



Ontario Non-Profit Housing Association (ONPHA)

Written Submission to the Standing Committee on Finance in advance of the
2026 Budget

April 30, 2026



List of Recommendations

ONPHA's six recommendations seek to build, protect, and support the community housing sector in Ontario:

Recommendation 1: That the federal government provide predictability and stability on the next iteration of the National Housing Strategy.

Recommendation 2: That the federal government reduce red tape and administrative burdens for community housing providers trying to access government funding and programming.

Recommendation 3: That the federal government prioritize government lands for community housing to ensure affordability over the long-term.

Recommendation 4: That the federal government ensures a swift and seamless implementation of Build Canada Homes funding to the community housing sector.

Recommendation 5: That the federal government mobilize funding for Indigenous housing.



Dear Members of the Standing Committee on Finance,

CC. Hon. Gregor Robertson

Thank you for the opportunity to provide recommendations to the pre-budget consultations in advance of the 2026 Budget.

The Ontario Non-Profit Housing Association (ONPHA) is the voice of non-profit housing in Ontario. For more than 30 years, our member-funded and directed association has represented non-profit landlords and local housing corporations across the province. Our membership spans the housing continuum, from supportive housing to low-end of market rentals.

As one of the largest developers in Canada, ONPHA represents non-profit landlords and developers who together provide over 30% of Canada's community housing stock, housing over half a million Canadians.

Ontario's housing crisis stands out as one of the most severe in Canada. Skyrocketing prices, limited supply, and an ever-widening affordability gap have left countless Ontarians struggling to achieve the dream of homeownership.

For many, it is no longer just a question of affordability but of basic access. Finding a stable, safe, and suitable place to live has become increasingly out of reach. Housing costs and rents remain high, forcing Canadians to spend unsustainable portions of their income on housing. Young Canadians are delaying life milestones, families are being priced out of the communities where they work, and vulnerable populations face heightened risks of homelessness. The crisis is not only undermining social and economic well-being but also threatening Ontario's long-term competitiveness and ability to attract and retain workers.

We know that community housing is a fundamental part of the solution to this crisis. We see the community housing sector as a critical piece in the government's solution to achieve long-term sustainability and housing affordability. While the government's unveiling of Build Canada Homes was a step in the right direction, further investments, policies, and programs are essential to truly put forward the solutions needed to solve the housing crisis.

ONPHA looks forward to continuing to collaborate alongside you in developing solutions to the housing crisis.

Sincerely,

Marlene Coffey, MA, MAES, MCIP, RPP

Chief Executive Officer, Ontario Non-Profit Housing Association



1. Provide certainty on the next iteration of the National Housing Strategy

As the National Housing Strategy (NHS) is set to come to an end over the coming years, and future federal support for the community housing sector remains unknown, ONPHA is asking the federal government to provide clarity and stability on what the next iteration of the NHS will entail to help housing providers in their long-term capital and operational planning.

The present uncertainty makes it difficult for housing providers to make sound financial decisions, build partnerships, retain skilled staff, and move multi-year projects forward with confidence. Without clarity beyond 2027-28, housing providers are hesitant to be ambitious in their capital expansions with fear of not having adequate operational funding to support these projects over the longer-term.

ONPHA urges the federal government, in collaboration with the provinces and territories, to provide a clear forward outlook on the future of community housing supports and programming to instill stability and predictability for providers. This will ensure these organizations continue executing their long-term capital and operational plans and build more affordable housing options for Canadians across the country.

2. Reduce red tape and administrative burdens for community housing providers trying to access government funding and programming

In order for the community housing sector to expand and achieve its full potential, our sector needs a modern and flexible regulatory environment that promotes growth and sustainability.

To that end, ONPHA is recommending the federal government commit to identifying and eliminating unnecessary red tape and administrative burdens in federal programming that hold back housing providers. Our membership cannot afford delays or unnecessary costs that inhibit their ability to expand and grow.

For many community housing providers, they need to consolidate numerous buckets of funding to make capital developments a reality. This fragmented approach requires significant time and money to complete without a guarantee to even receive funding from each of the respective programs.

Reducing red-tape and administrative burdens coupled with coordinating a whole of government approach will reduce the time and money spend on administration and maximize dollars going into capital development of new housing units.

With the government's support, the full potential of the community housing sector can be harnessed to build more affordable housing for all Canadians.

3. Prioritize government lands for community housing to ensure affordability over the long-term.

ONPHA recommends that the government prioritize excess government lands for non-profit housing. Amid a housing crisis, affordable housing remains top of mind for Canadians. As the government looks



for innovative ways to mitigate the housing crisis while also disposing of surplus government lands, transforming these excess government lands for housing has become a popular policy choice.

It is important that the federal government use their leverage to ensure strict affordability requirements are placed on any developer who will be building housing on government lands. By providing the land for little or no cost, setting strict affordability requirements, and prioritizing non-profit housing providers, long-term affordability for these sites can become a reality.

4. That the federal government ensures a seamless transition to Build Canada Homes.

In the current housing crisis, community housing providers cannot afford additional funding gaps. Many providers have urgent, shovel-ready projects to serve their communities. With the recent launch of Build Canada Homes, these challenges can be met head-on.

However, as the federal government transitions to Build Canada Homes, it is essential that this process be seamless, with continued access to the programs and resources currently administered through CMHC. At the same time, the federal government should leverage the expertise of the community housing sector to ensure the transition is successful and that funding reaches the ground effectively and efficiently to make the greatest impact.

5. Mobilize funding for Indigenous housing

Indigenous people across Canada are the most disproportionately impacted by the current housing crisis and the largest segment of the population considered to be in core housing need. While ONPHA appreciated the government's commitment to an Urban, Rural, and Northern Indigenous Housing Strategy, the money has yet to be released in full.

The delay in government funding being administered has only exacerbated the core housing need for Indigenous people across Canada, slowing momentum, and worsening the crisis.

ONPHA is asking the federal government to immediately release the already allocated funding to Indigenous housing providers so they can build the needed, culturally relevant, and affordable housing for their communities.