



RECOMMENDATION 3

IMMEDIATELY IMPLEMENT THE CANADA HOUSING BENEFIT

Food banks across the country consistently report, year over year, that the high cost of housing is one of the main reasons why people seek their support.

As is described in this report, people across the country spend so much of their monthly incomes on their housing costs that very little, if anything, is left over for food.

In 2017, we were encouraged to see the federal government introduce a new National Housing Strategy, something that Food Banks Canada had advocated for over many years.

As part of the strategy, the federal government committed to spending around \$20 billion dollars (equally matched by the provinces and territories for a total of \$40 billion) over the next twelve years with the ultimate goal of removing 530,000 households from housing need and reducing the amount of chronically homeless people by half by 2030.⁴⁷

These are positive developments and sound government policy – yet very little, if anything, has been done since the strategy's announcement to help those who currently need the support of food banks due to their high housing costs.

It is understandable that significant investments in affordable housing infrastructure, such as the ones introduced in the new housing strategy, take years to develop. However, the Canada Housing Benefit (that was also promised in the strategy) should immediately be implemented and expanded to include all eligible households.

The Canada Housing Benefit is a program designed to directly support low-income Canadians who are paying a high percentage of their incomes towards housing costs. While the exact details of how the government plans to roll out the benefit have yet to be released, it is currently intended to provide 300,000 households with an average support of \$2,500 per year by 2030.⁴⁸

If we consider that 12.7% of Canadian households are in core housing need, meaning their housing cost exceeds 30% of income (which is the widely-accepted 'affordability' benchmark), in need of major repairs, or unsuitable to family size⁴⁹ – it is clear that the government's own targets for the Canada Housing Benefit over a twelve year span are grossly inadequate.

We recommend:

- **Immediately implement the planned Canada Housing Benefit so that Canadians struggling to afford their rent can access this important rental support as the rest of the National Housing Strategy takes effect.**
- **Significantly increase the amount that the federal government plans to invest in the Canada Housing Benefit so that all low-income citizens become eligible for the benefit (remove any cap limit on how many eligible citizens can apply).**
- **Introduce new investments, and address an important omission of the National Housing Strategy, to build supportive housing for people with mental and physical health disabilities, particularly for low-income and marginalized populations.⁵⁰**

47 Government of Canada [2017]. *A Place to Call Home – Canada's First National Housing Strategy*. retrieved from www.placetocallhome.ca.

48 Marvin JS Ferrer [2018]. *New Canada Housing Benefit will Help (Some of) The Poorest (Maybe)*. The Public Policy and Governance Review. Retrieved from <https://ppgreview.ca/2018/01/22/new-canada-housing-benefit-will-help-some-of-the-poorest-maybe/>.

49 Statistics Canada. [2017]. 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016228.

50 Canadian Centre for Policy Alternatives. [2018]. *No Time to Lose: Alternative Budget 2019*.