**The Climate Crisis is a Housing Crisis**

Canada's housing market is among the most unaffordable in the Organization for Economic Cooperation and Development (OECD). Most Canadians who don't own a home have given up ever owning one. A middle income household needs to spend over 63% of their income to cover the costs of owning an average home. Renters are facing rent increases double that of inflation, alongside evictions and displacement. Less than one per cent of rentals are both vacant and affordable. Over 800,000 Canadians report living in subsidized housing and a quarter of a million households are on wait lists for social and affordable housing. The wait time in Ontario is 8-13 years.

Climate change continues to compromise housing and living circumstances especially for marginalized populations. Climate Institute-Climate Fueled Disasters report 2022 calculated economic damage from climate change will cost the Canadian Economy an estimated $25 billion by 2025.

The Jasper wildfire cost is estimated at $880 Million with 800 housing units destroyed. The Fort McMurray wildfire destroyed over 2400 homes. Halifax County lost more than 200 homes in 2023. Many, many more were damaged and unlivable for months and years.

Flooding is the most common and costly disaster in Canada. In the past decade, floods have averaged nearly $800 million in insurance losses annually (Insurance Bureau of Canada 2024). Insurers estimate that for every dollar in insured losses, there are two dollars in uninsured damage borne by homeowners.

Global relocation is occurring due to natural disasters caused by climate change. The Institute for Economics and Peace (IEP), predicts that, globally, climate change will force the displacement of 1.2 billion people by 2050. Canada does not record climate refugees but it is estimated that tens of thousands have relocated here - most of whom have entered the Temporary Foreign Workers Program.

Climate change is both destroying available housing and increasing housing affordability in Canada.

**Housing Also Contributes to Climate Change**

Building emissions, including homes, are the third largest source of emissions in Ontario and account for 24% of the province's total emissions. The location, construction and energy consumption of homes directly affect their contribution to greenhouse gas emissions and climate change. Homes that aren't well designed, insulated or built with less efficient products, raise homeowner's energy costs and increase maintenance and retrofit costs.

How governments plan on tackling the housing crisis will significantly impact Canada's commitments to reducing greenhouse gas emissions. Affordability and speed need not impede reduction of greenhouse gas emissions or building more resilient homes. Well thought through public policies can address these priority concerns concurrently.

**Planning for growth**

Studies show that more than enough land is available to build the necessary homes without expanding urban boundaries (sprawl). Prioritizing building and renovating a diverse housing mix in and around existing neighborhoods enables walking, biking and transit accessible

development which promote: inclusion, affordability and reduced energy consumption. Housing with these attributes helps owners/renters deal with the affordability issue. Conversely, allowing sprawl, reduces land availability for agricultural production, deforestation and reduces biodiversity.

**Building Resilience**

Best Practices guides, standards, tools and technical solutions are being developed in National Adaptation Strategy (NAS) to improve infrastructure resilience to climate change from design through construction or retrofit. Nature-based solutions such as green roofs and restoring coastal wetland for flooding, erosion and urban heat islands are available. According to the Canadian Climate Institute for every dollar spent on adaptation measures today, $13-$15 will be returned in years ahead in direct and indirect benefits

**Cutting Carbon and Cost**

We can lower energy costs, reduce maintenance cost and reduce the environmental footprint by: replacing the roof, positioning windows for increased daylight, and replacing heating, ventilation and air conditioning systems with renewable technologies such as electric heat pumps and geothermal systems. The end goal of Canada's National Energy Code (CNEC) 2020 is that all new buildings will be built to net-zero energy-ready standards by 2030. Building to this federal code will reduce energy use, save on energy bills, reduce peak demand as well as improving air quality and comfort.

Homes can be built and retrofitted using green steel and green concrete. These materials are currently more expensive than traditional but a number of government incentives help to negate these differences. As additional regulations are implemented and projects are scaled, the price point will be reduced.

Mass timber construction is natural, renewable and sustainable. These wood based products use little fossil fuel energy during manufacturing, are lighter and often cheaper.

Prefabricated homes built in factories, speed up the building cycle, reduce cost, improve quality and reduce waste and Carbon emissions. Expansion of this industry also increases skilled and unskilled job opportunities and extends the economic benefit to more geographic locations.

Recycling is essential to maximize Carbon abatement and can save significant money on construction projects. Only an estimated 16% of Construction, Renovation and Demolition (CRD) waste is recycled or reused in Canada compared with approximately 85% possible diversion.  Concrete, metal, wood, bricks all have excellent potential for recycling. This is a large, untapped opportunity in Canada.