



ADVANCING A CANADA-WIDE STRATEGY FOR BELONGING

BRIEF 3: HOUSING, HOME, AND BELONGING

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EXECUTIVE SUMMARY

An estimated 4.4 million households, representing one in four people in Canada, live without adequate, affordable housing. Rising housing costs, limited rental availability, and growing pressures on household budgets are making it increasingly difficult for people to remain connected to the communities they call home. At the same time, less than half of the population in Canada (48%) report a strong sense of belonging to their community, with youth, renters, and equity-denied groups disproportionately affected. These challenges are often treated as separate crises. This brief argues that they are interconnected. Housing instability affects more than access to shelter. It shapes people's ability to establish roots, participate in civic life, and experience a sense of belonging.

Grounded in examples from communities such as Antigonish, Calgary, Hamilton, Winkler, and housing co-operatives across Canada, this brief explores how housing and belonging can be advanced together. It highlights practical opportunities to design belonging into housing, strengthen protections that help people remain rooted in their communities, and invest in the partnerships, governance structures, and leadership needed for lasting change. Housing and belonging cannot be addressed separately. Communities thrive when people have both a place to live and a place to belong.

PURPOSE OF THIS BRIEF

This brief reframes Canada's housing conversation from housing as a market product to housing as a pillar of community belonging. While housing policy is often evaluated through measures such as supply, vacancy rates, and market performance, these indicators alone cannot tell us whether housing systems are meeting people's needs or creating the conditions for long-term community well-being.

The dominant policy paradigm assumes that accelerating market-rate supply will resolve the crisis. Yet, [national evaluations of programs](#) like the National Housing Strategy's [Apartment Construction Loan Program](#) reveal that, despite billions invested, only an estimated 3% of units created were affordable to low-income households in core housing need. Supply alone, without intentional attention to affordability, equity, [community ownership](#), and social infrastructure, risks reproducing the same exclusions it seeks to address.

This brief is grounded in an alternative perspective: housing as [a fundamental human right](#) and a cornerstone of social infrastructure. Stable, affordable, and belonging-centred housing creates the conditions for people to participate in community life, develop trusted relationships, access opportunity, and weather hardship together. By exploring housing through a belonging lens, this brief highlights how communities can strengthen both housing security and community well-being through intentional design, inclusive governance, displacement prevention, and long-term collaboration.

KEY FINDINGS

HOUSING INSECURITY ERODES COMMUNITY BELONGING. IT IS A SYSTEMIC DESIGN PROBLEM, NOT AN INDIVIDUAL FAILURE

Unaffordable and unstable housing is more than a financial burden. It is a structural barrier that erodes social cohesion and community belonging. When people are forced to relocate frequently, stay in spaces that separate them from the people and places that matter most to them, or spend unsustainable portions of their income on shelter, their ability to establish roots, feel a sense of autonomy, build neighborly trust, and participate in civic life is disrupted. Loneliness and the absence of belonging are direct results of how communities, economies, housing policies, and public environments have been built. The consequence is acute:

- Record-low vacancy rates (1.5%) and record rent growth (8%) leave lower-income renters with the fewest available units.
- Approximately 1.7 million households live in core housing need; renters face quadrupled rates of housing vulnerability compared to homeowners.
- Nearly 60% of people across Canada, and 75% of renters, report sacrificing daily needs to cover shelter costs, leading to isolation and mental health strain.
- The number of unhoused individuals has risen 20% since 2018, reaching 34,270 people, with chronic loss of housing up 38% and individuals living unsheltered up 88%.
- Less than half of Canada's population (48%) reports a strong sense of community belonging, with youth, low-income households, and equity-denied groups disproportionately impacted.

When market forces alone are expected to resolve this crisis, the consequences on already overstretched public systems compound: unhoused people are criminalized; essential workers are displaced from the communities they serve; and chronic stress and overcrowded conditions place mounting, preventable pressure on healthcare and social service systems.

Addressing the housing crisis as a systemic design problem, rather than managing its symptoms, is both a moral imperative and a practical investment in the long-term health of communities.

BELONGING MUST BE INTENTIONALLY DESIGNED INTO HOUSING, NOT ADDED AS AN AFTERTHOUGHT

Physical shelter alone is not enough. Across Canada, communities are demonstrating that transforming housing into genuine homes requires treating belonging as a design principle from the outset. Just as importantly, ownership and governance matter. Who owns housing, who benefits from it, and who has influence over decisions shape whether housing functions primarily as a commodity or as a foundation for community belonging.

[The Antigonish Affordable Housing Society \(AAHS\)](#) embedded three strategies: dedicated community rooms for intentional gathering; a paid Community Navigator connecting individuals to resources and to one another, and a Tenant Advisory Committee ensuring people's voices in governance. Working with CHF Canada, the Tamarack Institute [engaged](#) four housing co-operatives in Vancouver, Toronto, and Ottawa, where shared meals, cultural storytelling, and participatory governance shifted belonging from a passive experience to an active one. Four lessons emerged: design for connection from day one; invest in relational roles; centre people's voice in governance; and treat the process of building relationships as a measurable outcome.

LASTING HOUSING SOLUTIONS REQUIRE LONG-TERM COLLABORATION

No single program, level of government, or funding cycle can resolve this crisis. Communities making lasting progress share a common foundation: backbone organizations that coordinate across sectors; long-term commitment measured in years, not quarters; cross-sector alignment linking housing with health, income, and social infrastructure; lived experience leadership embedded in governance; data and storytelling that sustain political will; and relational trust built patiently across difference. [Calgary](#) reversed a 40% rent spike through coordinated municipal, provincial, and community action. [Hamilton's](#) twenty-year Roundtable for Poverty Reduction reshaped poverty policy at the national level.

In [Winkler](#), Manitoba, patient trust-building across community organizations, health providers, businesses, faith groups, and municipal leaders unlocked 28 new supportive housing units, not through a large budget, but through years of relational investment. The conditions that make belonging possible cannot be delivered on a project timeline.

KEY QUESTIONS

1 If housing instability is both an affordability crisis and a belonging crisis, what would it mean to treat them as a single policy priority, rather than two separate ones?

An estimated [4.4 million](#) households live without adequate, affordable housing, with approximately [1.7 million](#) households, representing 3.3 million individuals, in core housing need. Canada-wide research [demonstrates](#) that precarious rental housing and inadequate income are direct predictors of social isolation: 65% of individuals aged 50+ with inadequate incomes face high isolation risk, and renters report significantly lower access to social connection than homeowners.

When people spend a disproportionate share of their income on housing, they often face difficult trade-offs that limit participation in civic, social, and recreational life. [Financial strain](#) is associated with lower levels of social connection, increased isolation, and reduced community participation.

Treating these two crises as a single priority would mean measuring success not only in units built or interest rates stabilized, but in community connection fostered:

- Are people more rooted?
- Do they have the relational infrastructure, including community spaces, trusted neighbours, and opportunities to participate in civic life, needed to weather hardship together?

It would mean recognizing housing policy as social infrastructure policy and holding it to both standards. It would also mean investing in policies that help people remain connected to the communities they already call home. Rent banks, housing benefits, eviction prevention measures, and tenancy protections can help people stay rooted in the relationships, neighbourhoods, schools, services, and cultural networks that support belonging. Protecting people from displacement is therefore not only a housing strategy. It is also a belonging strategy.

2

What can Canadian communities teach us about designing belonging into affordable housing?

For most of Canada's housing history, the dominant measure of success has been structural:

- Was it completed on time?
- On budget?
- Does it meet code?

These are necessary questions, but they are insufficient on their own. Treating belonging as a design principle means asking a different set of questions from the very beginning:

- Who will live here?
- How will they connect with one another?
- What spaces, roles, and structures will help people put down roots and build trust?

Communities across Canada are already demonstrating that belonging can be intentionally built into housing. The examples highlighted in this brief show that housing functions differently when connection, participation, and people's leadership are considered from the outset, rather than added later.

Four practical lessons emerge for practitioners and policymakers:

- **Design for connection from day one.** Community rooms, shared outdoor spaces, and gathering infrastructure should be planned and funded as core housing elements, not optional extras.
- **Invest in relational roles.** Physical space alone does not create community. Community Navigators, social workers, tenant support workers, and community development coordinators help connect people to resources and to one another.
- **Centre resident voice in governance.** Belonging deepens when people have meaningful influence over the decisions that shape their homes. Tenant advisory structures and resident-led planning are forms of relational infrastructure for belonging.
- **Treat the process as the outcome.** The relationships built through shared meals, community planning, storytelling, and resident engagement are not secondary outcomes. They are part of the sense of belonging we are trying to create.

3

What conditions does a community need to make lasting progress on housing affordability and belonging together?

No single program, level of government, or funding cycle can resolve the housing crisis on its own. Communities making lasting progress on housing and belonging consistently invest in six conditions:

- A backbone organization
- Long-term, flexible funding
- Cross-sector alignment
- Lived experience in governance
- Data and storytelling in service of advocacy
- Relational trust built deliberately and patiently

Together, these conditions create the foundation for sustained collaboration, adaptive leadership, and long-term community change.

TAMARACK'S COMMITMENT

Drawing on lessons from Tamarack's Community Pathways and Collective Impact 3.0, frameworks, as well as our work alongside more than 150 local communities across Canada and the United States, we have learned that lasting change depends on more than good programs. It requires communities to build and sustain the relationships, partnerships, and collaborative infrastructure needed to navigate complexity over time.

By offering frameworks, peer networks, coaching, evaluation tools, and convening opportunities, Tamarack has supported communities such as Calgary, Hamilton, Winkler, and Antigonish in strengthening their capacity to work across sectors and sustain collective action. The role of a backbone organization, whether Tamarack itself or a locally rooted partner, is not to lead the work, but to help create the conditions in which communities can lead it themselves.

Communities across Canada have shown that meaningful progress on housing and belonging is possible. The opportunity before us is to ensure that funders, governments, community organizations, and their partners invest in the long-term relationships, shared leadership, and collaborative infrastructure required to sustain that progress. Affordable, stable housing and belonging grow over time through trust, participation, and collective action.

4 Given that housing exclusion impacts communities disproportionately, how do we ensure that belonging is not designed for some people but with all people?

Housing insecurity follows the fault lines of systemic inequality. Women who rent face disproportionately higher rates of core housing need due to the gender wage gap and smaller pensions, with single-mother-led households facing a **21%** core housing need rate. Renters are **four times** more likely to be in core housing need than homeowners.

First Nations, Métis, and Inuit (FNMI) Peoples are **three times** more likely to live in inadequate conditions requiring major repairs. Senior women living alone face the **highest** vulnerability gap of all.

These disparities are structural outcomes of systems not designed with these communities in mind, or actively designed to exclude them. The shift from designing for to designing with requires that those most affected by housing exclusion are present as co-architects of solutions: in governance (as in the AAHS Tenant Advisory Committee), in program design (as in the housing co-operative models), and in advocacy (as demonstrated by communities from Antigonish to Calgary to Hamilton). Solutions that do not name and address root causes will reproduce the inequities they claim to resolve.

SNAPSHOT OF A COMMUNITY IN ACTION: THE ANTIGONISH AFFORDABLE HOUSING SOCIETY

Context: In Antigonish, Nova Scotia, increasing poverty and a shortage of affordable housing created significant challenges for low-income residents. Local activists and community organizations came together with a clear conviction: building affordable housing was not enough; they needed to build homes that advanced belonging.

From idea to action: The Antigonish Affordable Housing Society (AAHS) is a non-profit, charitable organization that has created 26 new affordable housing units for 68 individuals and families since 2017. Rather than focusing solely on physical structures, the AAHS embedded community rooms for intentional gathering, a paid Community Navigator to connect people to services and one another, and a Tenant Advisory Committee to ensure residents' voices inform governance. The model demonstrates how affordable housing, designed with belonging at its centre, becomes a powerful lever for poverty reduction and community cohesion.

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PUTTING IDEAS INTO PRACTICE

To galvanize collective action and bridge the gap between housing security and community belonging, five actions are worth immediate consideration:

Prioritize capital scaling for non-market, co-located, and belonging-centred housing. Shift funding toward non-market housing models managed by non-profits, co-operatives, and community land trusts. Require that all developments include community gathering spaces, resident governance structures, and funded community connector roles as non-optional components of capital grants, not retrofits added after the fact.

Adopt a human rights-based framework for housing and belonging. Establish municipal and provincial protocols that treat housing instability as a public health reality rather than a public safety threat. Shift funding from punitive enforcement into trauma-informed outreach and low-barrier transition pathways into suitable housing, grounded in the understanding that housing is a fundamental right, not a market commodity.

Embed Quality of Life and belonging indicators into municipal housing planning. Evaluate housing approvals not only by unit volume, but by how effectively they reduce core housing need for vulnerable groups and strengthen community connection. Track belonging outcomes, such as neighbourhood connection, civic participation, and access to social infrastructure, alongside affordability metrics.

Enact intersectional rent and tenure protection policies, designed with equity-denied communities. Implement vacancy control, eviction prevention measures, rent banks, and housing benefit supports with urgency for vulnerable groups. Design these protections with, not for, the communities most affected, embedding lived experience leadership in their development, governance, and evaluation. Stable housing allows people to remain connected to neighbours, schools, local services, cultural networks, and community relationships.

Stable housing allows people to remain connected to neighbours, schools, local services, cultural networks, and community relationships. Preventing displacement is therefore not only a housing strategy. It is also a belonging strategy. Housing affordability efforts should focus not only on creating new units, but also on helping people remain rooted in the communities they already call home.

Invest in backbone organizations and long-term cross-sector collaboration.

Prioritize multi-year, flexible investments in backbone organizations that coordinate cross-sector actors, sustain shared agendas through political cycles, and centre lived experience in decision-making. Calgary, Hamilton, and Winkler demonstrate that sustainable housing and belonging outcomes depend on long-term relationships, cross-sector alignment, and sustained commitment, not single-cycle programs.

DISCUSSION GUIDE

The questions below are designed to foster dialogue within your team, network, or community planning table.

- **Part 1: Setting the Stage** offers general prompts to set the stage, break the ice, and get people talking about the intersections between belonging and housing.
- **Part 2: Deep Dive** provides questions to help you reflect further on the ideas outlined in this brief.

PART 1: SETTING THE STAGE

1. How do the roles you hold, the systems you work within, and your own lived experience influence how you approach housing and belonging? Where do you have opportunities to exercise leadership or influence change, formally or informally?
2. Think of a place where you or someone you know felt a genuine sense of belonging. What made that possible? Was housing stability part of that experience? What happened when it was disrupted?
3. When you think about the housing crisis in your community, where does belonging, or the loss of it, show up?
4. Who in your community is most affected by housing instability, and whose voices are most often missing from the conversations about solutions? What would need to change for those voices to be present at your planning table?

PART 2: DEEP DIVE

1. This brief offers that housing instability and belonging loss are two expressions of the same systemic design failure. How does that framing impact how you think about your organization's or your collaborative's current housing investments or advocacy priorities?
2. What would it take for your organization and its partners to embed belonging as a design principle, from day one, in housing development in your community?
3. Of the five actions outlined in this brief, which feels most immediately actionable in your context? What is one concrete step you and your partners could take in the next 90 days?

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OUR APPROACH TO ARTIFICIAL INTELLIGENCE

Tamarack uses artificial intelligence thoughtfully to support aspects of our work while maintaining human oversight, community voice, transparency and accountability. We are committed to being transparent about how we use AI, where we choose not to use it, and the tensions we are navigating as these technologies evolve.

[LEARN MORE ABOUT HOW TAMARACK USES AI](#)