**Securing affordable housing for all Canadians**

Let's be clear: Housing affordability is a priority. It's a pressing issue, with 44 percent of Canadians citing it as their biggest worry and over 1.5 million spending more than 30 percent of their income on housing.

*[Municipality to insert 1-3 sentences about the specific regional challenges they face, tailored to their community]*

Municipalities across the country have been proactive in addressing the housing crisis by streamlining development approvals and expediting housing permits.

*[Indicate steps your own municipality as taken to streamline approvals]*

Canadians rely on the essential infrastructure that municipalities provide—such as roads, water systems, and community centres—to build thriving communities. These vital services make a home truly feel like home. Despite facing challenges with the costs of servicing land and constructing infrastructure, municipalities are dedicated to building the essential services needed to support new developments and create vibrant communities.

The current crisis has consequences for Canadians; we need to ensure that everyone has access to safe and affordable housing.

On average, every new home requires an investment of $107,000 in municipal infrastructure, covering everything from roads, pipes, and water treatment plants to fire halls and more. However, municipalities face significant challenges in addressing these infrastructure needs due to limited financial tools and resources.

Modernizing the municipal fiscal framework is essential to ensure stable and predictable funding for these critical infrastructure projects. By expanding the capacity of essential municipal services, municipalities can improve the quality of life for all Canadians, better meet the needs of growing communities, and support economic development.

Our communities and our economy also need a stronger housing construction sector. The federal government can play a pivotal role in reducing housing costs and encouraging all types of housing construction. Removing the GST on housing construction, including secondary suites and student housing, would lower costs and spur more development.

Expanding the non-profit housing sector is another way to support local growth for national prosperity. Canada must boost non-profit housing, including co-ops and social housing, for low-income Canadians. Currently, non-profit housing represents only 3.5 percent of our total housing stock, which is half the average of other member countries in the Organization for Economic Co-operation and Development.

Municipalities are the economic engines that can significantly impact the housing crisis with targeted federal support. As the federal election approaches, it is crucial for all parties to address housing affordability locally by modernizing the municipal fiscal framework, boosting efforts to build housing quickly, and supporting more non-profit housing initiatives.

A comprehensive conversation is necessary to align existing tax resources with the scale of today’s intersecting challenges at the municipal level—housing, public safety, climate resilience, and infrastructure. Municipal governments must be adequately enabled to lead, invest, and unlock Canada’s economic potential, thereby enhancing the quality of life for all Canadians.

As part of a National Prosperity Partnership, municipalities like [LOCAL MUNICIPALITY] are ready to work with the federal government and with the provinces and territories to address the pressing issue of housing affordability in Canada. Together, we can ensure affordable, stable housing for all Canadians.

We are stronger together.