

Seizing the Opportunity to Scale Up a Social Infrastructure of Affordable and Sustainable Housing

Brief submitted by the Alliance des corporations d'habitations
abordables du territoire du Québec (ACHAT) as part of the
national consultation on **Build Canada Homes**.

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ACHAT is a network of collective real estate enterprises (non-profit owners, operators, and developers) unique in its kind across the country. Its mission is to support its members in pursuing innovation and deploying business strategies aimed at significantly expanding the supply of social and affordable housing. As of today, we bring together 32 member organizations that collectively own more than 13,500 non-profit housing units with an estimated property value of over \$2.7 billion, and an additional 18,200 units are currently in development.

1_ CONTEXT

The Alliance des corporations d'habitations abordables du territoire du Québec (ACHAT) welcomes the Government of Canada's commitment to launching a national consultation leading to the creation of the federal entity Build Canada Homes. This initiative sends a strong signal recognizing the strategic role of the State as both partner and catalyst in building a robust, resilient social infrastructure of affordable housing.

We commend the Prime Minister of Canada's stated commitment, building on his involvement in the Task Force for Housing and Climate. The Task Force report, *Blueprint for More and Better Housing*, offered valuable insights into priority levers for action.

ACHAT positions itself as a strategic partner of governments—a role it has already actively played in recent years, notably in collaboration with the Canada Mortgage and Housing Corporation (CMHC). We were semi-finalists in the 5th round of the Housing Supply Challenge (*Level Up*), and are currently participants in the National Housing Strategy Demonstrations Initiative (*Documentation process on impact partnerships in collective housing*).

The lack of a critical mass of non-profit housing within the residential stock is one of the main causes of the accelerating erosion of affordability for a growing share of the population. In response, we recently published the report *Non-Profit Housing / Developing a New Model for Quebec*, built on four pillars:

1. Undertake a large-scale consolidation and merger exercise within the sector
2. Increase professionalization and stimulate the growth of housing NPOs
3. Accelerate acquisitions and intensify rental housing construction
4. Mobilize strategic partnerships between housing NPOs and the public, community and private sectors to maximize collective impact

This brief is grounded in those pillars. It first presents key considerations, then recommendations aligned with the stated orientations of Build Canada Homes.

We firmly believe that building and consolidating a durable non-profit housing model must rise to and remain a matter of national priority.

2_ CONSIDERATIONS

2.1_ Staying aligned with preliminary orientations

We welcome several orientations expressed during this consultation exercise, which we hope will be implemented and sustained over time, including:

1. Catalyzing scaling-up, growth, and consolidation of larger professional players
2. Adopting portfolio-based approaches to maximize project impact
3. Providing predictability, with a mix of business models, financial tools and cost controls

These orientations will gain in impact if accompanied by complementary considerations, outlined below. The following points, which we have identified, we regard as fundamental.

2.2_ Delivering a generational legacy

Every day without structural action perpetuates the housing crisis and jeopardizes the legacy of affordability we leave future generations. This situation is no accident: our “all-private” housing system, which treats social housing as a “marginal palliative measure”, has reached the end of its lease.

The result: a destabilized housing market, skyrocketing rents, and access restricted to those with credit. Meanwhile, homeownership—long presented as the natural path to financial security—is increasingly out of reach. Without being infinite, public investments accumulate without correcting structural imbalances.

Build Canada Homes, as a governmental entity, must therefore be designed and implemented not as a one-off response to a crisis, but as a strategic lever to create the conditions for lasting recovery and to prevent future housing crises.

2.3_ Building a 21st-century social infrastructure

In the face of a persistent housing crisis, we must rethink the foundations of our approach. Non-profit housing must be recognized as essential social infrastructure, on par with schools, childcare or hospitals. Supported by complementary sectors—construction, finance, technology and more—this model can generate the critical mass needed to regulate the market and curb speculative excesses.

Public policies and new government entities like Build Canada Homes must grant strategic priority to the non-profit housing sector, through targeted incentives, preferential access to land and adapted financing mechanisms. This choice is justified by the sector’s proven ability to deliver long-term affordability and sustainability, where private return-driven logic has failed.

2.4_ Clarifying roles to manage risk

An “ambitious” project demands bold actions, grounded in close coordination with the housing ecosystem and respect for regional realities. The federal government must act as a committed facilitator and active collaborator with existing stakeholders—particularly non-profit owner-developers, whose intent is to strengthen expertise and expand construction and acquisition capacity.

The creation of Build Canada Homes, presented as a “*new federal entity responsible for **building** affordable homes, **providing financing** to affordable home builders, and **catalyzing** a more productive homebuilding industry*”, represents a major opportunity.

However, for this ambition to achieve its full impact, it is essential to clearly define the responsibilities associated with risk-taking. The roles assigned to Build Canada Homes must be articulated with precision to avoid any ambiguity regarding who carries the risk—particularly given that the non-profit sector, by its very nature, cannot assume the same level of risk as the private sector.

We therefore call on Build Canada Homes to explicitly define what is meant by “risk-taking”—its nature, implications, and who bears it—along with the mitigation mechanisms envisioned, especially to support smaller partner organizations. This clarification is essential to ensure fair mobilization of actors and prudent risk management.

2.5_ Designing Build Canada Homes without slowing momentum

The housing and homelessness crisis continues relentlessly across the country. It will not pause. The integration of Build Canada Homes into public policy must therefore be done with coherence, so as not to undermine or stall recent momentum. Funds, programs, and initiatives that have energized non-profit housing supply—such as the Affordable Housing Fund and the Canada Rental Protection Fund—must be consolidated, renewed, and even expanded.

Housing affordability can no longer be treated as an abstract principle: it must become a fundamental right. It is imperative to avoid duplication, institutional silos, and disruptions that would weaken ongoing efforts.

We therefore call on Build Canada Homes to fully embrace an intergovernmental and interdepartmental alignment, mobilizing all ministries and agencies with a stake in housing—from economic and social development to technological innovation and environmental policy. This transversal approach is essential for a systemic, durable, and inclusive response to the housing crisis.

3_ RECOMMENDATIONS

Public authorities play a central role in transforming the housing sector, but they cannot act alone. The evolution of Canada’s housing model requires shared responsibility and close collaboration with frontline social economy actors—non-profit organizations, housing co-operatives, and municipal housing offices. **It is in this spirit of mutual trust that we put forward the following recommendations for Build Canada Homes.**

3.1_ Adopt a shared target and monitoring mechanism

As highlighted in our [Summary of recommendations on housing policy and social entrepreneurship](#), we urge all levels of government to converge on a common goal: **make the minimum target of 20% non-profit housing market share a shared objective across all public policies tied to socio-economic development.**

We acknowledge Housing and Infrastructure Minister Gregor Robertson's openness to the 20% target for the rental market protected from speculation, expressed at a recent meeting organized by the Canadian Housing and Renewal Association (CHRA).

Reaching and maintaining a **20% minimum share of non-profit housing**—owned by NPOs, co-ops, and housing offices—will yield multiple benefits: reduced speculation, stabilized and more affordable rents in the long term, less dependence on public subsidies, and stronger preservation of existing stock. This target is increasingly adopted across government levels and civil society groups in Quebec and beyond.

3.1.1_ For Build Canada Homes: We recommend that implementation include an evolving target for non-profit housing's market share, along with a monitoring mechanism to track progress toward the 20% threshold.

3.2_ Develop Build Canada Homes on strategic development pillars

To move the sector toward greater autonomy and sustained capacity to meet targets, we identify four strategic pillars—foundations of a renewed, innovative, and sustainable affordable housing model—where Build Canada Homes can play a catalytic role.

First, we invite you to refer to the attached report, which presents each of these pillars. In the following pages, we revisit them in dialogue with the preliminary orientations of Build Canada Homes, in order to identify the most promising levers for action.

3.2.1_ Encourage pooling, consolidation, and mergers within the sector

For Build Canada Homes: While we recognize that the realities and needs of the non-profit housing sector may vary from one province to another, we recommend encouraging, and even supporting, initiatives of pooling, consolidation, and mergers within the sector, notably by facilitating the transfer of agreements with CMHC when the consolidation of a group of non-profit housing owners requires it.

3.2.2_ Increase professionalization and stimulate the growth of housing NPOs

For Build Canada Homes: By supporting the strengthening of solid and professionalized players, it is necessary to build a non-profit sector capable of competing in terms of delivery capacity, while preserving its social mission. This approach is indispensable to guarantee a stable, resilient, and equitable supply of affordable housing across the country. Therefore, we recommend that Build Canada Homes integrate into its mandate the support of organizational capacity-building for housing NPOs. In this regard, ACHAT already plays an active role with its members through its [ÉLAN](#)¹ professionalization pathway.

3.2.3_ Maintain existing stock, accelerate acquisitions, and intensify housing construction

For Build Canada Homes: To enable the non-profit sector to fully play its role in responding to the housing crisis, it is imperative to avoid imposing requirements

¹ Services are structured around three components: 1) Organizational growth and professionalization; 2) Mergers / consolidation / recovery; 3) [CÔTÉ Habitat](#) – socio-ecological transition; along with communities of practice.

on it that are not applied to the private sector. To maximize its impact, we recommend to :

- a. **Act on multiple fronts simultaneously:** maintenance, acquisition, and construction of non-profit housing, notably targeting the lowest income quintiles and, conversely, not presenting homeownership as the “silver bullet” solution to the housing crisis;
- b. **Mobilize key partners to remove regulatory and financial barriers,** reduce risks, and accelerate projects;
- c. **Harness innovation:** reduce timelines and costs without imposing aesthetic or technical criteria that undermine affordability (Canadian lumber and materials, energy efficiency, etc.);
- d. **Deploy prefabrication in the non-profit housing sector,** with predictable financing to stimulate investment and the productivity of manufacturers.

3.2.4_ Mobilize strategic partnerships between housing NPOs and the public–community–private sectors to maximize collective impact

For Build Canada Homes: Establishing such impact partnerships will be key to ensuring that this vision takes root in the realities of different territories and remains anchored in local communities. The growing presence of large non-profit owner-developers represents an opportunity to increase the impact of partnerships with private developers and community groups, in a logic of “the right expertise in the right place” and of sharing responsibilities for the benefit of all. We recommend to:

- a. **Clarify risk-sharing** in partnerships with the private sector (see section 2.4), since NPOs do not generate profits and cannot absorb risks to the same extent as private actors;
- b. **Grant a special status to non-profit owner-developers,** which would facilitate access to private financing under advantageous conditions, similar to federal initiatives already in place (e.g., CMHC’s frequent builders);
- c. **Implement portfolio-based financing for projects:** for NPOs with a clear growth strategy and a solid business plan, this model would reduce bureaucratic burdens and accelerate implementation;
- d. **Match the needs of NPOs with institutional investors:** the non-profit sector can become a vector for ESG investment, provided mechanisms are created that are adapted to its realities;
- e. **Promote asset ownership by NPOs:** our members aim for full ownership, not rental of assets held by other entities. This requires a strategic mobilization of equity and smart capital rotation.

4_ CONCLUSION

The creation of Build Canada Homes is a historic opportunity to redesign Canada’s housing architecture for the 21st century and lay the foundation for a resilient model that can prevent future crises. Non-profit housing must be recognized and developed as essential social infrastructure, driven by a professionalizing and expanding sector of housing NPOs.

Build Canada Homes must not be a one-time response, but a national, inclusive, and durable vision, reflecting diverse needs and regional realities, while aligning with existing public policies to maximize impact.

Build Canada Homes must act as a catalyst for structural change, supporting a non-profit housing sector capable of delivering affordable rental housing rapidly, effectively, and at scale. This requires a coherent, results-oriented approach, free from unnecessary constraints.

ACHAT reaffirms its commitment to being an implementation partner—leveraging its territorial leadership role and its engagement in sector professionalization.

Faced with these challenges, action is imperative. Developing and scaling up a social infrastructure of affordable, effective, and sustainable housing is an investment in durable returns—for current and future generations alike.



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