Formal Submission to the 2026 Pre-Budget Consultations
Informing Budget 2026

Submitted to: Department of Finance Canada, 2026 Pre-Budget Consultations

Submitted by: Member Advocacy Committee, C/o The Neighbourhood Group Community Services
260 Augusta Avenue, Toronto, ON M5T 2L9

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Contact: C/o Helen Armstrong, TNG Community Services: helen.armstrong@tngcs.org

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1. Who We Are and Why We Are Writing

The Member Advocacy Committee is a group of people with lived experience of poverty, homelessness, racism, disability and more. In recent months we conducted a paper survey of 27 people accessing services at 260 Augusta Avenue at the Corner Drop In out of TNG Community Services in Kensington Market, Toronto. Our group meets in this location, where we access services. Our summary of findings shared below reveals the stark compounding hardship of this constituency. These findings form the basis for the seven recommendations we urge the Federal Government to enact in the upcoming budget.

We are bringing the lived experience of people facing housing instability and poverty into the government's deliberations ahead of Budget 2026. As Canada's next budget takes shape around the goals of strengthening growth, improving affordability, and supporting the next generation of the workforce, we want to ensure it also addresses the Canadians being left furthest behind by the current economy: people who are unhoused, under-housed and living in deep poverty.

2. Why This Matters for the Federal Budget

Affordability and economic security are central themes of this year's consultations. Our survey shows that for people experiencing homelessness and poverty, affordability means they often go without shelter, food and health care altogether. Many are unable to access the very federal benefits designed to help. A budget that strengthens the economy for everyone must include concrete, funded measures for this population.

3. What We Heard: Key Survey Findings

- **Housing:** 53% of respondents have no stable housing, sleeping outdoors, in shelters, or with no fixed address. Over 40% always worry about affording rent.
- **Health care:** 62% have no family doctor. 78% skipped at least one form of care (dental, vision, mental health, medication) in the past year because of cost.
- **Food security:** 73% used a food bank in the past 12 months, and 23% went a full day without eating. Only 5% reported no food issues at all.
- **Taxes and benefits:** Up to 40% may not have filed taxes last year, forfeiting the GST credit and other entitlements. The top barriers were not knowing where to get help and lacking documents.
- **Service access:** 47% find it hard or very hard to access the government benefits they are legally entitled to receive.

|4. Our Recommendations for the Federal Budget:

Based directly on what survey respondents told us, we urge the Federal Government to:

1. **Expand and permanently fund community tax filing clinics** with proactive auto-filing for people with simple or nil returns.
2. **Introduce a CRA debt amnesty for low-income non-filers** so fear of old debts stops blocking access to benefits.
3. **Strengthen dental care coverage under the Canadian Dental Care Plan** with targeted outreach to people experiencing homelessness.
4. **Fund dedicated primary care for people experiencing homelessness** including mobile health units, shelter based nurse practitioners and community health centre expansion.
5. **Create a federal “benefits navigator” role** in shelters, food banks, and community centres to help people apply for the programs they are already entitled to.

6. **Invest in deeply affordable and supportive housing at scale**. Treat housing as core infrastructure, not discretionary spending.
7. **Ensure the Canada Disability Benefit provides a more robust amount to those disabled people in need**. This benefit must be at least doubled in the next year. We also urge you to follow recommendations to streamline the Canada Disability Tax Credit, as it is the requirement to access a number of disability programs including the Canada Disability Benefit.

5. Closing

These recommendations come directly from the people most affected by the gaps in Canada's affordability and social safety net. We would welcome the opportunity to discuss these findings further with Members of Parliament and Department of Finance officials and to share the full survey report on request.

Thank you for the opportunity to contribute to this important conversation.