

Written Submission to the Standing
Committee on Human Resources, Skills and
Social Development and the Status of Persons
with Disabilities:
Study on Homelessness in Canada

By the Co-operative Housing Federation of Canada

June 19, 2026

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List of Recommendations

1. Renew federal rental assistance for co-operative and non-profit housing for at least 10 years to enable housing stability.
2. Enable the repair and renewal of existing co-operative and non-profit housing to prevent the net loss of deeply affordable homes.

Homelessness Prevention through Housing Stability

Preventing the loss of existing affordable housing and ensuring households can remain housed is substantially more effective than responding to homelessness after it has occurred.

Co-op housing offers stability in increasing uncertain times. For over five decades, housing co-operatives have played a critical role in providing stable, affordable homes to households with a mix of incomes, governed by residents themselves. Co-operatives and non-profit housing providers deliver affordability that is durable, community-anchored, and resistant to speculative pressures, characteristics that are directly aligned with homelessness prevention objectives. Co-op housing is a proven, community-based solution to Canada's housing challenges, and co-ops are seen as credible, trusted institutions that deliver stability and fairness.²

Evidence consistently shows that preserving existing affordable housing is among the most effective interventions to reduce housing need in Canada, alongside portable housing benefits.¹ Rental assistance and investments in repair and renewal are essential to keeping these homes secure for the long-term. These recommendations play a role in preventing homelessness, as we work to find solutions so everyone can have a safe, secure place to call home.

Recommendation 1: Renew federal rental assistance for co-operative and non-profit housing for at least 10 years to enable housing stability.

Communities across Canada need more housing stability, and this is particularly acute during a housing and affordability crisis.

Similar to portable benefits, rental assistance programs keep people housed and able to afford their rents. Rental assistance enables a system-level stabilizing effect so co-op and non-profit housing providers can serve households with a mix of incomes.

The federal government currently delivers rental assistance through the Federal Community Housing Initiative (FCHI) and the Canada Community Housing Initiative (CCHI), both of which are scheduled to expire in March 2028. Without renewal, thousands of low- and moderate-income households face the loss of affordability support, creating a significant risk of housing instability and homelessness.

¹ Segel-Brown, B. 2025. The Evolution of Canada's Social Housing Stock. <https://www.pbo-dpb.ca/en/additionalanalyses--analyses-complementaires/BLOG-2425-008--evolution-canada-social-housing-stock--evolution-parclogements-sociaux-canada>

The Parliamentary Budget Officer has identified the preservation of social housing as the most impactful way to reduce housing need.² Renewing rental assistance is a highly effective and a fiscally responsible investment in maintaining Canada’s existing supply of deeply affordable homes.

Programs like FCHI deliver direct impact because it is used in existing co-op and non-profit homes. With access to rental assistance, households can remain in their homes even when incomes decline, preventing displacement and reducing the risk of homelessness.

As of December 2025, FCHI has directly supported 11,943 low-income households since 2020-21, in both co-op and non-profit housing.³ Beyond the direct impact to households receiving rental assistance, this funding supports the continued availability of 46,017 co-op and non-profit homes.

Programs like FCHI support individuals and households most in need, those who might otherwise lose their homes because affordable housing options are not available in the market. In 2024, 22 per cent of FCHI recipients in British Columbia, Alberta and Ontario reported monthly incomes between \$500 and \$1,500.⁴ Three per cent of households reported a monthly income below \$500 – which amounts to \$6,000 a year. Further, 45 per cent of households receiving rental assistance are seniors, many who live on fixed incomes. Without rental assistance, many seniors would face a significant risk of displacement. There are few, if any, affordable alternatives available in the current housing market.

Real people. Real impact.

“Rental assistance was the only reason we were able to keep a roof over our heads,” shares Edmonton co-op member, Stephanie. “It allowed me to manage our bills and ensure my children were fed while I worked to support the family. While finances remained tight, the program made our situation manageable and provided the stability we desperately needed.”

² Segel-Brown, B. 2025. The Evolution of Canada’s Social Housing Stock. <https://www.pbo-dpb.ca/en/additionalanalyses--analyses-complementaires/BLOG-2425-008--evolution-canada-social-housing-stock--evolution-parclogements-sociaux-canada>

³ Progress on the National Housing Strategy. December 2025. Government of Canada. <https://housing-infrastructure.canada.ca/alt-format/pdf/housing-logement/ptch-csd/prog-nhs-dec-2025-dec-snl-en.pdf>

⁴ The Agency for Co-operative Housing. November 2025. 2024 Rental Assistance Portfolio Review. <https://www.agency.coop/news/rental-assistance-program-helps-4500-households-stay-housed-2024>

The federal government should:

- Renew rental assistance for co-op and non-profit housing for at least 10 years;
- Ensure consistent affordability and certainty across all provinces and territories; and
- Establish rental assistance as a permanent pillar of housing policy.

Recommendation 2: Enable the repair and renewal of co-op and non-profit housing to prevent the net loss of deeply affordable homes

Co-op and non-profit housing are mission-driven organizations, intending to deliver permanent affordability and security for generations. However, much of the existing stock was developed in the 1970s and 1980s, and it now requires repair and renewal to continue to offer safe and affordable homes well into the future. Keeping co-op, non-profit housing in good repair is key to ensuring that individuals and families remain housed.

Programs like the Affordable Housing Fund and Preservation Funding have been critical in enabling the repair and renewal of co-op and non-profit housing. However, these important programs recently closed without a sense of when or if they will reopen.

Similarly, the Federal Provincial Territorial Housing Partnership Frameworks have been vital to help repair and renew existing co-op and non-profit housing. These were cost-shared with the provinces and territories through to 2028. The renewal of these partnership frameworks can make a significant difference to the long-term sustainability of co-op and non-profit housing across the country.

Recapitalizing these initiatives is essential to support the repair and renewal of co-op and non-profit housing or create successor programs. These are essential to ensure the ongoing availability and safety of co-op and non-profit homes.

As new affordable housing is built across the country, it is imperative to ensure there is a net gain to the housing system by preserving the affordable co-op and non-profit homes we already have – this can be guaranteed through support for repair and renewal.

About the Co-operative Housing Federation of Canada

CHF Canada is the national voice for co-operative housing in Canada. There are over 2,200 non-profit housing co-operatives across the country, home to a quarter of a million Canadians. Housing co-operatives play a unique role in the housing

system by providing secure and affordable homes to households with a mix of incomes, where members have a meaningful say in how their housing is run. For over five decades, housing co-operatives have built inclusive, resilient communities across Canada.

