca/news/11356252/condo-market-struggling-retirement-plan/>.

⁷ Ibid.

⁸ Government of Canada, "Rural Housing," Rural Economic Development, June 26, 2023, <https://ised-isde.canada.ca/site/rural/en/housing>.

It is therefore imperative that the Canadian government, and in particular the Standing Committee on Finance, make plans to address this issue. Without intervention, Canada risks deepening systemic shortcomings that bar younger generations, newcomers, and lower-income families from accessing affordable long-term housing.

Timeline

July 1, 1867 — The passage of the British North America Act forms the pioneering Canadian Constitution, bringing together a federation of previously rudderless colonies. Though no part of this document explicitly mentions and coins the term “housing”, it assigns “property and civil rights” to provincial jurisdiction, and thus the federal role remains limited until 20th century developments.⁹

December 3, 1918 — Following the end of World War I, the acting Prime Minister and Minister of Finance Sir Thomas White sanctions CAD 25 million, around CAD 470 million adjusted for inflation, providing mortgage relief and stimulating growth, distributing funds based on province population sizes.¹⁰ However, as these efforts fall under the authority of the War Measures Act, the sanctions do not qualify as official housing legislation.¹¹

July 5, 1935 — A series of three federal Acts are passed to boost housing supply to curb market shortages and generate employment. The first of these is the Dominion Housing Act of 1935 is the first official national housing legislation, providing households with CAD 20 million in loans.¹²

January 1937 — The second of these is the 1937 Federal Home Improvement Plan, which gives subsidies for housing loans.¹³

February 3, 1938 — Finally, the National Housing Act of 1938 is passed to fund the construction of affordable and cut-rate housing as part of the government’s goal to lay the groundwork for sustained national housing development.¹⁴

1944 — The National Housing Act is amended for the first time to introduce provisions for limited-dividend housing, urban renewal programs, and rent-geared-to-income affordable housing.¹⁵

⁹ Government of Canada, “Consolidated Federal Laws of Canada, Access to Information Act,” Justice Laws Website, July 30, 2015, <https://laws-lois.justice.gc.ca/eng/const/fulltext.html>.

¹⁰ Bank of Canada, “Inflation Calculator,” Bank of Canada, 2025, <https://www.bankofcanada.ca/rates/related/inflation-calculator/>.

¹¹ H. Peter Oberlander and Arthur L. Fallick, “Housing a Nation: The Evolution of Canadian Housing Policy,” ed. George Anderson, Government of Canada Publications, June 1992, https://publications.gc.ca/collections/collection_2018/schl-cmhc/nh15/NH15-818-1992-eng.pdf.

¹² Patricia Begin, “Housing and Parliamentary Action (PRB99-1E),” Government of Canada Publications, January 1999, <https://publications.gc.ca/Collection-R/LoPBdP/modules/prb99-1-homelessness/housing-e.htm>.

¹³ Ibid.

¹⁴ Ibid.

¹⁵ Government of Canada Publications, “The History of Canada’s Residential Rehabilitation Assistance Program,” Publications.gc.ca, December 2001, https://publications.gc.ca/collections/collection_2011/schl-cmhc/nh18-1/NH18-1-11-2001-eng.pdf.

1945 — The Canada Mortgage and Housing Corporation is founded in hopes of centralizing housing development and legislation in a main, overarching agency to administer the National Housing Act. In 1949, the National Housing Act is amended to increase federal-provincial partnership to allow for further expansion of housing for low-income families.¹⁶ More amendments, enabling commercial banks to begin lending mortgages, are established, pushing the federal government to reduce direct aid to home buyers.¹⁷

March 22, 1954 — The second amendment to the National Housing Act overhauled the federal housing framework, replacing the joint-loan system with one of insured mortgages, meaning that the federal government would insure mortgages made by private lenders through the CMHC.¹⁸ The amendment legally allowed chartered banks and savings banks to enter the mortgage market under the NHA, thereby integrating private financial institutions into federally supported home-financing.¹⁹

1990-1996 — Major metropolitan areas like Toronto and Vancouver see massive price inflation, causing citizens to look into investing in housing due to its seemingly stable nature. Due to the lack of regulations in place, no actions are taken to prevent speculative growth; when the Bank of Canada brought interest rates up to 13 percent, the silently inflating housing bubble burst, leaving housing sales and inventory stagnant for nearly a decade.²⁰

2002 — The “China boom” stimulates economic activity in Canada, causing a long-running national boom as well. Over the course of the next 15 years, home prices continue to rise to over 337 percent in several cities, with the cause being the rapid immigration and urbanization of Canadian metropolitan areas.²¹ This marks Canada’s longest property expansion, affecting markets in every province and territory.²²

2008 — While Canada avoids a market crash due to tight mortgage rules and regulations, the country still suffers from the effects of the resulting global economic recession. Due to the global collapse, especially of the prices of oil, Canada is unable to export its resources, causing a recession; nonetheless, effective stabilization through both monetary and fiscal policies means that housing-related developments resume as if uninterrupted.²³

¹⁶ Patricia Begin, “Housing and Parliamentary Action,” <https://publications.gc.ca/Collection-R/LoPBdP/modules/prb99-1-homelessness/housing-e.htm>.

¹⁷ Ibid.

¹⁸ Government of Canada Publications, “Housing in Canada,” Publications.gc.ca, August 1954, https://publications.gc.ca/collections/collection_2016/schl-cmhc/nh12-281/NH12-281-1954-1.pdf; Government of Canada Publications, “Programs in Search of a Corporation: The Origins of Canadian Housing Policy 1917-1946,” Publications.gc.ca, November 5, 1987, https://publications.gc.ca/collections/collection_2018/schl-cmhc/nh15/NH15-749-1987-eng.pdf.

¹⁹ J. V. Poapst, “The National Housing Act, 1954,” *The Canadian Journal of Economics and Political Science* 22, no. 2 (May 1956): 234, <https://doi.org/10.2307/138180>.

²⁰ Adam Mills, “A Brief History of Canada’s Housing Market Crashes,” Adam Mills Realty Team, September 16, 2022, <https://ottawashome.com/a-brief-history-of-canadas-housing-market-crashes/>.

²¹ Bob Haber, “Canadian Real Estate Bubble Blowing up North,” *Forbes*, April 2, 2018, <https://www.forbes.com/sites/bobhaber/2018/04/02/canadian-real-estate-bubble-blowing-up-north/#1b74d3871d5e>.

²² Lynn Patterson, “Adjusting to the Fall in Commodity Prices: One Step at a Time,” Bank of Canada, 2016, <https://www.bankofcanada.ca/2016/03/adjusting-fall-commodity-prices/>.

²³ Stephen Gordon, “Recession of 2008–09 in Canada,” *The Canadian Encyclopedia*, October 24, 2017, <https://www.thecanadianencyclopedia.ca/en/article/recession-of-200809-in-canada>.

April 20, 2017 — The province of Ontario implements several briefly effective measures in the housing industry, including a 15 percent foreign buyer tax, rent caps, and a CAD 125 million funding program. Despite being a step in the right direction, the unanticipated global pandemic cut this effort short.²⁴

2020-2021 — Initially, the ultra-low interest rates given by the pandemic attract hopeful investors to pool money into homes, culminating in record high investing ratios in the housing market, citing over 50 percent of all investment being put towards homes.²⁵

2023 — However, interest rates rebound, and hike intensely. In early 2023, the National Bank House Price Index drops 10 percent, crediting the “largest contraction in the index ever”, reflecting the devastating effects on the people.²⁶ By mid 2023, the International Monetary Fund speculates that Canada has the largest likelihood of mortgage defaults compared to 38 other leading economies.²⁷

2024-2025 — As the government begins assessing its ability to restore housing affordability, the Canada Mortgage and Housing Corporation projects that 430 to 480 thousand homes must be built each year, up from the roughly 250 thousand currently. Across the board in every metropolitan area of the country, the supply gap continues to widen unless immediate and decisive action is taken immediately.²⁸

Historical Analysis

The history of Canadian housing is closely tied to the major international events of the 20th century, but it must first be established that the constitutional origins of the country in 1867 laid the groundwork for the housing troubles of the following century. In particular, the British North America Act of 1867 assigned most property and civil rights to the provinces, leaving few responsibilities for the federal government.²⁹ For decades, the federal government played little to no direct role in housing, intervening only in times of acute need, such as in the aftermath of World War I: the federal government’s authorized CAD 25 million in mortgage relief and housing support under the War Measures Act instead of creating a new housing act, becoming the first notable instance of federal interference in housing.³⁰

The Great Depression and the economic turbulence of the 1930s became yet another catalyst to shift this dynamic. Struggling under mass unemployment and severe housing shortages, Ottawa passed its first dedicated housing legislation: the Dominion Housing Act of 1935. The Act provided federal loans for construction, and long-term,

²⁴ Ontario Chamber of Commerce, “Ontario’s Fair Housing Plan,” OCC, April 20, 2017, <https://occ.ca/rapidpolicy/ontarios-fair-housing-plan/>.

²⁵ Erica Alini, “Rising Interest Rates Will Be ‘No. 1 Issue’ for Canada’s Housing Market, Economists Say,” Global News, December 3, 2021, <https://globalnews.ca/news/7962282/rising-interest-rates-canadas-housing-market/>.

²⁶ Yan Barcelo, “Canadians: Don’t Rush to Buy a House,” Morningstar, February 21, 2023, <https://global.morningstar.com/en-ca/markets/canadians-dont-rush-to-buy-a-house>.

²⁷ Pamela Heaven, “Posthaste: More Borrowers Struggle as IMF Warns Canada at Highest Risk of Mortgage Defaults,” Financial Post, June 6, 2023, <https://shorturl.at/usq9P>.

²⁸ Canada Mortgage and Housing Corporation, “CMHC Releases Latest Housing Supply Gaps Report,” Canada Mortgage and Housing Corporation, June 19, 2025, <https://shorturl.at/1WGQ5>.

²⁹ Ibid.

³⁰ Ibid.

low-rate mortgages through a cost-sharing structure.³¹ For the mortgages, the owner or builder and government each covered 20 percent of home value while private lenders supplied the remaining 60 percent.³² By 1938, the Dominion Housing Act provided CAD 20 million in loans and assisted in the financing of 4900 units.³³ Moreover, the DHA facilitated an 80 percent first mortgage with 5 percent interest, whereas prior to the Act, lending institutions could not cover more than 60 percent of the appraised value.³⁴ Others of this decade include the Federal Home Improvement Plan of 1937 and the 1938 National Housing Act. The Federal Home Improvement Plan subsidized interest on renovation loans and helped modernize roughly 66,900 homes.³⁵ As for the National Housing Act, it helped make low-income housing sanitary, and subsidized renovations and repair work to modernize existing housing stock.³⁶ The 1939's Wartime Prices and Trade Board also sought to set limits on rental and housing costs, among other important resources, to counteract high inflation.³⁷

World War II, spanning from 1939 to 1945, sparked another era of housing policy that was driven by postwar recovery and a rapidly expanding population. It was in the years closely following the end of WWII that the federal government launched initiatives like Wartime Housing Limited (WHL). This new Crown agency, WHL, was proposed to supply housing rapidly to war workers and veterans. Utilizing prefabricated Victory Home designs—often called strawberry box houses—WHL erected 45,930 housing units over the course of eight years, which were available for CAD 22 to 30 a month.³⁸ Later, instead of launching a sustained public housing program, the government transferred WHL's housing stock to the newly established Canada Mortgage and Housing Corporation (CMHC), which continues to be the main agency responsible for housing policy today.³⁹ The CMHC promoted planned suburban developments characterized by curving streets, neighbourhood-level planning, and residence-exclusive zoning for these suburbs. These densification-resistant zoning norms would become the groundwork for future difficulties scaling with population growth.

The 1960s and 70s saw the emergence of Canada as a largely suburban and car-reliant nation. Despite the popularity of the suburbs, there was also an “apartment boom” beginning in the 1960s due to updates in legislation like the CMHC mortgage loan insurance.⁴⁰ In 1969, for instance, the federal government introduced the Rent Supplement Program, which gave low-income household renters the difference between market rent and 25 percent of income.⁴¹ However, much of this development prioritized rapidly increasing quantity over long-term quality and affordability. The emphasis on high-rise construction sometimes produced housing stock that aged poorly, creating future maintenance issues. In 1973, legislation took a more progressive turn; the NHA was amended to support co-operative and non-profit housing, low-interest loans, and mixed-income public housing.⁴² The CMHC also administered programs like the Residential Rehabilitation Assistance Program

³¹ Patricia Begin, “Housing and Parliamentary Action (PRB99-1E),” publications.gc.ca, January 1999, <https://publications.gc.ca/Collection-R/LoPBdP/modules/prb99-1-homelessness/housing-e.htm>.

³² Ibid.

³³ Ibid.

³⁴ J. David Hulchanski, “The 1935 Dominion Housing Act: Setting the Stage for a Permanent Federal Presence in Canada's Housing Sector,” *Urban History Review* 15, no. 1 (1986): 19, <https://doi.org/10.7202/1018891ar>.

³⁵ Patricia Begin, “Housing and Parliamentary Action (PRB99-1E).”

³⁶ Ibid.

³⁷ Denis Smith, “War Measures Act | the Canadian Encyclopedia,” Canadian Encyclopedia, July 25, 2013, <https://thecanadianencyclopedia.ca/en/article/war-measures-act>.

³⁸ Ibid.

³⁹ Ibid.

⁴⁰ Statistics Canada Government of Canada, “Evolution of Housing in Canada, 1957 to 2014,” www150.statcan.gc.ca, October 26, 2015, <https://www150.statcan.gc.ca/n1/pub/11-630-x/11-630-x2015007-eng.htm>.

⁴¹ Patricia Begin, “Housing and Parliamentary Action (PRB99-1E).”

⁴² Canadian Council on Social Development, “The National Housing Act Amendments 1973: A Statement by the Canadian Council on Social Development Housing Committee on Bill C-133, an Act to Amend the National Housing Act, given First Reading in the

(RRAP) in 1974, which improved substandard and accessible housing, by primarily targeting low-income homeowners and landlords of rental properties.

Yet the 1970s also brought mounting economic pressure: accelerating inflation and two international oil shocks placed new constraints on federal spending. As these strains accumulated, Ottawa moved away from large social housing programs and focused instead on policies that leaned more heavily on external partners and private lenders. Thus, inflation, surging interest rates, and speculative house price growth outpaced supply and income, becoming the foundation of the Canadian housing crisis. Federal withdrawal from large-scale public housing construction in this period left provinces to manage the imbalance of supply and demand.

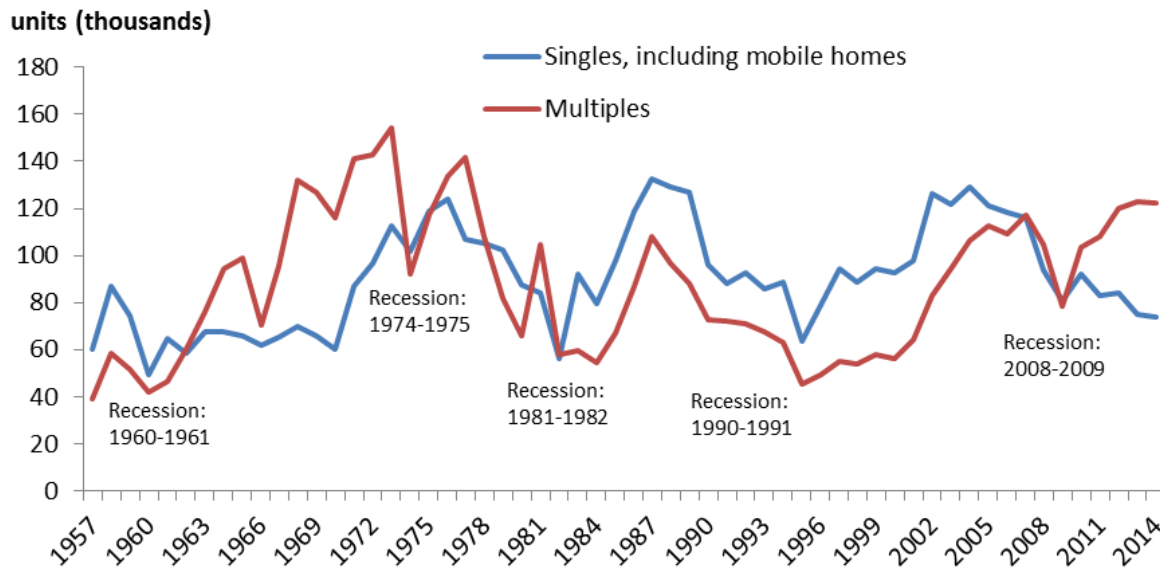


Figure 1: Building permits for single-family (blue) and multi-family (red) units in Canada from 1957 to 2014.⁴³

In the early 1990s, these vulnerabilities were exposed by surging real estate prices in major urban centers like Toronto and Vancouver, causing many buyers to treat housing in these cities as a guaranteed investment rather than a place to live. So when the Bank of Canada raised interest rates by 13 percent, the bubble burst, leading to massive shortages in housing supply and resources to build more.⁴⁴ Consequently, a period of stagnation of sales and construction occurred, leaving little opportunity for many low-income residents to find suitable housing. In its aftermath, the resulting tighter mortgage regulations shielded Canada from the worst of the 2008 global financial collapse.

House of Commons on January 30, 1973," Canadian Council on Social Development, 1973, https://books.google.ca/books/about/The_National_Housing_Act_Amendments_1973.html?id=gJ7tswEACAAJ&redir_esc=y.

⁴³ Ibid.

⁴⁴ Rishi Sondhi, "Ontario Housing: The 90s Downturn and Now," economics.td.com, December 4, 2023, <https://economics.td.com/on-housing-90s-downturn-now>.

Current Situation

Housing Shortage

The present-day situation consists predominantly of a lack of homes for Canadians to live in. Across the country, the main economic hubs, like Vancouver and Toronto, suffer from one of the most severe housing shortages in not only first world countries, but across the whole globe too. In fact, the Canada Mortgage and Housing Center estimates that to restore affordable housing by the end of the decade, there would need to be at least 3.5 million more homes on top of what is already planned by the federal government.⁴⁵ The situation is dire, and despite various strategies that have been attempted on both on the provincial and federal levels, new home building has plateaued drastically for a plethora of reasons.



Figure 2: Canadian Housing and Mortgage Corporation projections showing the current supply gap if the situation persists (black) versus what would happen if efforts to increase supply ramp up (red).⁴⁶

The first of these issues begin with zoning bottlenecks, which describe the strict zoning regulations, especially in larger metropolitan areas, imposing on the construction of new homes. Though zoning helps define and clear up land disputes, the bylaws only serve to hinder the building of new homes, often through limitations of density, lot sizes, building types, and property uses, among others.⁴⁷ For example, the term “single-family zoning” restricts development to detached houses on larger lots, which, in short, ends up preventing the construction of more affordable multi-unit housing options. Fortunately, many municipalities have taken the cue. For example, in

⁴⁵ Mike Moffatt, “Canada’s Need for 3.5 Million More Homes,” Smart Prosperity Institute, 2024, <https://institute.smartprosperity.ca/Canadas-Need-for-3.5-Million-More-Homes>.

⁴⁶ Canada Mortgage and Housing Corporation, “Canada’s Housing Supply Shortages: Moving to a New Framework,” Canada Mortgage and Housing Corporation, June 19, 2025, <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/accelerate-supply/canadas-housing-supply-shortages-a-new-framework>.

⁴⁷ Will Kenton, “Zoning: What It Is, How It Works, Classification Examples,” Investopedia, February 24, 2022, <https://www.investopedia.com/terms/z/zoning.asp>.

Vancouver, recent bylaws were passed to vindicate the “single family zoning” policy, which, though has tainted the foreigner’s view of the “idealistic single-family Canadian home”, is an effort to reduce the delays and troubles caused by the bottlenecks.^{48, 49}

Another major issue is the skilled labour shortages, which substantially decrease the amount of new homes being built. Though several factors could contribute to the shortage, such as an unwillingness of younger members of society to enter the field, the driving factor behind the limited workforce is the aging current apprenticeship population.⁵⁰ There simply aren't enough people entering the skilled trades, and interest in the sector hasn't grown enough to meet demand, because the government currently prioritizes the immigration of highly educated workers, like engineers.⁵¹ Granted, the federal government has recognized and acknowledged the growing problem, and has in the meantime developed the Canadian Apprenticeship Service in hopes of providing an incentive to join the industry.⁵²

Consumer Dissatisfaction and Unaffordability

Surveys conducted on Canadian citizens have shown how housing affordability persists as one of the top issues for Canadians in every region. In cities like Toronto and Vancouver, average home prices exceed over 10 to 12 times the median household income, making it near impossible for both low income families and middle-class workers, who also face the greatest tax burdens, to consider it as an option.⁵³ The issue doesn't harm only the prospecting home owners, but also renters looking for temporary housing, who face upwards of 12 percent in most markets.⁵⁴ As well, outside of the major economic hubs, the situation is equally desperate and frustrating in small and rural communities due to the surge in migration cross-provinces. Particularly, the increase in investor activity has displaced locals, causing upheaval, particularly for Indigenous communities and racialized minorities, who face both economic and systemic barriers to secure and affordable housing.⁵⁵

Surveys from Statistics Canada show that 45 percent of Canadians are “very concerned” about housing affordability and at least a third report financial strain from the rising housing prices.⁵⁶ In conjunction with

⁴⁸ Government of British Columbia, “More Small-Scale, Multi-Unit Homes Coming to B.C., Zoning Barriers Removed,” Office of the Premier Ministry of Housing, November 2, 2023, https://archive.news.gov.bc.ca/releases/news_releases_2020-2024/2023PREM0062-001706.pdf.

⁴⁹ Stanley Lam, “The End of Single-Family Zoning in Vancouver and All of BC,” Stanley Lam Personal Real Estate Corporation, January 5, 2024, <https://www.stanleyprec.com/blog/78800/the-end-of-single-family-zoning-in-vancouver-and-all-of-bc>.

⁵⁰ Chloe Bray, “Building Canada’s Future: Why We Can’t Afford to Turn Away Skilled Immigrant Workers - Institute for Canadian Citizenship,” Institute for Canadian Citizenship, June 17, 2025, <https://forcitizenship.ca/article/skilled-immigrant-construction-workers-canada/>.

⁵¹ Ibid.

⁵² Canadian Construction Association, “Labour Shortage Hampering Construction Industry’s Ability to Drive Even Greater Growth for Canada,” Canadian Construction Association, accessed August 31, 2025, <https://www.cca-acc.com/plus/labour-shortage-hampering-construction-industrys-ability-to-drive-even-greater-growth-for-canada/>.

⁵³ John Haltiwanger and Paige Fusco, “Graphic Truth: Who Can Afford to Buy a House These Days?,” GZERO Media, August 15, 2024, <https://www.gzeromedia.com/gzero-north/graphic-truth-who-can-afford-to-buy-a-house-these-days>.

⁵⁴ Canada Mortgage and Housing Corporation, “2025 Mid-Year Rental Market Update,” Canada Mortgage and Housing Corporation, July 8, 2025, <https://www.cmhc-schl.gc.ca/observer/2025/2025-mid-year-rental-market-update>.

⁵⁵ Indigenous Peoples Atlas of Canada, “Housing,” Canadian Geographic, accessed August 31, 2025, <https://indigenouspeoplesatlasofcanada.ca/article/housing/>.

⁵⁶ Statistics Canada, “The Daily — Housing Challenges Related to Affordability, Adequacy, Condition and Discrimination, August 2 to September 15, 2024,” Statistics Canada, November 19, 2024, <https://www150.statcan.gc.ca/n1/daily-quotidien/241119/dq241119b-eng.htm>.

broader research done by Statistics Canada, the result indicates that more than 1 in 5 Canadian households live in “unaffordable” housing, spending over a third of income on shelter.⁵⁷ All this together presents a dire image of a country with a lack of affordable homes, and the resulting gloom reflected in the population, suffering from an inability to fulfill and sustain basic needs, something as simple as having a roof over their heads.

Challenges in Government Action

Despite major funding announcements by the government, such as the National Housing Strategy, Housing Accelerator Fund, and all sorts of tax incentives, many still blame the government for the slow and market-focused action.⁵⁸ Most federal programs to date rely heavily on private developers without strong guarantees of affordable housing, resulting in higher costs and less long-term affordability, as the companies’ focus is on financial return, while public and non-profit models prioritize stable, needs-based housing.⁵⁹ The federal government’s limited role in enforcing affordability directly, mostly due to its long procurement processes and high degree of bureaucracy, has left many people especially frustrated, especially in high-growth markets where foreign investment and short-term rentals, like Airbnb, are blamed for price inflation.⁶⁰

The major critique in terms of government action and accountability comes in an overreliance on market-based delivery of homes, such as loans to private developers, instead of non-market housing, which is seen as the better alternative for affordable housing.⁶¹ As a result, the government currently fails to impose meaningful affordability conditions in the construction process.

Another major criticism of the current system is logistics. Firstly, the entire government suffers from incredibly poor federal-provincial-municipal coordination. For example, municipalities control land-use rules, which often end up blocking higher density projects pushed by the federal government, in hopes of accommodating the increasing influx of immigrants.⁶² Secondly, the logistical imbalance between the government’s anticipated housing space and the government’s immigrant population increase has caused serious overcrowding and housing space issues, with many ending up in poor living conditions as a result.⁶³ Again, the primary reason for the lack of efficient work being done by the government boils down to intense bureaucracy in government processes.

⁵⁷ Ibid.

⁵⁸ Lynn Medi, “Canada Is Failing to Tackle Its Housing and Homelessness Crisis, and the International Community Is Watching,” Canadian Centre for Housing Rights, March 27, 2024, <https://shorturl.at/rkTYT>.

⁵⁹ Infrastructure Canada, “Housing, Infrastructure and Communities Canada - BCH, Build Canada Homes: Market Sounding Guide,” Canada.ca, 2025, <https://housing-infrastructure.canada.ca/bch-mc/market-sounding-guide-sondage-marche-eng.html>.

⁶⁰ Whizy Kim, “What Happened to Airbnb?” Vox, November 3, 2023, <https://www.vox.com/money/23941827/airbnb-complaints-guests-cleaning-fee-new-york-regulation>.

⁶¹ Federal Housing Advocate, “Putting People First - the Federal Housing Advocate’s 2023-2024 Annual Report to the Minister” (Office of the Federal Housing Advocate, 2023), <https://www.chrc-ccdp.gc.ca/sites/default/files/documents/federal-housing-advocate-2023-2024-annual-report-240625.pdf>.

⁶² Government of British Columbia, “Land Use - Local Government,” Province of British Columbia, July 30, 2024, <https://www2.gov.bc.ca/gov/content/industry/crown-land-water/crown-land/local-government>.

⁶³ Kugbeme Isumonah, “Canada’s Housing Crisis: A Policy Mismatch Is Widening the Gap,” Policy Options, April 28, 2025, <https://policyoptions.irpp.org/magazines/april-2025/housing-crisis-policy-alignment/>.

Case Study: Vienna, Austria and Long-Term Public Housing

Vienna is globally recognized for its success in maintaining affordable and sustainable housing across the city. Specifically, the city targets large-scale public and cooperative housing, which has been astoundingly effective in managing a satisfied population, particularly middle-class workers, who can actually afford the cost of living with Vienna's housing system. This is mainly possible due to the rather lenient eligibility criteria, in terms of applications for housing expansions, accommodations, and more.⁶⁴

The model emerged after World War I and has since been sustained for over a century through consistent public investment in the municipal housing market, coined "Gemeindebauten", strict rent controls, non-profit development, and long-term land leasing. Though, above all, the emphasis lies in a political consensus that housing is a social good, and not a capitalist commodity.⁶⁵

Today, over 60 percent of Vienna's population lives in units owned or subsidized by the government, thanks to the high rates of participation across generations.⁶⁶ One of the major reasons for this participation is the long-term affordability of the units, which is severely lacking in current Canadian cities, as many residents in Vienna have the legal right to remain in their units for life and pass them down to their children.⁶⁷ Though, one drawback that does persist is the high cost for the government, which for the moment has been willing to pay, of a municipal investment no less than 400 million euros a year.⁶⁸

Regardless, while Canada's legal and economic context differs, Vienna's example shows that sustained public commitment and robust non-market housing can realistically deliver affordable living even in prosperous, high-demand urban areas.

Possible Solutions and Controversies

Vastly Increasing Supply

Fortunately, the government has already begun its own plans to begin increasing the supply of housing, but it is without saying that lots more could be done. The first part the government has begun acting on is brute-force federal financing, as well as public land initiatives.

The Apartment Construction Loan Program, also known as the Rental Construction Financing Initiative, was topped up by CAD 15 billion in 2024, raising its total capacity to CAD 55 billion dedicated towards the initiative. Currently, the project is projecting approximately 131,000 new rental homes by 2032, with around 30,000 of those

⁶⁴ John Last, "Canada Is Facing a Housing Crisis. Could It Take a Page from Europe?," CBC, June 22, 2025, <https://www.cbc.ca/news/world/europe-social-housing-models-1.7565611>.

⁶⁵ Richard Conway, "Vienna Launched a Public Housing Revolution in the 1920s," Bloomberg, November 8, 2023, <https://tinyurl.com/yb6de2rx>.

⁶⁶ Julia Simon and Ryan Kellman, "Could This City Be the Model for How to Tackle the Housing Crisis and Climate Change?," NPR, June 15, 2025, <https://www.npr.org/2025/06/15/nx-s1-5400642/affordable-housing-environment-vienna-climate-change>.

⁶⁷ Ibid.

⁶⁸ Ibid.

units set aside specifically marked for affordable housing.⁶⁹ Even more, recent changes with the increased funding incentivize modular construction, in hopes of faster construction times on the much-needed housing projects. The Housing Accelerator Fund, launched in 2023 with CAD 4.4 billion, provides municipalities funding that would serve the purpose of implementing higher-density zoning and faster permitting, a major aspect of the bottlenecks mentioned previously.⁷⁰ So far, 179 agreements with local governments collectively have allowed for up to 750,000 homes currently, a massive improvement. The Canada Housing Infrastructure Fund, provides CAD 6 billion in funding particularly for supporting critical infrastructure upgrades like water, public transit, roads, and highways to make new housing viable in urban and rural areas alike.⁷¹

Another part the government has begun looking into is innovation, particularly in modular construction. As mentioned earlier, modular construction serves to fasten development of homes, by constructing “modules” and sections of homes offsite, then transporting them to the construction area pre-made, serving as an almost assembly line-like process, emphasizing the speed of homes needed.⁷² To experiment with this, the government has committed CAD 600 million towards the Homebuilding Technology and Innovation Fund, to fast track development of these modules and multiplex builds, with officials hopeful of success.⁷³

This is not to say increasing supply is a simple task. While federal financing has increased rapidly, many still believe that affordability is not guaranteed long-term, as many units financed through the Apartment construction Loan Program are market-rent developments with time limited subsidy conditions.

Targeted Financial Assistance

The second possible alternative is to prioritize investment and funding in specific areas and specialized needs. Instead of generally loaning resources and funds towards housing efforts, if the government were to develop more specific housing priorities, efficiency would increase immensely. As of now, the Canada Rental Protection Fund, introduced in the 2024 Budget consisting of CAD 1.5 billion, is designed to preserve existing affordable rental units, which were under risk.⁷⁴ It also was instrumental in funding rent-increase freezes through municipal and provincial partnerships, important for improving the previously poor coordination. However, there do exist concerns with such specific aid provided, since rent subsidies do not actually build long-term affordability, but rather only temporarily lower costs with no guarantee of equitable stock or supply. As such, many people view them as only temporary relief rather than systemic change.⁷⁵

⁶⁹ Government of Canada, “More Affordable Homes,” Department of Finance Canada, April 16, 2024, <https://www.canada.ca/en/department-finance/news/2024/04/more-affordable-homes.html>.

⁷⁰ Government of Canada, “Launching the Canada Rental Protection Fund,” Housing, Infrastructure and Communities Canada, March 7, 2025, <https://www.canada.ca/en/housing-infrastructure-communities/news/2025/03/launching-the-canada-rental-protection-fund.html>.

⁷¹ Government of Canada, “Canada Housing Infrastructure Fund,” Housing, Infrastructure and Communities Canada, 2024, <https://housing-infrastructure.canada.ca/housing-logement/chif-fcil/index-eng.html>.

⁷² Ian Bickis, “How Modular Housing Could Speed up Much-Needed Home Construction,” CBC, August 4, 2024, <https://www.cbc.ca/news/canada/british-columbia/modular-housing-canada-construction-1.7285260>.

⁷³ Prime Minister of Canada, “Changing How We Build Homes in Canada,” Prime Minister of Canada, April 5, 2024, <https://www.pm.gc.ca/en/news/news-releases/2024/04/05/changing-how-we-build-homes-canada>.

⁷⁴ Government of Canada, “Canada Rental Protection Fund,” Housing, Infrastructure and Communities Canada, 2024, <https://housing-infrastructure.canada.ca/housing-logement/crpf-fcpl/index-eng.html#about>.

⁷⁵ Carolyn Whitzman, “Homeward Bound: How to Create Deeply Affordable Housing” (IRPP Insight, October 2024), <https://irpp.org/wp-content/uploads/2024/10/Homeward-Bound-How-to-Create-Deeply-Affordable-Housing.pdf>.

As well, the federal government has also improved the Canadian Mortgage Charter, urging banks to credit and praise on-time rent payments. By providing longer deferment options and supporting borrowers facing renewal at significantly lower rates, the government aims to make the borrowing process much more merciful. Though, this is a relatively new policy, and therefore it remains to be seen its effectiveness.⁷⁶

Improve on Existing Federal Legislation

Another way the government could look into furthering housing projects is to improve federal legislation and tax policies. As part of Bill C-56, the government recently removed the GST on new rental housing, including co-op developments, for units under long-term rental agreements.⁷⁷ As of now, the rebate is 100 percent and uncapped, up from the prior 36 percent on units below CAD 450 thousand, a relatively low number by modern standards.⁷⁸ The measure alone is projected to lower construction costs by single-digit percentage points, improving returns for housing developers.^{79, 80}

The government could also look into increasing vacancy taxes and extending foreign buyer bans, as a form of encouraging more housing opportunities for those actively looking for shelter and giving priority to native residents. Recently, the federal government extended the ban on non-Canadian purchases of residential properties through 2027, reinforcing the 2023 legislation, and acted as a tool intended to cool speculation and make homes more accessible for Canadian residents. But this was only a temporary solution, as once the extension expires, new plans must be drawn.⁸¹

As well, several municipalities, especially larger metropolitan areas, have implemented vacancy taxes, to limit the amount of empty and unoccupied land not currently in use. Though these reforms incentivize growth in the housing industry within Canadian borders, the issues of private corporation development are not solved. Currently, no regulation or laws exist to try and tackle the market-based development projects that commodify housing, eating away at affordable living.⁸²

Rent Control vs. Market-Driven Rent

An important comparison to consider when it comes to government intervention is whether or not such policies should exist in the first place. From 1971 to 2016, CMHC studies show that there were no statistically significant

⁷⁶ Keph Senett, "What Does the New Canadian Mortgage Charter Mean for Home Owners? - MoneySense," MoneySense, December 8, 2023, <https://www.moneysense.ca/spend/real-estate/mortgages/canadian-mortgage-charter/>.

⁷⁷ Ibid.

⁷⁸ Ibid.

⁷⁹ Government of Canada, "Affordable Housing and Groceries Act Receives Royal Assent to Build More Rental Homes and Help Stabilize Grocery Prices," Department of Finance Canada, December 15, 2023, <https://www.canada.ca/en/department-finance/news/2023/12/affordable-housing-and-groceries-act-receives-royal-assent-to-build-more-rental-homes-and-help-stabilize-grocery-prices.html>.

⁸⁰ Chrystia Freeland, "Bill C-56 (Historical)," Open Parliament, accessed September 1, 2025, <https://openparliament.ca/bills/44-1/C-56/?tab=stage-2&page=2>.

⁸¹ Government of Canada, "Government Announces Two-Year Extension to Ban on Foreign Ownership of Canadian Housing," Department of Finance Canada, February 4, 2024, <https://tinyurl.com/yc7wdyef>.

⁸² Brian Doucet, "Housing Is Both a Human Right and a Profitable Asset, and That's the Problem," The Conversation, December 14, 2021, <https://theconversation.com/housing-is-both-a-human-right-and-a-profitable-asset-and-thats-the-problem-172846>.

differences between Canadian cities with rent control to those without, but recently, studies by the Financial Post show that rent control discourages rental construction, showing potential detrimental effects in the long run.^{83, 84}

In the eye of the public, though, the picture is much different. Due to the already high rent prices which show no signs of slowing, many are concerned with an unregulated market to continue skyrocketing. Thus, currently, around half of the provinces, such as Manitoba, British Columbia, Ontario, Quebec, and Prince Edward Island, do continue to enforce rent control.⁸⁵

Though rent control typically offers urgent support to existing tenants, it also unintentionally may discourage new supply unless done with heavy subsidies or incentives, which would ultimately increase costs for the government, in which case it would be important for the government and this committee to consider whether one is more viable than the other.⁸⁶ It is imperative for Members of Parliament to weigh short-term relief against risk, since rent control may create regional disparities in supply and worsen inequities for new tenants and migrant workers in the long term.

Bloc Positions

Liberal Party

The Liberal Party proposes a bold re-entry into active federal housing involvement through their Build Canada Homes initiative, under which the government would act as a direct developer of residential projects.⁸⁷ Through this, the Liberals aim to streamline construction and accelerate delivery of affordable pre-built housing units.⁸⁸ Further, they seek to invest CAD 25 billion into financing for the adoption of prefabricated and modular building technologies, with an emphasis being placed on Canadian technologies. These pre-built homes are becoming increasingly favored for their environmental friendliness and relatively low costs.⁸⁹ Another CAD 10 billion is promised to aid disadvantaged or low-income demographics like veterans and students through low-cost financing and capital for affordable housing options.⁹⁰ Moreover, they want to reduce approval times for construction, an aspect of the housing crisis that the Conservative Party has critiqued previously.⁹¹

⁸³ Canada Mortgage and Housing Corporation, “The Impact of Rent Control on Rental Prices and Rental Supply,” Canada Mortgage and Housing Corporation, December 11, 2020, <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-needs/research-insight-impact-rent-control-housing-affordability>.

⁸⁴ Murtaza Haider and Stephen Moranis, “The Evidence Leaves No Doubt — Rent Controls Hurt Rental Supply,” Yahoo Finance, March 18, 2024, <https://ca.finance.yahoo.com/news/evidence-leaves-no-doubt-rent-152141147.html>.

⁸⁵ Ricardo Tranjan and Paulina Vargatho, “What Is Rent Control, Anyway?,” Canadian Centre for Policy Alternatives, April 11, 2024, <https://www.policyalternatives.ca/news-research/what-is-rent-control-anyway/>.

⁸⁶ Konstantin A. Kholodilin and Sebastian Kohl, “Do Rent Controls and Other Tenancy Regulations Affect New Construction? Some Answers from Long-Run Historical Evidence,” *International Journal of Housing Policy* 23, no. 4 (February 20, 2023): 1–21, <https://doi.org/10.1080/19491247.2022.2164398>.

⁸⁷ Liberal Party of Canada, “Building Canada Strong,” Liberal, 2025, <https://liberal.ca/housing-plan/>.

⁸⁸ Ibid.

⁸⁹ True North Mortgage, “What 2025 Housing Platform Promises Are Being Made?,” True North Mortgage, 2025, <https://www.truenorthmortgage.ca/blog/2025-election-housing-platform-promises>.

⁹⁰ Manoj Subramaniam, “Crisis and Promise: How Each Federal Party Plans to Fix Housing in Canada,” CityNews, April 25, 2025, <https://montreal.citynews.ca/2025/04/25/canada-election-federal-parties-housing-affordability/>.

⁹¹ Ibid.

The Party also commits to eliminating GST on first-home purchases up to CAD 1 million, offering substantial upfront savings to new buyers of up to CAD 50,000.⁹² Municipal development charges are also to be cut in half for multi-unit residential housing with federal reimbursement.⁹³ In addition, the Liberals want to reintroduce the Multiple Unit Rental Building (MURB) tax incentive—a measure from the 1970s shown to spur the construction of thousands of rental units countrywide—as well as reduce the tax liability for private rental housing providers when they sell to non-profit organizations.⁹⁴

Conservative Party

The Conservative Party emphasizes reducing government restrictions and increasing private-sector freedom to build homes faster and more affordably. They are skeptical of large-scale federal spending, arguing that existing funds are often mismanaged or inefficiently allocated. Moreover, they support the increase in housing supply through market incentives and infrastructure investment, rather than through subsidized or publicly managed housing. To achieve this, they are committed to selling 15 percent of underused federal land buildings for buyers to turn into affordable housing.⁹⁵ The Conservatives want to streamline the National Building Code to remove excessive regulation, permit new construction materials and methods, and cut the red tape, thereby reducing per-unit costs significantly.⁹⁶

Further, they not only push for the removal of GST on new rental housing construction, but also on all new home purchases.⁹⁷ They advocate to remove GST on new homes under CAD 1.3 million, as opposed to the CAD 1 million limit proposed by the Liberals, providing up to CAD 65,000 in savings instead of CAD 50,000.⁹⁸ The Party anticipates this to spark the creation of the 36,000 extra homes annually.⁹⁹

Bloc Québécois

The Bloc Québécois' housing plan consists of transferring all Quebec's housing-related funding to the province's exclusive control, increasing non-market housing (hors-marché) stock to 20 percent to leave affordability less susceptible to private developers and market forces, and supporting more renovations for subsidized housing.¹⁰⁰ Further, they aim to reduce property flipping by extending the minimum ownership period of a property to 2

⁹² Liberal Party of Canada, "Build," Liberal, 2025, <https://liberal.ca/cstrong/build/>.

⁹³ Ibid.

⁹⁴ Canadian Centre for Housing Rights, "The 2025 Federal Election: A Roundup of Housing and Homelessness Plans - Canadian Centre for Housing Rights," Canadian Centre for Housing Rights, April 15, 2025, <https://housingrightscanada.com/the-2025-federal-election-a-roundup-of-housing-and-homelessness-plans/>.

⁹⁵ Ibid.

⁹⁶ Emily Blake, "What Federal Parties Have Promised for the North," Cabin Radio, April 18, 2025, <https://cabinradio.ca/229675/news/politics/what-federal-parties-have-promised-for-the-north/>.

⁹⁷ Canadian Centre for Housing Rights, "The 2025 Federal Election: A Roundup of Housing and Homelessness Plans - Canadian Centre for Housing Rights," Canadian Centre for Housing Rights, April 15, 2025, <https://housingrightscanada.com/the-2025-federal-election-a-roundup-of-housing-and-homelessness-plans/>; <https://liberal.ca/cstrong/build/>.

⁹⁸ Ben Paton, "Poilievre to Axe GST on New Homes under \$1.3 Million," Conservative Party of Canada, March 25, 2025, <https://www.conservative.ca/poilievre-to-axe-gst-on-new-homes-under-1-3-million/>.

⁹⁹ Canadian Centre for Housing Rights, "The 2025 Federal Election: A Roundup of Housing and Homelessness Plans - Canadian Centre for Housing Rights," Canadian Centre for Housing Rights, April 15, 2025, <https://housingrightscanada.com/the-2025-federal-election-a-roundup-of-housing-and-homelessness-plans/>; <https://liberal.ca/cstrong/build/>.

¹⁰⁰ Ibid.

years for capital gains exemption, and significantly reduce GST on home-purchasing related expenses.¹⁰¹ For first-time buyers and younger households, the Bloc proposes federal-backed low or no interest loans of up to 20,000 CAD to help with down payments, along with a plan to allow parents to use their registered retirement savings (REER / RRSP) to support their children's first home purchase.¹⁰²

New Democratic Party

The Canadian Homes Transfer (CHF) is NDP's collection of proposals to solve the housing crisis, which involves establishing funds and benefits to help disadvantaged groups with housing, as well as monetary incentives for construction. The CHF includes a Housing Insecurity Prevention Benefit, as well as a Communities First Fund worth CAD 8 billion to support provincial governments in improving housing-enabling infrastructure, with a specific focus on assisting homeless individuals.¹⁰³ Indeed, the NDP presses for the federal government to financially support municipalities in building more affordable housing quickly, and preventing the power that corporations have on residential land and rental units.¹⁰⁴ Beyond only affordable housing, they propose to double the rate of home construction in general through a \$16 billion investment which would yield an additional 3 million homes.¹⁰⁵ This investment would go towards city incentives. In the future that the NDP envision, they would use the CMHC to provide low-cost mortgages to support Canadians in buying these newly built homes.¹⁰⁶

Green

The Green Party is heavily focused on restricting the power of wealthy individuals and organizations on the housing market. Specifically, to prevent the use of real estate for money laundering and stop corporations from mass purchasing homes that otherwise could've gone to those who intend on living in it.¹⁰⁷ Their goal is to triple Canada's social housing stock over the course of the next seven years through revitalizing the CMHC.¹⁰⁸ Specifically, they want to utilize the CMHC to create prefabricated housing plants, which would reduce construction costs as well as create local job opportunities.¹⁰⁹

Aside from making housing more affordable for the general population, the Greens also push to increase federal funding for youth at risk of homelessness, specifically for youth shelters and transitional housing.¹¹⁰ In particular, the Green Party promotes a Housing First approach that prioritizes the safety of homeless individuals.¹¹¹ Other

¹⁰¹ Ibid.

¹⁰² Bloc Québécois, "Tournée de Denis Trudel Sur Le Logement: Face à La Crise, Le Statu Quo Est Intenable - Bloc Québécois," Bloc Québécois, April 10, 2024, <https://www.blocquebecois.org/tournee-de-denis-trudel-sur-le-logement-face-a-la-crise-le-statu-quo-est-intenable/>; Bloc Québécois, "Du Renouveau En Matière de Logement Social et Abordable," Bloc Québécois, April 18, 2025, <https://www.blocquebecois.org/du-renouveau-en-matiere-de-logement-social-et-abordable/>.

¹⁰³ Ibid.

¹⁰⁴ Ibid.

¹⁰⁵ Manoj Subramaniam, "Crisis and Promise: How Each Federal Party Plans to Fix Housing in Canada," CityNews Montreal, April 25, 2025, <https://montreal.citynews.ca/2025/04/25/canada-election-federal-parties-housing-affordability/>.

¹⁰⁶ Ibid.

¹⁰⁷ Green Party of Canada, "Affordable Housing," Green Party Of Canada, 2025, <https://www.greenparty.ca/en/our-plans/affordable-housing>.

¹⁰⁸ Green Party of Canada, "The Green Party Unveils Bold Plan to Address the Housing Crisis," Greenparty.ca, April 15, 2025, <https://www.greenparty.ca/en/news/the-green-party-unveils-bold-plan-to-address-the-housing-crisis>.

¹⁰⁹ Ibid.

¹¹⁰ Ibid.

¹¹¹ Ibid.

priorities include climate-resilient housing, Indigenous-led housing strategies, and better tenant protections.¹¹² To that end, the Green Party promises to ensure the sustainability of the prefabricated housing plants, transfer federal land to Indigenous-led housing organizations, and increase funding for relevant dispute resolution agencies.¹¹³

Discussion Questions

1. Should the federal government focus primarily on increasing housing supply or managing housing demand?
2. What role should the House of Commons play in shaping housing policy, given that municipalities and provinces control much of zoning and land use?
3. How can Canada balance the goal of affordable housing with concerns about destabilizing the housing market or discouraging private sector investment?
4. How should Canada balance the urgent need for new housing with environmental and climate considerations?
5. Should housing be treated primarily as a human right guaranteed by government action or as a market good best regulated through economic forces? Is there a way to efficiently balance both options?
6. How should the federal government address the housing crisis in Indigenous communities, especially given legal obligations under treaties and reconciliation frameworks?

Additional Resources

Canadian Centre for Housing Rights: the 2025 Federal Election - a Roundup of Housing and Homelessness Plans
<https://housingrightscanada.com/the-2025-federal-election-a-roundup-of-housing-and-homelessness-plans/>.

Government of Canada: Solving the Housing Crisis - Canada's Housing Plan
<https://housing-infrastructure.canada.ca/housing-logement/housing-plan-report-rapport-plan-logement-eng.html>.

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https://publications.gc.ca/collections/collection_2018/schl-cmhc/nh15/NH15-749-1987-eng.pdf.

Government of Canada Publications: the History of Canada's Residential Rehabilitation Assistance Program (RRAP)
https://publications.gc.ca/collections/collection_2011/schl-cmhc/nh18-1/NH18-1-11-2001-eng.pdf.

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https://publications.gc.ca/collections/collection_2016/schl-cmhc/nh12-281/NH12-281-1954-1.pdf.

¹¹² Ibid.

¹¹³ Ibid.

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