Attachment A: National Housing Strategy Vision, Principles, Themes and Outcomes

A new vision for housing in Canada

Every policy or program starts with a vision.

For Canada's National Housing Strategy to work, the vision behind it has to:
- speak to all Canadians
- address a full spectrum of needs, from people who are homeless to those who rent from the private market or own their own home
- improve the lives of people in greatest need
- place housing at the centre of communities
- recognize the importance of housing to achieving other social, economic and environmental goals

A vision for Canada's National Housing Strategy could be:

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

Key principles

The National Housing Strategy will be developed according to ten core principles:

Results-based
- Environmentally sustainable: we want housing to contribute to a cleaner environment and support a greener tomorrow
- Performance tied to results: we measure our performance; evaluate our outcomes; and base our decisions on the best evidence of what works
- Self-reliance: we seek to support greater self-reliance for individuals, families and housing providers, where possible
- Fiscally responsible: we seek fiscally responsible housing responses and leverage support from others
- Flexibility: we recognize that there is no one-size-fits-all solution to addressing housing needs
- Community-centred: we believe housing should be community-based and consider access to public transit, proximity to work, amenities and services
- Economic stability: we want a stronger housing system that supports stability in the Canadian economy and helps withstand fluctuations in the economic cycle

Process-based
- Innovation: we encourage innovative new approaches
- People-centred: we remember that people are at the heart of all housing solutions
- Collaboration: we value collaboration and build respectful relationships

Themes for discussion

The goal of a National Housing Strategy is to create solutions to our most important housing challenges. To develop the strategy, we will explore a wide range of themes and issues.

This includes themes like:

Sustainability

Environmental sustainability

Housing has a big impact on our environment. Sustainable solutions are needed. New approaches can build more resilient homes and communities. Reducing energy consumption in housing will also help Canada reach its climate change goals. How can we build a greener future through housing?

Social housing renewal

Canada's investment in social housing is an important asset for all Canadians. Much of our social housing stock is aging and in need of repair and renewal. Long-term government subsidies that have supported our social housing are also set to expire by 2038. As a result, many of the low-income individuals and families who live in these buildings may lose the safe and affordable places they call home. In addition, there are also opportunities to make Canada's affordable and social housing sector more financially viable and less reliant on government funding.

How can we build a strong and financially healthy affordable housing sector that attracts private investors, increases the supply of affordable housing, ensures that our investment in affordable housing is "paid forward" to future generations, and renews Canada's social housing to promote well-being and socially-inclusive communities?

Creating a better quality of life

Housing is more than shelter. It helps Canadians gain access to important socio-economic opportunities, including jobs, education and services. Moving from social to market housing is possible for some. What approaches can help?

Economic growth and stability

In light of overall household debt levels and sustained period of low interest rates, what alternate financing approaches can ensure Canadians continue to have access to housing finance across the country that both meets their needs, and they can afford (e.g. shared-equity mortgages; loan-to-income ratio, etc.)?

Supportive institutions and regulations

Strong housing institutions and effective regulations and laws are needed to meet the housing needs of Canadians. Better integration and alignment of policies, programs and regulations across all levels of government will help achieve better housing outcomes for Canadians. What changes are required?

Affordability

Affordable lands and financing

Housing is driven by demand and supply factors. How can housing supply challenges be better addressed to meet the needs of future demand across Canada, including the needs of future homeowners.

Affordability pressures in cities

The individual choice of homeownership and rental may vary from market to market. How can data and evidence-based policy making support a better understanding of the drivers between the choice of homeownership and market rental? Is there a need to better balance homeownership and rental options in all markets across Canada?

New and renewed rental housing

Rental housing is home to 30% of Canadians. Canada needs a greater supply of new affordable rental housing, including through increased private sector involvement and the maintenance and preservation of our existing rental housing stock. Supporting more affordable rents can help reduce poverty and grow the middle class. In many cities, developers are building more condos than affordable rental units. In addition, existing rental housing is aging and in need of repair. How can we support a stable supply of rental housing that is affordable?

First-time home buyers

First-time buyers (FTBs) with mortgages accounted for just over 40% of all home sales from 2010 to 2014. What factors have an impact on first-time buyer access to housing over the next decade compared to the last decades? For example how does level of income, house prices and interest rates impact access to housing? Is homeownership within reach?

Inclusivity

Low-income and vulnerable Canadians

About 20% of Canadians require assistance to meet their housing needs. Some groups have distinct needs that require unique solutions, including: the homeless, recent immigrants, lone-parent families, persons with disabilities, victims of family violence, seniors and Indigenous households. What new approaches can make a difference?

Flexibility

Use of data-based evidence

Housing initiatives and approaches should be built on the best evidence available and the achievement of desired outcomes. We need to close data gaps to better inform our decisions and policies. Actions need to be measured and tied to results to ensure success.
Continuum of housing options

People's housing preferences and choices continue to evolve. How can future homeownership options meet changing preferences (single detached to multi-unit/high density/sustainable options)?

Better outcomes. Real change.

The success of the National Housing Strategy depends on whether it will create better outcomes and real results for families, communities, and the economy. An initial set of high-level outcomes confirms what we are setting out to achieve.

As a next step, we will develop specific targets for these outcomes. This will help ensure we are on the right track.

We will work with Indigenous peoples to tailor outcomes that meet their unique needs.

This includes changes for the better for a wide range of social, fiscal and environmental issues, such as:

Sustainability

Housing is environmentally, socially and financially sustainable.

Environmental sustainability: Housing and communities are healthy, resilient, and contribute to Canada's climate change goals

Sustainable housing has a reduced impact on our environment. It is energy efficient, resilient and healthy to live in. It adapts easily to life's changing needs. It is a cornerstone of vibrant communities, where we live, work, grow and play. And it supports Canada's climate change goals.

Social sustainability — housing is a foundation for improved life prospects and equal access to opportunities

Housing can serve as a foundation for a better quality of life. It can promote good health and well-being. It provides a stable platform to access opportunities, like finding a job, getting an education and becoming more financially secure.

Financial sustainability — Canada has a strong housing system that supports economic stability and growth.

A strong housing system and a stable economy go hand-in-hand. Many players work together to help Canadians meet their housing needs. This includes governments, financial institutions, investors, developers and housing providers, to name a few.

Making best use of government funding will ensure the sustainability of the housing sector, while creating jobs and strengthening the economy.

Affordability

Canadians have housing that they can afford, and that meets their needs.
When Canadians can afford housing that meets their needs, they have money in their pockets for other life necessities. However, access to affordable housing can be a challenge for low-income Canadians. There is not enough housing in remote communities. In our biggest cities, the middle class is also experiencing affordability pressures. In these cities, buying a home is out of reach for many.

Inclusivity

Housing contributes to social inclusion and wellness for all Canadians

Housing can contribute to social inclusion and wellness for all Canadians, such as the homeless, seniors, veterans, victims of family violence, newcomers to Canada and persons with disabilities. Our plan will consider how housing can respect different cultural and social needs.

Flexibility

Canadians have access to housing options that meet their diverse and changing needs.
There are significant differences in housing needs across the country. A variety of responses is required to address diverse housing needs.

By working together, we can set the stage for better outcomes in all of these areas over the short, medium and longer terms. Establishing indicators and targets to track our progress is an important next step.