



Getting Housing Right:

A Progress Report on Federal
Housing Investments



A place to call home



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MESSAGE FROM THE HONOURABLE JEAN-YVES DUCLOS

Minister of Families, Children and Social Development

All Canadians deserve a safe and affordable place to call home.

That is why the Government of Canada launched Canada's first-ever National Housing Strategy. It reinforced our Government's commitment to the middle class and those working hard to join it.

We are delivering real change and showing that the Federal Government is back in housing, and back for good. Through the National Housing Strategy, we are building an economy that works for the middle class – because when you have an economy that works for the middle class, everyone benefits.

But long before our Government announced the National Housing Strategy, we were already making significant investments in affordable housing construction, repair, rent assistance, and operating support across Canada. From day one of our Government's mandate, we have made housing a clear priority. This report highlights the results we have already achieved since 2015. It demonstrates the success that a human rights-based National Housing Strategy seeks to protect and build on.

Importantly, the results we have achieved to date would not have been possible without collaboration. Tenants, housing providers, municipalities, provinces, and territories have been integral to our programming. These partners and communities should be proud of all that they have achieved and the difference they are making in the lives of Canadian families every day.



A handwritten signature in black ink, appearing to read 'Jean-Yves Duclos', written in a cursive style.



ACCOMPLISHMENTS SINCE NOVEMBER 2015

“The Government of Canada believes in building an economy that works for everyone. We have taken action to help the middle-class and those working hard to join it. Our investments are giving more Canadians a place to call home”.

The Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development

Affordable Housing

Between November 2015 and June 2019, the Government of Canada has committed more than \$13 billion in federal funding to specific housing projects across the country. Of this \$13 billion, more than \$8 billion has already been delivered to the Government’s housing partners.

Additionally, federal investments have resulted in at least \$3.3 billion in matching funding from housing partners. As projects progress and committed dollars are delivered to housing partners, this number will continue to grow.

Impact of Funding Invested in Housing Projects (November 1, 2015, to June 30, 2019)



New Units

41,800



Repaired Units*

229,600



Families or individuals benefiting from a more affordable place to live
(Rental assistance, rent supplements, subsidies for social housing)

782,000



Individuals placed in more stable housing

35,000

* See annex A for more details



Affordability and Stability in Market Housing

In addition to a strengthened community housing sector, Canada has made important strides in market housing supply, stability and affordability.

Since November 2015, Canada has seen over 627,700 new housing units built. Of these housing starts, 267,000 are homeowner units, 138,600 are rental units, 221,000 are condominium units, and 1,100 are cooperative housing units.

The average yearly housing starts from 2016 to 2018 were 193,600, compared to a yearly average of 176,600 from 2010 to 2015.

In conjunction with housing programs that increase housing supply, measures taken to reduce housing market and financial sector vulnerabilities have helped improve housing affordability across Canada.

Federal measures to tighten stress-testing requirements, for example, have contributed to the reduction of house prices by 3.4% nationally, a price reduction equivalent to about \$17,000. Among largest Census Metropolitan Areas, estimated price declines are 7.9% in Vancouver (about \$80,000), 5.3% in Toronto (\$40,000), 2.5% in Calgary (\$12,000), 2.2% in Montreal (\$8,000).

Additionally, the work of the Canada Mortgage and Housing Corporation continues to keep home ownership within reach of middle class Canadians. The proportion of first-time homebuyers that make up CMHC's homeowner mortgage loan insurance portfolio has increased steadily since November 2015, reaching 64% by the end of 2018 (representing 310,000 first-time homebuyers in the period).

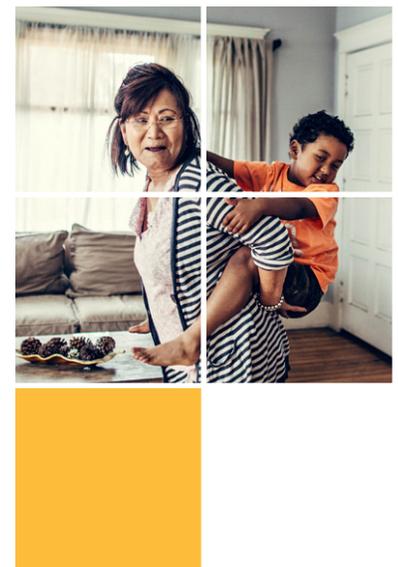
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in Montreal
(\$8,000)



Timeline

2016

March 22, 2016 – Budget 2016: Social Infrastructure Fund
Budget 2016 increased federal investments in affordable housing by \$2.3 billion over two years to give Canadians greater access to more affordable housing while the Government worked to develop the National Housing Strategy

November 22, 2016 – Release of the What We Heard from Canadians report

June to October 2016 – Let’s Talk Housing: Launch of national conversation on housing
We heard a wide range of opinions from the more than 7,000 Canadians who participated in the consultations.

September 30, 2016 – Launch of the Affordable Housing Innovation Fund

2017

November 22, 2017 – Announcement of Canada’s first-ever National Housing Strategy (NHS)
A 10-year, \$40 billion plan, to help reduce homelessness and improve the affordability, availability and quality of housing for Canadians in need

April 20, 2017 – Launch of Rental Construction Financing initiative

2018

March 14, 2018 – Launch of the national consultation on the NHS’ human rights-based approach to housing

April 1, 2018 – Launch of Federal Community Housing Initiative (Phase I)

April 9, 2018 – Announcement of a new Federal/Provincial/Territorial (FPT) Housing Partnership Framework
Setting the foundation for NHS initiatives, cost-matched and delivered by provinces and territories.

May 21, 2018 – Launch of Solutions Labs and NHS Demonstrations initiatives

June 26, 2018 – Signing of bilateral agreement with British Columbia

February 7, 2018 – Release of the Examining Escalating House Prices in Large Canadian Metropolitan Centres Report

This CMHC report represents one of the most thorough examinations of house price patterns ever completed in Canada and is the result of advanced, data-driven analyses and engagement with stakeholders and government partners.

April 8, 2018 – Launch of CMHC Housing Research Scholarships and CMHC Housing Research Awards

April 30, 2018 – Signing of bilateral agreement with Ontario

May 2, 2018 – Launch of National Housing Co-Investment Fund

June 18, 2018 – Launch of NHS Research Planning Fund

July 5, 2018 – Signing of bilateral agreement with New Brunswick



WE DID IT TOGETHER: ACTIONS TAKEN SINCE NOVEMBER 2015

“Each of Budgets 2016, 2017, 2018, and 2019 included new funding for housing. These new investments, along with new programs, new partnerships, and a steadfast commitment to the protection of existing housing investments, have given many Canadians a real and fair chance to succeed”.

The Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development

Supporting Seniors

Budget 2016 included **\$200 million** over two years to support the construction, repair and adaptation of affordable housing for low-income senior households. Delivered

in partnership with provinces and territories, these investments have resulted in more than **6,200 seniors** being able to live in housing that meets their needs.

Parkland Lodge – Edson, Alberta

Ninety-eight-year-old Els Folkinga immigrated to Canada from Holland after the war and moved to Edson in 1951. A former railroad town, the area’s charm is still alive and well. Els and her husband raised their six children here. “With so many kids and a husband to look after, I didn’t make it out to town much,” she recalls. “I was always happily busy at home.”



Photo of Els

As time went on, her kids grew up and one by one left home. Her husband passed away. It soon became clear to Els that she needed a little more help around the house. In a rural setting, without easy access to services and supports, it was more difficult to stay in her home.

So 9 years ago, at the age of 89, Els moved to Parkland Senior Citizen Lodge, operated by **The Evergreens Foundation**. She found fellowship with new and old friends, received home care and balanced meals. She had frequent visits from her children and friends. Still, there were some challenges. Built in 1959, the original Lodge’s rooms were small and difficult to navigate with walkers. The lack of accessibility features resulted in limited mobility for wheelchairs.

In April 2017, the renovation and construction began. The community came together to move all 55 residents to interim housing at a nearby decommissioned hospital.

Els says there’s all kinds of excited chatter swirling among her friends about the renovations. Room size and hallway width are of particular interest. “More than just building a structure, you are building a home because everybody participates here,” she says. “Staff and residents together — it’s a give and take. And isn’t that what life is about?”

\$5,600,000 in federal support announced in June 2016

Survivors of Domestic Violence

Budget 2016 provided provinces and territories an additional **\$89.9 million**, over two years, to support the construction and renovation of 3,000 shelter spaces for survivors of domestic violence.

This funding has helped even more shelters than expected, with the creation of almost **5,900 additional shelter spaces**. Budget 2016 also provided a targeted \$10.4 million, over three years, for the creation of five new shelters for women and children, youth and men of domestic violence in First Nations communities, which provided 40 additional beds.

Supportive Housing for Women and Children in Moncton

"I don't feel judged here, and that's a big thing for me," says Isabelle, who pauses and looks at her 8-month-old son. He's sound asleep in their quiet 1-bedroom apartment at the YW Jean E.S. Irving Centre for Women and Children.

Developed by YWCA Moncton, the bilingual facility seeks to break the deep-rooted bonds of intergenerational poverty. Centrally located in Moncton, New Brunswick, the centre supports women and children in need.

As a teenager, Isabelle struggled with depression and toxic relationships. "I was 7 months pregnant and didn't have anyone or anywhere to go. It was a horrible feeling," she says. "I didn't know what to do financially, and was full of anxiety. That's when I talked to Angel and applied to the program."

Angel Theriault is the centre's Housing Services Coordinator, and she manages the 15 units of supportive housing for women and children. Angel also coordinates the centre's monthly activities, learning programs, transportation services and affordable childcare for residents and the community.

In the past several months, Angel has noticed a remarkable change in Isabelle. "She's a different person than the young woman who first moved in," she explains. "Isabelle has come out of her shell. She participates in everything and has become more confident and positive... the change is unbelievable."

Sitting near the front window of her apartment, Isabelle reflects on the changes from the last year. Becoming a mother has helped her become more independent, and she feels a sense of belonging.

"I never lived on my own, so this is my own personal space," she says with a smile. "It feels good to be responsible for paying bills."

Isabelle is hopeful for the future. "Now that I have a baby, I feel like I really need to take care of myself more than ever before, and living here gives me the quietness and stability to do that — both for me and my boy."



Photo of Isabelle with her baby

\$600,000 in federal support announced in May 2017

Families in Rental Housing

In Budget 2016, the federal government enhanced its partnership with provinces and territories by investing **\$573.9 million** to address urgent housing repair in communities across the country. Because of this investment, the federal, provincial and territorial governments could respond to the increasing demand for repairs, improve

efficiency and reduce energy use, lower utility costs and make housing more affordable for Canadians. By improving water and energy efficiency, this investment also helped the community housing sector contribute to Canada's overall plan to reduce greenhouse gas emissions. This investment has resulted in the completion or ongoing repair of over **103,000 units**.

Habitations communautaires Portage – Montreal, Quebec

Healing comes in many different forms. For Hind, it began when she moved across the world to Canada in search of a new beginning.

Coming to terms with her homosexuality in a traditional Muslim home was difficult.

Hind was 17 when she moved to Canada from Morocco. The transition wasn't easy, and she found it difficult to adapt to her new surroundings. Eventually she hit rock bottom. Alone but determined, she started working through her issues.

The hard work paid off. Hind realized one day that she had been clean for 14 months. But she also knew she hadn't healed. Hind was introduced to Portage, an organization that provides a treatment program for people suffering from addiction. Hind followed Portage's 6-month program and developed a new focus and direction.

"Life offered me little gifts along the way," says Hind. "It is not easy to change 15 years' worth of bad habits, but Portage supported me." Hind lives in Portage's new transitional housing facility in Montreal, Habitations Communautaires Portage II. It's a place where she feels safe and supported.

"Even if I don't know the people passing me in the hallway, I can't help but smile and say hello," she says. "I know we all have a shared background and that makes me feel connected."

Hind's former job as a chief cook involved late nights and inconsistent hours. She needed something with stability. Encouraged by a sponsor, she interviewed for a position at Mouvement pour l'intégration et la rétention en emploi — a program operated by Portage that helps people re-enter the job market. She got the job.

Hind is flourishing in her new position. She takes pride in helping people from Portage and from various backgrounds find employment. It's an experience that will shape her own future, too. She speaks enthusiastically about returning to school to pursue a career in social work and using her own journey to help others.



Photo of Hind

\$1,300,000 in federal support announced in April 2018

The Community Housing Sector

As long-term social housing operating agreements began to expire, some social housing providers found themselves unable to deliver on their mandate to serve low-income households. For this reason, Budget 2016 included meaningful investments to preserve affordability for low-income households in federally administered social housing, including those owned by Indigenous organizations serving urban Indigenous peoples. More specifically, Budget 2016 reallocated **\$30 million** over two years to help providers maintain rent-geared-to-income. This funding assisted over **10,000 households** across Canada.

Anita retired ten years ago and wanted to stay in her community near Ottawa. Her income is \$20,820 and she lives in a federally administered cooperative housing development. Thanks to new funding under Budget 2016 to help providers maintain a rent-geared-to-income, Anita has access to affordable housing close to her kids, pays no more than 30% of her income to rent, reducing her cost of living by **\$500/month**.

Fictional scenario

Milliken Co-op – Toronto, Ontario

“Our community developed wrinkles,” says Molly Tyson, referring to Toronto’s Milliken Co-op, her home of 19 years. “Mother Nature was doing her darnedest to make sure the place was wrinkled all away.”

Established in the 1980s, Milliken Co-op initially grew into a thriving community. Over the years, however, property maintenance slowed and more and more people started leaving.

Molly is a former board member at the co-op and witnessed the changes first hand.

“People wanted to get out,” she says. “Things weren’t getting done.”

Things changed dramatically in 2017. An infusion of funding enabled much-needed upgrades to in-suite flooring and front steps. It also transformed driveways, walkways, stairways and fences.

Residents chose the colour of the new flooring in their homes. They also had a say with other changes affecting them within the co-op.

The community impact has been monumental.

“It was like night and day,” says Carolyn Laptiste, a co-op resident for 21 years and a current board member. “Everything was fresh and new.”

Since work began, no one has moved out. “We have had people asking to move back,” says Molly.

Residents and non-residents alike have noticed the changes. Landscapers commented on the upgrades while working in the community last summer, and a delivery person asked how he could move in.

The co-op has a full waiting list, and Milliken manager Keisha Tanner receives regular phone calls asking about vacancies. “It’s been flooded,” she says.

Most importantly, the changes have boosted community pride.

Local Service Providers

Homelessness has an economic and social impact on every community in Canada. The Government of Canada is committed to helping those who are in need and believes that one homeless Canadian is one too many.

On April 1, 2019 Reaching Home: Canada's Homelessness Strategy replaced the Homelessness Partnering Strategy. Through its community-based homelessness programming, the Government of Canada provides direct funding to urban centres, as well as Indigenous and rural and remote communities across the country to support their efforts in preventing and reducing homelessness.

Before the launch of Reaching Home, through Budget 2016, the Government provided \$111.8 million in new additional funding for two years to the Homelessness Partnering Strategy to further support communities' efforts to help people experiencing homelessness find stable housing. **This represented the first increase in funding for federal homelessness programming since its inception in 1999.**

This additional funding enhanced the ability of communities to tackle homelessness and has helped place **35,000** people into more stable housing between April 2016 and March 2019.

Helping people experiencing chronic homelessness – Ottawa, ON

Shaun had a rough start in life. He joined a gang when he was still a young boy and, was living on the streets and was addicted to heroin by the time he turned 13. Much of his existence revolved around survival and he eventually got into trouble with the law. Things did not look good for Shaun. For Canadians like Shaun, who are trapped in a downward spiral, life can feel hopeless and change seems impossible.

A few years ago, on a cold night in November, Shaun entered an emergency shelter in Ottawa and noticed a poster promoting a local organization that provides housing based case management services. It was on that night that Shaun finally asked for help.

In Ottawa, shelters and service providers from the homelessness sector are working together to house people experiencing homelessness by providing a variety of housing and wrap around support services. Many homeless serving organizations in Ottawa use a recovery-oriented approach that helps people identify their needs and priorities and gain access to appropriate supports. Through strategic partnerships with community partners, organizations that assist people experiencing homelessness are also able to connect people to services and supports beyond housing, such as health and mental health care, addictions and harm reduction services, furniture banks, cooking classes and cultural activities.

Thanks to this assistance, Shaun is now living on his own, has overcome his addiction, and is an active member of the community. He has taught himself to build computers. Through his determination, Shaun has become a source of inspiration to others. His success was made possible by the dedicated service providers working in partnership in his community and funding received from the Homelessness Partnering Strategy (HPS).

Indigenous and Northern Communities

No relationship is more important to Canada than the relationship with Indigenous Peoples. The Government of Canada is committed to working with partners to improve housing outcomes. Through new and permanent bilateral relationships, we are working with Indigenous organizations and partners that will facilitate self-determination and Indigenous care and control of their housing.

Indigenous leaders have confirmed that the best approach for improving housing outcomes is one that respects the distinct needs of each Indigenous community. That is why the Government is committed to co-developing and implementing progressive housing strategies with First Nations, Métis Nation and Inuit partners.

In addition to approximately \$319 million in ongoing annual funding to support improved housing on-reserve, Budget 2016 included

\$564.7 million in new investment over three years to address pressing needs on reserve. The total impact of these investments includes the renovation or improvement of over **5,700 housing units** and supported the development of housing knowledge, skills and expertise within **464 First Nations**.

Budget 2016 also provided close to \$178 million in new funding over two years to support northern and Inuit housing. This funding helped address urgent housing needs across the territories and Inuit Nunangat, including \$76.7 million in Nunavut, \$12 million in the Northwest Territories and \$8 million in Yukon. The remaining funds were delivered by the Inuit regions of Nunavik (\$50 million), Nunatsiavut (\$15 million) and the Inuvialuit Settlement Region (\$15 million).

Budget 2017 investments in the community housing sector also benefitted urban Indigenous peoples living in community housing where operating agreements were expiring.

Chippewas of Nawash Unceded First Nation – Neyaashiinigiing 27

A unique partnership resulted in affordable home ownership for four families living at Neyaashiinigiing 27. The Chippewas of Nawash Unceded First Nation, Habitat for Humanity Grey Bruce and the Government of Canada worked together to construct four, three-bedroom homes. Volunteers worked to construct these homes, which will be owned by their occupants upon completion giving the families a place to call home.

\$712,000 in federal support announced in June 2018

Provinces and Territories

As part of Budget 2016, the Government of Canada invested substantial new money in agreements with provinces and territories. This provided the provinces and territories with an additional \$1.48 billion over two years to support the construction of new affordable housing units; the renovation and repair of existing affordable housing; the pressing

housing needs of Northern communities; and measures to support housing affordability such as rent supplements and measures to foster safe, independent living. This increased support included a doubling of funding under the Investment in Affordable Housing, which totalled **\$504.4 million**, and was in addition to \$3.6 billion of federal support through existing initiatives.

Steve Cardiff Tiny Home community – Whitehorse, Yukon

Patricia Bacon is ready to address the crowd gathered in front of her. It's a frigid January afternoon in the Yukon and it's time to cut the ribbon on a small – very small – housing project for people experiencing homelessness in Whitehorse.

"The layperson always asks, 'Why can't we just build more housing?'" Patricia says to the crowd. "Well, for those of us in the know, we understand that the problem of homelessness can't be solved with just hammers and nails, it's not that simple."

Patricia is the executive director of Blood Ties, a Whitehorse-based non-profit that works to eliminate barriers to housing for people in need. The organization also strives to create equal opportunities for access to health and wellness services.

In spring of 2017, Blood Ties began to play an even more active role in solving homelessness in Whitehorse. It became clear early on that building a large multi-unit residential building wasn't the right choice for the community.

"It can sometimes send the message that people in need are only allowed to stay in one place, alongside other people in need," Patricia explains. "And that's not what our organization wanted to create."

Sleeping outdoors in a northern climate is extremely challenging, and limited accommodation options can lead to difficult situations. With the help of government partners, generous private donors and dedicated tradespeople, the Steve Cardiff Tiny Home community was completed in January 2019. It's named after the passionate housing advocate and NDP MLA who died in a car accident in 2011.

Each of the 240-square-foot units enables one person to live comfortably with dignity and respect. Blood Ties also provides additional support services.

"The people who live here have their own space to maintain and be proud of. We're trying to build a community, not just housing units," says Patricia.

The innovative, energy-efficient design of the homes also makes them relatively inexpensive to operate and build. This is an important consideration for projects in the North.

A joint contribution of \$200,000 by the Government of Canada and Yukon Housing Corporation of was announced in January 2019. The Government of Canada also invested \$100,000 Homeless

Addressing Household Debt

In recent years, the Government of Canada has also implemented several measures to help manage housing market and financial sector vulnerabilities, including: increasing the minimum down payment to 10% for the portion of the house price above \$500,000; imposing limits on borrower debt service ratios; and extending an interest rate 'stress test' to all insured mortgages. The Office of the Superintendent of Financial Institutions also introduced a similar stress test for uninsured mortgages.

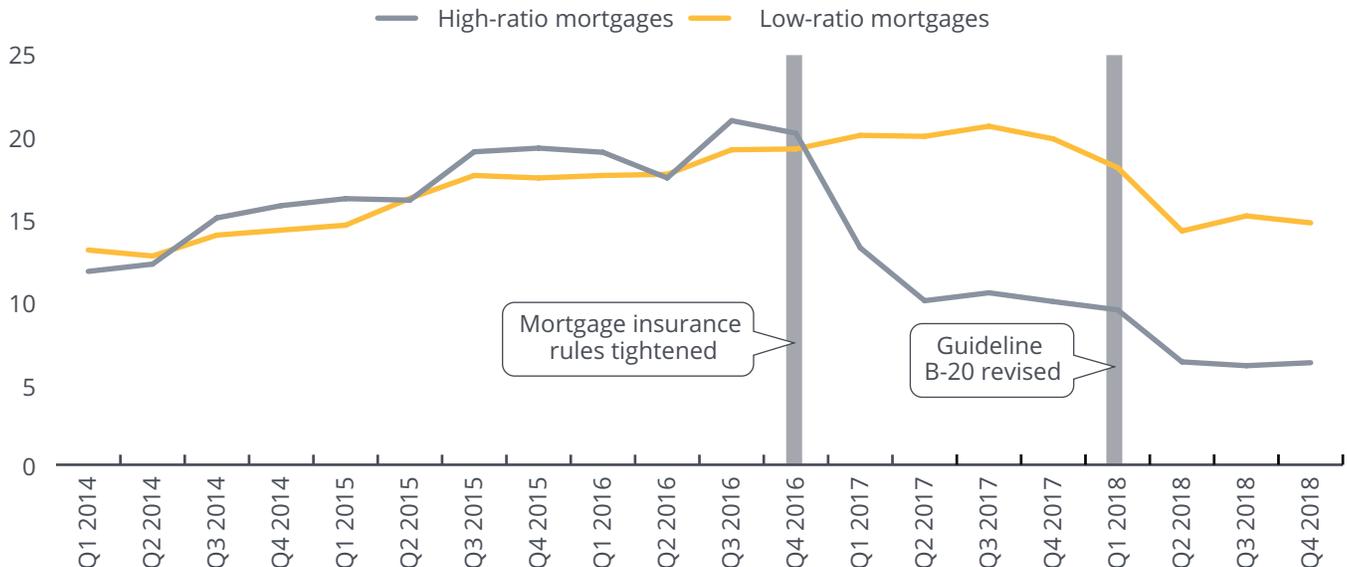
In conjunction with housing programs that increase housing supply, the above measures have helped improve housing affordability across Canada. Federal measures taken since 2010 to tighten stress-testing requirements for example, have contributed to reduce house prices by 3.4%

nationally, a price reduction equivalent to about \$17,000. Among the largest CMAs, estimated price declines are 7.9% in Vancouver (about \$80,000), 5.3% in Toronto (\$40,000), 2.5% in Calgary (\$12,000) and 2.2% in Montreal (\$8,000).

While the household debt to disposable income ratio has remained near record levels since 2016, reaching 178% by the end of 2018, regulatory measures taken by the federal government in 2016 and 2018 to reduce vulnerabilities in financial markets appear to be having their intended effect by reducing the number of highly indebted households. The number of mortgage loan approvals to highly leveraged households (with elevated mortgage loan-to-income ratios above 450% for example) fell substantially, particularly in high-priced markets.

The share of mortgages going to highly indebted households has stabilized at a lower level

Share of new mortgages with a loan-to-income greater than 450%



Sources: Department of Finance Canada, regulatory filings of Canadian banks and Bank of Canada calculations

Notes: Data include purchases and refinances originated by federally regulated financial institutions. High-ratio mortgages have a loan-to-value ratio greater than 80% and must be insured. Low-ratio mortgages have a loan-to-value ratio of 80% or less. B-20 is the mortgage underwriting guideline for federally regulated lenders.

Understanding the Challenge

In February 2018, CMHC released a data-driven study of the underlying drivers of rising house prices in major Canadian cities: *Examining Escalating House Prices in Large Canadian Metropolitan Centres*. This was the most detailed and comprehensive analysis conducted to date on factors influencing house prices in Canada's large urban centres. The report introduced new techniques and analysed more data than had been done previously. Widespread consultation with academics and key stakeholders further strengthened the document.

The report found that while there were many reasons for increased demand for housing ranging from greater income growth and lower interest rates, the supply response in Vancouver and Toronto in particular was not proportionately strong. Limited supply response not only led to higher house prices but also to expectations of higher house prices that encouraged speculative demand. The report laid a strong foundation for further analysis and for more targeted and effective policy actions that will require the cooperation of all levels of government.

Complementing the important work done through the escalating house prices report, Budget 2016 provided **\$500,000** to Statistics Canada to develop new methods for gathering data and **monitoring non-resident ownership** in the real estate sector. An additional **\$13.5 million** over five years was given to help improve the quality and timeliness of economic and financial data, including a new housing price index that offers a more complete look at housing inflation in Canada.

Further investments in Budget 2017 are also helping address data gaps in current nationwide housing data. A total of **\$39.9 million** has been provided to Statistics Canada over five years, and \$6.6 million per year thereafter, to develop and implement a new **Housing Statistics Framework** (HSF). The HSF is a nationwide database of all properties in Canada, and provides up-to-date information on purchases and sales, including the degree of foreign ownership, as well as information on homeowner demographics and financing characteristics.

On December 19, 2017, Statistics Canada published its first estimates of the Canadian Housing Statistics Program (CHSP) reporting that the share of non-resident ownership for all properties was: 4.8% in Vancouver and 3.4% in Toronto. A CMHC administered survey released on the same day reported comparable results with the share of non-resident owners of apartment condominiums at 2.2% in Vancouver and 2.5% in Toronto.

A subsequent CHSP data release by Statistics Canada in March 2019 provided a broader understanding of residents and non-residents in housing markets and estimates on non-resident participation. For 2018, the rate of non-resident participation was: 7.6% in Vancouver and 3.8% in Toronto.

BUILDING ON PROGRESS: THE NATIONAL HOUSING STRATEGY

To ensure the country was building on the investments delivered as the result of Budget 2016, the Government of Canada developed Canada's first-ever National Housing Strategy.

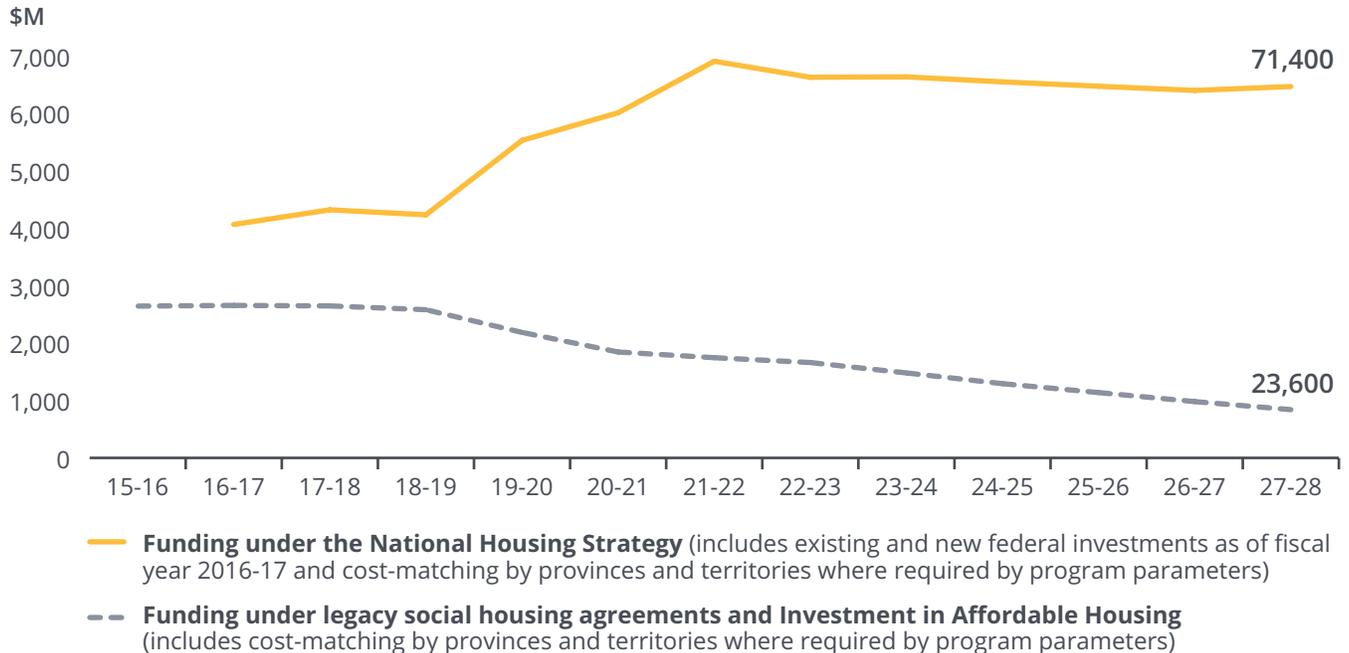
Canadians from all walks of life participated in the consultations that built the strategy, including all levels of government, Indigenous peoples, community-based organizations, housing experts and people with lived experience of housing need and homelessness.

As a result, a long-term vision for housing in Canada was established. On November 22, 2017, Prime Minister Justin Trudeau and Minister Jean-Yves Duclos announced Canada's

first-ever National Housing Strategy (NHS), which is now a **\$55+ billion**, 10-year plan to give more Canadians a safe and affordable place to call home.

Between 2018 and 2028, investments made under the National Housing Strategy will help reduce or eliminate housing need for more than 500,000 families; protect the affordability of 385,000 existing housing units; repair 300,000 homes; and build another 125,000 rental units. The National Housing Strategy will also help reduce chronic homelessness by 50% and advance a human rights-based approach to housing in Canada.

Annual Investments under the National Housing Strategy vs Baseline Housing Investments

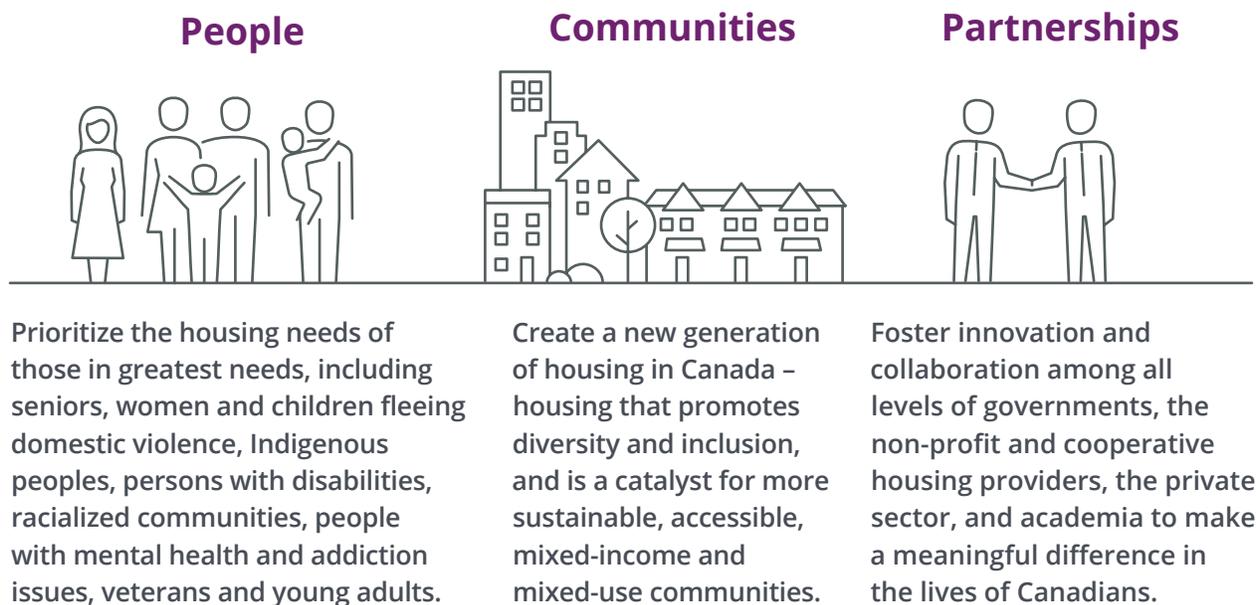


Note: Values above are a projection of funding dollars over the course of the NHS as of 2018.

“The National Housing Strategy will create a new generation of housing in Canada. It promotes diverse communities, and builds housing that is sustainable, accessible, mixed income, mixed use and that is fully integrated into the community—close to transit, close to work, and close to public services”.

The Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development

Housing is more than a roof over our heads, that’s why the Strategy is built around three principles:



Additionally, the federal government has taken steps to recognize and progressively realize the right of every Canadian to access adequate housing, as affirmed under the International Covenant on Economic, Social and Cultural Rights. Our human rights-based approach to housing is grounded in the principles of inclusion, accountability, participation and non-discrimination.

Through Budget 2019, the Government introduced and passed new legislation that require the federal government to maintain a National Housing Strategy that prioritizes the housing needs of the most vulnerable, and require regular reporting to Parliament on progress toward the Strategy’s goals and outcomes.

The legislation also puts in place strong accountability and participatory measures through the creation of a Federal Housing Advocate to identify receive submissions and report on systemic housing issues, and through a diverse National Housing Council to advise on on the effectiveness of the National Housing Strategy, and to review and conduct public hearings on systemic housing issues.

The Government will review and report on its progress, and adjust programs as needed to ensure that the Strategy continues to help those most in need, for generations to come.

Building and Repairing More and Better Housing

National Housing Co-Investment Fund

The collaboration and commitment of partners, including provinces, territories, and municipalities, is more important than ever before to attain the National Housing Strategy goals of creating a new generation of housing in Canada and helping families in need. Investments under the National Housing Co-Investment Fund support projects that attract additional funding from other levels of government, not-for-profit and cooperative housing providers, and the private sector.

The **\$13.2 billion** National Housing Co-Investment Fund offers low-cost loans and financial contributions to housing providers across the country. The Fund's primary purpose is twofold: to build new housing and repair or renew existing housing, while remaining flexible enough to meet a wide range of housing needs, from shelters to affordable housing for renters and homeowners.

The National Housing Co-Investment Fund launched in May 2018 and will:

- ✓ create **60,000** new homes;
- ✓ repair **240,000** homes;
- ✓ create or repair at least **4,000** spaces in shelters for survivors of domestic violence;
- ✓ create at least **7,000** new affordable housing units for seniors; and
- ✓ create at least **2,400** new affordable housing units for people with developmental disabilities.

PROGRESS: As of June 30, 2019, 69 approved applications, consisting of mainly **conditional commitments**, were issued for the construction of over 2,600 new units and the repair/renewal of over 59,500 units totaling \$680.2 million in contributions and \$968.5 million in loans.

A conditional commitment is recognized once a Letter of Intent is signed. It is an agreement that consists of a conditional allocation of funding between parties that consists of either contributions and/or loans and is subject to due diligence, additional information or fulfillment of certain conditions.

Melanie is struggling to make ends meet. She must pay her rent of \$1,023 every month as well as buy healthy food for her two kids. A National Housing Co-Investment Fund (NHCF) project currently under construction in her neighbourhood in Halifax is giving her hope, as she'll be one of the first residents to move in. Her rent will drop to 80% of the median market rent, which represents a **reduction in living expenses of \$261/month**.

Fictional scenario

Fatimah is a newcomer to Canada. She requires housing that is close to transit and which allows her to access supports and settlement services, such as language training. Fatimah will be housed in a new housing project funded through the NHCF and Affordable Housing Innovation Fund in Vancouver, which meets her needs and she can afford. Fatimah will be paying 80% of the median market rent, which represents **\$221 less in rent per month** compared to the median rent in Vancouver.

Fictional scenario

Government of Canada partners with the City of Calgary to Build Housing

Currently, in the city of Calgary, the wait list for affordable housing units runs over 4,000 people long. With the announcement made on August 7th, all three levels of government are coming together to tackle this issue. Through a portfolio application, the Government of Canada, the Province of Alberta, and the City of Calgary announced that they are investing in the construction of 12 affordable housing projects over the next 7 years. Through the National Housing Co-Investment Fund, the Government of Canada is allocating roughly \$28.4 million for the construction of these 12 projects, which will add up to 665 new units; 140 of these will be fully accessible, while a total of 372 will be at affordable rents lower than 30% of Calgary’s median household income. This is a significant step towards addressing the shortage of affordable housing units in the city, and will provide homes for Calgarians of all ages, family compositions, and demographics, with safe and affordable housing throughout the city.



New \$1.34 Billion Housing Partnership with the City of Toronto

The Government announced in April 2019 a new \$1.34 billion partnership with the City of Toronto to renew and repair more than 58,000 affordable housing units managed by the Toronto Community Housing Corporation.

As part of the agreement with the City of Toronto, the Government of Canada will provide \$810 million in loans and \$530 million in contribution over a 10-year period.

The money will start flowing in spring 2019 with repairs and renovations starting immediately after.

Toronto Community Housing and the City of Toronto will need to meet the minimum requirements under the NHCF – Repairs and Renewal Stream.



Government of Canada Partners with the City of Vancouver to Build Affordable Housing

The Government of Canada, through Canada Mortgage and Housing Corporation, will invest up to \$184 million for the construction of affordable housing on city-owned sites. In total, up to 1,100 units across Vancouver will be funded through this initiative. Funding is flowing from several National Housing Strategy programs, including the National Housing Co-Investment Fund, the Rental Construction Financing initiative and the Affordable Housing Innovation Fund. With the help of the City's Vancouver Affordable Housing Agency (VAHA) and the Community Land Trust, a non-profit real estate developer and asset steward, and in partnership with the Government of British Columbia, CMHC is working directly with proponents on nine projects, from proposed temporary modular housing, to mixed-market rental, to housing co-operatives.



Rental Construction Financing Initiative

The Rental Construction Financing Initiative has been integrated into the National Housing Strategy. Originally announced in Budget 2016 and launched in April 2017, and enhanced through Budgets 2018 and 2019, this initiative offers low-cost loans to encourage the construction of new rental housing which is affordable to middle-class Canadians in all regions across the country where the need for rental housing is clearly established.

In Budget 2018, the Government of Canada increased the availability in low-cost loans under the Rental Construction Financing Initiative from \$2.5 billion to \$3.75 billion between 2018 and 2021. Through Budget 2019, the Government further expanded the Rental Construction Financing initiative by making available an additional **\$10 billion** in financing over nine years, **extending the program until 2027–28**. The total funding will help build **42,500 new housing units across Canada**, with a particular focus in areas of low rental supply.

PROGRESS: As of at June 30, 2019, more than \$3.7 billion has been committed to support the creation of over **12,300 units**.

Vancouver, British Columbia, November 19, 2018

Through CMHC's Rental Construction Financing initiative, the federal government is investing over \$40.2 million for the construction of Conrad by Cressey Development. The project consists of attached 3.5-storey and 6-storey apartment buildings (111 units), a 3-storey infill townhouse and a 2-storey restored heritage house (4 units), and will provide safe and affordable homes to 115 families. Over 60% of the units will have rents at or lower than 30% of median household income in the area and, under an agreement with the City of Vancouver, this affordability will be maintained for 60 years.

Wolfville, Nova Scotia, November 15, 2018

Through CMHC's Rental Construction Financing initiative, the federal government is investing close to \$8.2 million for the construction of Woodman's Grove Residences, phase 5, a 4-storey building that will provide safe and affordable homes to 48 families. All units will have rents at or lower than 30% of median household income in the area and at least 10% of the units will be accessible.



Green Municipal Fund

To help reduce Canadians' electricity bills and support greater housing affordability for homeowners, renters or building operators, Budget 2019 invested \$1.01 billion in 2018–19 to increase energy efficiency in residential, commercial and multi-unit buildings.

These investments will be delivered by the Federation of Canadian Municipalities (FCM) through the Green Municipal Fund.

Budget 2019 proposed to allocate the resources to three initiatives that would provide financing to municipalities:

- Collaboration on Community Climate Action (\$350 million):** to provide municipalities and non-profit community organizations with financing and grants to retrofit and improve the energy efficiency of large community buildings as well as community pilot and demonstration projects in Canadian municipalities, both large and small. FCM and the Low Carbon Cities Canada Initiatives will create a network across Canada that will support local community actions to reduce GHG emissions.
- Community EcoEfficiency Acceleration (\$300 million):** to provide financing for municipal initiatives to support home energy efficiency retrofits. Homeowners could qualify for assistance in replacing furnaces and installing renewable energy technologies. The FCM will use innovative approaches like the Property Assessed Clean Energy (PACE) model that allows homeowners to repay retrofit costs through their property tax bills.
- Sustainable Affordable Housing Innovation (\$300 million):** to provide financing and support to affordable housing developments to improve energy efficiency in new and existing housing and support on-site energy generation.

“The national housing strategy released this afternoon is a breakthrough for cities and communities from coast to coast to coast. This is the kind of federal leadership that local governments have been seeking for more than 20 years”.

Jenny Gerbasi, Former President of the Federation of Canadian Municipalities, November 22, 2017

Affordable Housing Innovation Fund

Originally announced under Budget 2016 and launched in September 2016, the Affordable Housing Innovation Fund has also been incorporated into the National Housing Strategy. This Fund plays a key role in fostering innovative new ideas to create a new generation of housing in Canada. Identifying and replicating

innovative solutions are critical to help address the scale of challenges facing the affordable housing sector.

To do this, the Government is investing **\$200 million** to help **create up to 4,000 affordable housing units** over five years. The Fund invests in projects focused on affordable homeownership, renovation models and affordable rental housing projects.

PROGRESS: As of June 30, 2019, more than \$98.4 million has been committed to support the creation of over 8,600 units, of which almost 7,400 are affordable. Over 1,400 units are currently under construction.

Rapid, affordable and flexible housing solutions in Vancouver, British Columbia

Vancouver celebrated an affordable housing first in February 2017. The City opened a modular housing development on city-owned land that can be dismantled and relocated depending on local needs.

Constructed in just 2 months, the modular homes offer a fast, creative and flexible solution for temporary affordable housing in Vancouver. The new residents of 220 Terminal Avenue previously lived in short-term hotel lodging in Vancouver's Downtown Eastside. They'll move to more permanent housing once it becomes available.

It's a project of the Vancouver Affordable Housing Agency, which has a mandate to create 2,500 housing units on city-owned land by 2021. As of mid-2017, it has about 1,000 units at various stages of development.

\$3,000,000 investment through the Affordable Housing Innovation Fund

Eliminating Chronic Homeless in Victoria, British Columbia

More than two thousand units of housing, including over 1,000 affordable rental units and 400 shelter-rate units, will be created in Victoria's Capital Regional District to finally put an end to chronic homelessness. A mixed-market approach will allow the shelter-rate units to be rented for only \$375 per month without ongoing subsidies.

The Regional Housing First Program uses an innovative mixed market approach – over half will be affordable rental units, with four hundred units available at a minimal, shelter rate, which will help eliminate homelessness in Victoria. Where required, residents of shelter-rate units will have a full range of support from Island Health and other service providers so that they can live independently, and be an active part of the community.

\$30,000,000 investment through the Affordable Housing Innovation Fund

Federal Lands Initiative

The Federal Lands Initiative supports the transfer of federal surplus lands and properties to eligible participants **at a discount or at no cost**. The price of the lands made available for affordable housing depends on the extent to which projects align with, and maximize, the

socio-economic and environmental outcomes desired under the National Housing Strategy. Once transferred, the property is developed into affordable, sustainable, accessible and socially inclusive housing projects. This is a 10-year **\$200 million** initiative that launched in July 2018.

PROGRESS: As of June 30, 2019, 11 approved properties went up on the market and have the potential to create over 260 new affordable housing units and preserve 67 units as part of mixed-used projects.

Nina and Simon Jones are looking for an apartment they can afford for their family of four. With low vacancy rates in Ottawa, the Jones' and their three children are doing their best to make it work in their current one-bedroom rental. But all this will change when a new development through the Federal Lands Initiative creates affordable rental housing on nearby surplus federal property. The Jones' will soon be able to move into a new three-bedroom apartment that meets their needs and that they can afford.

Fictional scenario

New Housing Supply Challenge

To help more Canadians find a good, affordable place to live, Budget 2019 announced to invite municipalities and other stakeholder groups across Canada to propose initiatives that break down barriers limiting new housing. This new Housing Supply Challenge aims to provide new resources to find new solutions to enhance housing supply and provide a platform to share these models with communities across Canada.

This new Housing Supply Challenge will run through the Impact Canada Initiative, with funding of \$300 million. Infrastructure Canada and Canada Mortgage and Housing Corporation will collaborate on the design of the Challenge.



Innovation and Research

Over the next 10 years, **\$241 million** will be invested as part of the National Housing Strategy in new data collection tools, research, demonstration projects and solutions labs, as well efforts to encourage the growth of housing research inside and outside government, build research partnerships and diversify perspectives and sources of information. It will provide the evidence and analysis needed to more fully understand the impact that investments in affordable housing have on the lives of Canadians.

In 2018, several innovation and research initiatives were launched, including the:

- **Demonstrations Initiative**, which enables affordable housing stakeholders to showcase innovative practices, technologies, programs and policies for affordable housing;
- **Solutions Labs Initiative**, which brings experts and housing stakeholders together to rapidly incubate and scale potential solutions to housing pressures;
- **NHS Research and Planning Fund**, which provides funding for not-for-profit and charity sector housing stakeholders seeking to conduct housing-related research;
- **Housing Needs Data Initiative**, which collects reliable data on housing and household conditions to fill important information gaps and facilitate research and reporting on housing outcomes;
- **Collaborative Housing Research Network**, which provides support for a Canada-wide collaboration of academics and community partners to support research that informs housing policy decision-making;
- **Housing Research Scholarship Program**, which provides funding for Postdoctoral Fellowships to build Canadian expertise and develop the capacities of the next generation of housing experts;
- **CMHC Housing Research Award Program**, which provides monetary awards for impactful housing research, or a travel award to support researcher activities in northern or remote areas; and
- **Expert Community on Housing**, a web-based virtual community of practice for housing experts to help address challenges and problems in housing; and through collaboration, develop new approaches and housing technology that can lead to improved affordability.
- **National Housing Conference**, a two-day event brought together diverse industry experts, researchers, policy-makers and practitioners to collaborate and innovate on solutions to address Canada's housing needs, as well as to share experience and lessons from Canada and around the world.

Additionally, an Expert Panel on the Future of Housing Supply and Affordability was jointly established by the Government and the Province of British Columbia to help get the best advice to increase housing supply that meets Canadians' needs. CMHC will invest \$4 million over two years to support the Panel's work, and \$5 million over two years for state-of-the-art housing supply modelling and related data collection.

PROGRESS: CMHC launched applications for all research and innovation initiatives in 2018. Through the CMHC Housing Research Award Initiative, three awards were provided in 2018 to recognize world class housing research being conducted in Canada. Of 34 applications, nine projects were awarded funding under the NHS Demonstrations Initiative to showcase forward-looking technologies, practices, programs, policies and strategies to spur the future of housing in Canada. Eleven projects have been awarded funding from ninety applications received for the Solutions Labs, and 57 applications were received for the Research and Planning Fund with twelve awarded. The National Housing Conference took place on November 21-22, 2018.

In support of enhancing understanding of the housing conditions of Canadians, two new surveys were launched in 2018:

- The new **Canadian Housing Survey (CHS)** will gather information on the housing conditions of Canadian households and will sample approximately 125,000 households across the country living in market housing as well as social and affordable housing.
- The new **Social and Affordable Housing Survey – Rental Structures (SAHSRS)** will gather information on the social and affordable housing stock. CMHC will survey property managers and owners of community and affordable housing structures to capture the characteristics of the stock.

A new **CMHC Research and Data** plan was launched and will focus on answering key research questions and filling data gaps that undermine market effectiveness and impede informed decision-making within the housing sector.

Federally-funded study charts patterns of youth homelessness

Every day, homeless youth from small towns and rural areas arrive at Canada's urban areas looking for refuge. A number of longitudinal studies provide a big-picture view of their migration patterns, but deeper, more qualitative knowledge is needed for shelters to provide the right services at the right time. Journeys In and Out, a new project made possible with \$250,000 in funding through CMHC's Solutions Lab, a National Housing Strategy program, aims to gather this information. The project is led by Eva's Initiatives for Homeless Youth (Toronto), in partnership with Pacific Community Resources Society (Vancouver) and Dans La Rue (Montreal), along with The Canadian Observatory on Homelessness at York University. The research, conducted through interviews with homeless youth, uses a resilience-based approach that helps youth create their own personal narrative while recognizing their strengths. The knowledge gained from the project will be shared with other shelters to help design more effective interventions that meets the needs of homeless youth, whatever their journey has been.

Louise Smith, Interim Executive Director of Eva's with Kristen Szekszardi, a former client of Eva's who is now working as a peer researcher on the Journeys In and Out project.



SUPPORTING FAMILIES IN PAYING THE RENT OR BUYING A HOME

New First-Time Homebuyer Incentive

To help make homeownership more affordable, Budget 2019 introduced the First-Time Home Buyer Incentive. The incentive will allow eligible first-time homebuyers who have the minimum down payment for an insured mortgage with any of the three mortgage insurers in Canada, to apply to finance a portion of their home purchase through a form of shared equity mortgage with the Government of Canada.

The incentive will be available to first-time homebuyers with qualified annual household incomes up to \$120,000. At the same time, a participant's insured mortgage and the

incentive amount cannot be greater than four times the participant's qualified annual household income.

For the purchase of an existing home, an incentive amount of five percent may be available. For the purchase of a newly constructed home, an incentive amount of five percent or ten percent may be available. Doubling the incentive for purchasers of new homes encourages new housing supply, which is needed to address some of the housing supply shortages in Canada, particularly in our largest cities.

Budget 2019 also introduced a \$100 million loan program for Shared Equity Mortgage Providers, the SEMP Fund, in order to support them in offering shared equity mortgages to Canadians.

The First-Time Home Buyers Incentive: A New More Affordable Path to Homeownership

Anita is seeking to buy a new condo in Ajax, Ontario for \$400,000. Under the First-Time Home Buyers Incentive, Anita can apply to receive \$40,000 in a shared equity mortgage (10% of the cost of a new home) from CMHC, lowering the total amount she needs to borrow.

Compared with an insured mortgage, the First-Time Home Buyers Incentive would enable Anita to pay \$228 less in mortgage payments every month. Anita can use these savings to invest in her future, such as buying a home better suited to her needs, paying down her insured mortgage sooner, or having more monthly disposable income, e.g. to pay for a more convenient option for child care. When Anita sells her condo in the future, CMHC is repaid as a percentage of the fair market value at time of sale (based upon the original incentive of 10%).

Savings in Mortgage Prepayments with the First-Time Home Buyer Incentive

\$228 per month / \$2,736 per year

Insured Mortgage Model (No Incentive)		First-Time Home Buyers Incentive Model	
House Price	\$400,000	House Price	\$400,000
Down Payment	\$20,000 (5%)	Down Payment	\$20,000 (5%)
		First-Time Home Buyers Incentive	\$40,000 (10%)
Insured Mortgage	\$380,000 (95%)	Insured Mortgage	\$340,000
Monthly carrying cost*	\$1,973	Monthly carrying cost*	\$1,745

* Assumed an amortization of 25 years and a mortgage rate of 3.5%.

Modernizing the Home Buyers' Plan

Budget 2019 increased the Home Buyers' Plan withdrawal limit from \$25,000 to \$35,000, providing first-time home buyers with greater access to their Registered Retirement Savings Plan savings to buy a home. The new limit would be available for withdrawals made after March 19, 2019. Budget 2019 also proposed that individuals that experience the breakdown of a marriage or common-law partnership be permitted to participate in the Home Buyers' Plan, even if they do not meet the first-time home buyer requirement. This measure would be available for withdrawals made after 2019.

Canada Housing Benefit

A mismatch between incomes and shelter costs is one of the main drivers of affordability challenges. Affordability support can provide relief from high shelter costs for those low-income households that typically have fewer affordable housing options.

As part of the National Housing Strategy, the federal government is working with provinces and territories to co-develop a cost-shared \$4-billion Canada Housing Benefit that meets local needs and is coordinated with local programs.

PROGRESS: As of June 30, 2019, \$16.5 million in subsidy extensions have extended the operating agreements of 658 projects representing over 19,500 units under Phase 1 of the Federal Community Housing Initiative.

Launching in April 2020, the Canada Housing Benefit will provide affordability support directly to families and individuals in housing need. Approximately 300,000 households are expected to have been supported through the Canada Housing Benefit by 2027-28.

Federal Community Housing Initiative

To protect low-income Canadians in housing need, it is important for the country's existing community housing to remain affordable and in good condition, now and in the future. In communities across the country, thousands of Canadians rely on federally-administered community housing projects for a place to call home. This includes projects owned and operated by urban Indigenous organizations.

Through the Federal Community Housing Initiative, the Government of Canada is investing **\$500 million** over 10 years to maintain affordability for tenants and stabilize operations for **55,000 community housing units** that are part of federally-administered housing projects.

Under the first phase of the Federal Community Housing Initiative (launched in April 2018), \$38 million is available to support more than **27,000 eligible homes**. The \$462 million second phase will launch in 2020.

Christopher moved to downtown Montreal 10 years ago with his wife and three kids. His family income is \$35,000 a year and they live in a federally-administered cooperative housing development. Thanks to new funding under Phase 1 of Federal Community Housing Initiative, Christopher will continue to save **\$171/month** and have access to affordable housing while his co-op modernizes its operations. When his co-op transitions to Phase 2 of FCHI, a new rental support program will ensure Christopher and his family continue to have access to affordable housing and can remain in their community.

Fictional scenario

Canada Community Housing Initiative

The National Housing Strategy is also investing \$4.3 billion through a new Canada Community Housing Initiative to preserve the existing supply of community housing projects administered by provinces and territories, support modernization and sustainability of the community housing sector, and help keep housing affordable for 330,000 households. This funding will be delivered and cost-matched by provinces and territories.

As part of the National Housing Strategy, on April 9, 2018, the federal, provincial and territorial ministers responsible for housing endorsed a multilateral [Housing Partnership Framework](#)¹, setting the foundation for federal, provincial and territorial governments to work together towards achieving a long-term shared vision for housing. As part of this agreement, provinces and territories have committed to a 15% expansion in new rent-assisted housing units and the renewal of 20% of existing community housing units across the country.

PROGRESS: Since the endorsement of the Housing Partnership Framework, the Government of Canada has announced signed bilateral agreements with twelve provinces and territories, representing more than \$4.1 billion in federal funding over 10 years. A cornerstone of these agreements is the Canada Community Housing Initiative. As a result of these agreements, over 260,00 units of community housing will be preserved.

Funding for Northern Territories

In addition to the federal government's investment in the territories through Social Housing Agreements, the Canada Community Housing Initiative, the Canada Housing Benefit, and funding to provincial and territorial priorities, the federal government is providing **\$300 million over 10 years** to

help offset the higher need and cost of housing in the North. This funding will help approximately **3,000 Northern families** find an adequate, suitable and affordable place to call home. This targeted investment is in addition to Indigenous-specific housing investments that will be made as part of funding to improve infrastructure in Indigenous communities.

PROGRESS: The first year of the Targeted Funding for the North was delivered through the existing Investments in Affordable Housing initiative (IAH) which ended March 31, 2019. The Government of Canada signed new bilateral agreements with Yukon, Northwest Territories and Nunavut.

Mortgage Loan Insurance

CMHC continues to play a key role in offering products, programs and services that help restore balance in the housing system and facilitate access to affordable housing for all Canadians. As a public mortgage insurer,

CMHC has a mandate to provide service in all parts of the country and for a range of housing forms. As part of the National Housing Strategy, CMHC is exploring various options for improving housing affordability and addressing service gaps for Canadians.

¹ With the exception of Quebec

CMHC mortgage loan insurance helps Canadians to get mortgage financing for up to 95% of the purchase price of a home and to access reasonable interest rates even with a smaller down payment. First-time Homebuyers, as a proportion of CMHC's homeowner mortgage loan insurance, has increased steadily since November 2015, reaching over 64% by the end of 2018 (representing 310,000 first-time homebuyers in the period). Over 14% of homeowner properties insured in 2018 were located in rural locations. Enhancements to homeowner insurance products were introduced in 2018 that provide better access to affordable homeownership for self-employed Canadians by providing increased flexibility in satisfying income and employment requirements.

Additionally, CMHC is the only insurer of mortgage loans for multi-unit residential properties. CMHC's mortgage loan insurance for multi-unit properties is designed to support and stimulate the creation and preservation of both affordable and market rental housing. CMHC focuses on participating in market segments that address the rental housing needs of Canadians, including standard rental housing, student housing, retirement homes, supportive housing and single-room occupancy projects. In 2018, CMHC insured mortgage financing on market rental properties across Canada for over 106,000 rental housing units.

For affordable multi-unit properties, in 2017 CMHC introduced increased flexibilities for maximum loan amounts, debt coverage ratios, rental achievement holdbacks, and recourse to borrowers/guarantors along with opportunities for lower insurance premiums. These flexibilities are available for new and existing affordable multi-unit properties including social housing projects. Since 2017, CMHC has experienced a strong increase in insurance volumes for affordable multi-unit properties that resulted in 118 properties and 8,611 units, more than the previous 5 years combined.

Strengthening Rules and Compliance in Canada's Housing Market

Buying a home is often the single largest investment Canadian families will make in their lifetime. To protect this investment and help keep the real estate market accessible and fair, Budget 2019 includes measures to tackle tax non-compliance and money laundering in the housing market. These include:

Creating four new dedicated real estate audit teams at the Canada Revenue Agency to monitor transactions in the real estate sector. These teams will focus on high-risk areas, notably in British Columbia and Ontario.

Strengthening the enforcement framework by improving monitoring of private sector partners and collaborating with government leads in order to deter financial crime in real estate, including mortgage fraud and money laundering.

The Government is exploring opportunities to improve data sharing on real estate purchases between the federal government and British Columbia to inform enforcement efforts on tax compliance and anti-money laundering. In addition, the Government will provide up to \$1 million to Statistics Canada starting in 2019-20 to conduct a comprehensive federal data needs assessment to further streamline data sharing and monitoring of purchases of Canadian real estate.



HUMAN RIGHTS-BASED APPROACH TO HOUSING

Achieving International Leadership in Housing Legislation and Accountability

The National Housing Strategy is guided by a human rights-based approach to housing and grounded in the core principles of accountability, participation, non-discrimination and inclusion. These principles are reinforced through the National Housing Strategy policies, programs, investments and initiatives, which focus on the needs of the most vulnerable. Elements of a human rights-based approach to housing include:

- New legislation that would require the federal government to maintain a National Housing Strategy now and in the future;
- Creation of a Federal Housing Advocate; Establishment of a National Housing Council; and
- A new Community-Based Tenant Initiative

Through consultations on the human rights-based approach, CMHC received feedback from many Canadians representing a variety of diverse backgrounds from all regions of the country. The consultation process invited input through a variety of formats, including roundtables with housing experts, stakeholders and people with lived experience of housing need and/or homelessness.

The human rights-based approach to housing consultation helped raise greater awareness of important housing issues for Canadians, while generating insightful ideas and suggestions for how to advance this approach.

PROGRESS: The NHS Act received Royal Assent on June 21, 2019 and represents a historic milestone for housing in Canada. The Act recognizes the right to adequate housing as a fundamental human right affirmed in international law.

The NHS Act sets out a policy statement that underscores the importance of housing to the inherent dignity and well-being of the person, and to building sustainable and inclusive communities.

The NHS Act creates a Federal Housing Advocate, appointed by the Governor in Council, with a mandate to research, analyse and report on systemic housing issues and monitor the implementation of the Government's housing policy as well as progress of the National Housing Strategy. The Advocate will receive submissions from, and consult with individuals and civil society organization representing vulnerable groups.

The NHS Act also establishes a National Housing Council, with diverse representation, including persons with lived experience of housing need and homelessness, to advise the Minister responsible for CMHC on the effectiveness of the NHS, and to review and conduct public hearings on systemic housing issues.

The inclusion of strong accountability and participatory mechanisms in the Act demonstrates the Government of Canada's willingness to consult with and listen to Canadians, including people with lived expertise of housing need and homelessness.

Distinctions-Based Housing Strategies

Through the National Housing Strategy, the Government of Canada is committed to achieving better housing outcomes in collaboration with Indigenous partners. All projects serving Indigenous peoples, regardless of where they live, will be prioritized under the National Housing Co-Investment Fund.

The Government of Canada also continues to work closely with Indigenous partners to implement distinctions-based housing strategies that address the unique needs of First Nations, Inuit and Métis Nation communities.

The Government is providing dedicated funding to support the successful implementation of **these distinctions-based housing strategies**, including:

- **\$600 million** over three years to support **First Nation housing on reserve** as part of a 10-year Housing Strategy that is being developed with First Nations.
- **\$400 million** over 10 years to support an **Inuit-led housing plan** in Nunavik, Nunatsiavut and Inuvialuit. This is in addition to the \$240 million over 10 years announced in Budget 2017 to support housing in Nunavut.
- **\$500 million** over 10 years to support the **Métis Nation's housing strategy**.

PROGRESS: A Joint Working Group of the Assembly of First Nations, Indigenous Services Canada and CMHC worked together to co-develop a National First Nations Housing and Related Infrastructure Strategy. The Strategy, endorsed by the AFN executive and membership in December 2018, focuses on governance, capacity and addressing the most pressing needs of First Nations both on and off-reserve.

An Inuit Nunangat Housing Strategy has been co-developed by Inuit partners, Crown-Indigenous Relations and Northern Affairs, CMHC and Employment and Social Development Canada. The Strategy, endorsed by the Inuit Crown Partnership Committee in November 2018, emphasizes the direct role of Inuit organizations and governments in addressing housing needs in their communities, the need for long-term sustainable investments, and the importance of ongoing collaboration among Inuit, the federal government and provincial and territorial governments.

A Métis Nation Housing Sub-Accord was signed on July 19, 2018 with the Metis National Council. The Sub-Accord reflects a shared commitment to narrow the core housing need gap and further Indigenous self-determination, and outlines the design, delivery and administration of housing services undertaken by the Governing Members of the Métis Nation.

The Government continues to work with Indigenous housing providers and partners to explore the best approaches for meeting the long-term housing needs of Indigenous peoples living in urban, rural and Northern areas.



Reaching Home: Canada's Homelessness Strategy

As part of the National Housing Strategy, the Government of Canada announced a total investment of **\$2.2 billion** over 10 years to address homelessness. By 2021-22, this will double annual investments to communities compared to 2015-16 funding levels.

On April 1, 2019, Reaching Home replaced the Homelessness Partnering Strategy. Reaching Home supports communities' efforts to prevent and reduce homelessness in Canada and supports the goals of the National Housing Strategy, including a 50% reduction in chronic homelessness nationally by 2027-2028.

Through Reaching Home, the Government is reinforcing its community-based approach, delivering funding directly to municipalities and local service providers. The program's reach will also expand to new communities through an application process launched in early 2019.

Reaching Home will introduce an outcomes-based approach under which communities

will have greater flexibility in how they use federal funding to achieve community-wide outcomes. In order to implement the outcomes-based approach, the program will support communities in adopting robust community-wide data systems and implement coordinated access to services by 2021-22. This will enable communities to better measure progress against national objectives and help them achieve better results for vulnerable Canadians, including Indigenous Peoples, women and children fleeing violence, youth and veterans.

Through Reaching Home, the Government of Canada will continue to address the over-representation of Indigenous people in Canada's homeless population and the need for culturally appropriate services across the country, by increasing dedicated investments to address Indigenous homelessness. We are engaging with National Indigenous Organizations and Indigenous service providers and will work together to develop an approach on how to allocate the additional funding. Funding to the territories has also increased to address their unique homelessness challenges.

PROGRESS: Reaching Home contribution agreements were established with community partners prior to April 1, 2019 to ensure the flow of funds and continuity of service delivery under the new program.

Community Housing Transformation Centre and Sector Transformation Fund

An investment of \$68.6 million has supported the creation of the Community Housing Transformation Centre and Sector Transformation Fund. The initiative will provide technical assistance, tools and

resources to support the capacity of community housing providers and an efficient, resilient and effective sector.

Canadians will also benefit from a new Community Tenant Initiative that will provide funding to local organizations which assist people in housing need, so that they are better represented and able to participate in housing policy and housing project decision-making.

PROGRESS: Following a public procurement process, the Government of Canada announced that the Community Housing Transformation Centre will be managed by the Canadian Community Housing Resource Network.

To learn more about specific opportunities or to see how the National Housing Strategy is building stronger communities and helping Canadians across the country access safe, affordable housing visit www.placetocallhome.ca.

CMHC Housing Specialists are available to help develop solutions for your affordable housing projects and connect you with industry partners. More information is available at www.cmhc-schl.gc.ca/contactah.

For more information on Budget 2019 investments to support housing supply and affordability, visit www.budget.gc.ca.

ANNEX A

Government of Canada Housing Investments from November 2015 to June 2019

P/T	New Units (Federal and Provincial)*	Repaired Units (Federal and Provincial)*	Families or individuals benefiting from a more affordable place to live (Rental assistance, rent supplements, subsidies for social housing) **	Individuals placed in more stable housing (April 2016 – March 2019)***	Total Federal Investment (\$)
BC	11,700	7,500	84,000	4,600	1,620,000,000
AB	3,000	12,800	34,000	1,300	780,000,000
SK	1,200	9,600	25,000	1,500	480,000,000
MB	1,600	6,900	37,000	1,800	500,000,000
ON	14,800	135,500	229,000	16,000	6,630,000,000
QC	6,000	10,300	322,000	9,200	1,940,000,000
NB	400	10,900	12,000	80	180,000,000
NS	900	13,900	18,000	830	360,000,000
PEI	500	4,200	3,000	130	50,000,000
NL	400	15,700	9,000	110	200,000,000
NT	100	1,200	2,000	40	100,000,000
YK	300	400	1,000	50	60,000,000
NU	300	200	2,000	-	230,000,000
Total	41,800	229,600	782,000	35,000	13,190,000,000

Notes:

* Includes i) both federally and provincially administered social housing and ii) projects and units at the conditional commitment stage.

** This column includes 536,100 existing social housing units under operating agreements, and federally administered Repaired Units

*** This column is provided by ESDC. Based on results from April 2016 to March 2019. There were no housing placement with HPS funding for Nunavut under this timeframe.

ANNEX B

Projects funded under the National Housing Strategy by the Government of Canada

(Innovation Fund, RCFi, NHCF, Federal Lands Initiative and Research initiatives)

Initiative Name	City	Province	Funding	Units*
10005207 Manitoba Association Inc. - West Broadway Commons	Winnipeg	MB	\$25,555,202	110
1020 Legacy Way	Whistler	BC	\$7,300,000	24
1037 West King Edward	Vancouver	BC	\$15,250,000	36
1695 Playfair Drive	Ottawa	ON	\$33,772,500	120
185 Gary Martin Dr.	Bedford	NS	\$14,754,000	73
188 6th Ave E (Catalyst project, previously 2221 Main St.)	Vancouver	BC	\$48,500,000	145
2550 Rue Bossuet	Montreal	QC	\$11,399,000	65
3183 Pierview Cres.	Vancouver	BC	\$53,000,000	140
356 Dundas	London	ON	\$4,900,000	69
383 Albert St.	Ottawa	ON	\$115,000,000	304
567 Cambridge Street	Ottawa	ON	\$7,840,000	58
770 Whetter Avenue by Homes Unlimited	London	ON	\$4,400,000	54
787 Lewis Greens Dr.	Edmonton	AB	\$9,700,000	40
821 Hockley Ave.	Langford	BC	\$20,000,000	72
840 Fort St.	Victoria	BC	\$13,250,000	60
852 Orono Ave.	Langford	BC	\$31,500,000	120
867962 Ontario Ltd.	Welland	ON	\$5,900,000	50
Accueil Notre-Dame Inc. - Accueil Notre-Dame Inc. (phase IV)	Magog	QC	\$441,111	18
APER0 Phase 3	Lasalle	QC	\$41,750,000	199
ARDN Initiative	Banff	AB	\$10,000,000	467
Arts District	Winnipeg	MB	\$26,000,000	119
AYAGUTAQ INUKJUAK ELDERS HOME - Ayagutaq Elders Home	Inukjuak	QC	\$399,440	8
Ayr & District Citizens Association - Kirkwood Apartments Phase 2	Cambridge	ON	\$1,518,536	21
BC Housing Supportive and Transition Housing	Victoria	BC	\$75,000,000	1,500
Brampton Bramalea Christian Fellowship Residences Ltd. (Randy Neilson) - BBCFR 6-storey Affordable Housing Building	Brampton	ON	\$15,021,775	90

* This table includes projects and units at the conditional commitment stage as of August 2, 2019.

(continued)

Initiative Name	City	Province	Funding	Units*
Brandon and Area Youth For Christ Inc - Common Space	Brandon	MB	\$3,311,250	30
Brock Street Mission Peterborough - Brock Street Mission Redevelopment	Peterborough	ON	\$5,028,638	45
Building HopeLightHouse Soupe Kitchen and Shelter	Orillia	ON	\$6,336,000	60
Calgary Drop-in & Rehab Centre Society - Centre 4800	Calgary	AB	\$8,784,626	79
Campbell River Head Injury Support Society - Linda's Place	Campbell River	BC	\$830,000	27
Cape Breton Community Housing Association - A Plan to End Homelessness in CBRM	Sydney	NS	\$858,209	20
Centretown Citizens Ottawa Corporation project	Ottawa	ON	\$3,900,000	16
Challenge - Disability Resource Group - Cornerstone Affordable and Supportive Housing Development	Whitehorse	YK	\$9,081,000	45
City Housing Hamilton - Ken Soble Tower Transformation	Hamilton	ON	\$6,300,000	146
Claridge Homes housing project	Gloucester	ON	\$70,800,000	227
Conrad by Cressey Development	Vancouver	BC	\$40,200,000	115
Cornerstone Community Association Durham - 440 Bloor Street East, Oshawa	Oshawa	ON	\$2,151,272	21
Covenant House Vancouver - Covenant House Vancouver Expansion Project	Vancouver	BC	\$12,165,125	28
CRD / Regional Housing First Program partnership	Victoria	BC	\$30,000,000	2,010
DeMille Place project	Hampton	NB	\$2,976,480	21
Egale Centre	Toronto	ON	\$4,317,000	35
Entraide St-Michel - Entraide St-Michel	Montréal	QC	\$1,474,200	30
First 5 Surplus Federal Properties Earmarked for Affordable Housing	Ottawa	ON	\$-	257
Habitations des Érables - Habitations des Érables	Ste-Luce	QC	\$587,900	10
Halifax Transition House Association - New Bryony House Shelter	Dartmouth	NS	\$2,335,000	24
Hapopex - Industriel-Hébert	Montréal	QC	\$4,167,189	95
Harmony 'B' Housing Cooperative Corp - Restoration and Repair	Toronto	ON	\$2,234,714	78
Heartland Housing Foundation - TBD	Fort Saskatchewan	AB	\$5,395,748	83
Highson Baptist Church - 500 James Affordable housing	Hamilton	ON	\$1,965,000	45
Home Space Society - Downtown 5 th Avenue	Calgary	AB	\$9,770,000	74
Horizon Housing Society project	Calgary	AB	\$13,600,000	161
ICL Properties Inc - Bedford Affordable housing	Bedford	NS	\$1,010,400	12

* This table includes projects and units at the conditional commitment stage as of August 2, 2019.

(continued)

Initiative Name	City	Province	Funding	Units*
Illu Inc - Tigguarlik Apartment	Cambridge Bay	NU	\$3,272,668	8
Indwell Community Homes	Woodstock	ON	\$2,900,000	34
Italian Seniors Project - Residenza Ortona	London	ON	\$7,117,000	60
Kanas Building C (RCFi & IF)	Calgary	AB	\$30,000,000	121
Ken Soble Tower retrofit project	Hamilton	ON	\$10,000,000	146
Kings Square Affordable Housing Corporation - Martha's Place	Charlottetown	PEI	\$11,554,336	60
K-W Habilitation Services project	Kitchener	ON	\$2,070,000	22
K-W Working Centre for the Unemployed - The Water Street House	Kitchener	ON	\$464,605	9
Les logements du manoir EBP inc. - Les logements du manoir EBP inc.	Paquetville	NB	\$1,178,390	12
L'Office Municipal d'Habitation de Montréal - OMH-Métro Rosemont	Montréal	QC	\$9,650,000	193
London Affordable Housing Foundation - Nightingale	London	ON	\$4,705,272	41
MacDonald Centre for Independant Living Inc - MacDonald Centre for Independent Living	Moncton	MB	\$1,383,419	40
Maison Lauberiviere	Québec	QC	\$4,400,000	149
Maison Nazareth Inc. - Renovation Maison Nazareth	Moncton	NB	\$34,196	30
Meadowbrook Lane Project	Windsor	ON	\$22,023,000	145
Metro Vancouver Housing Corporation (MVHC) - Kelly Court	Vancouver	BC	\$1,333,008	45
Multifaith Housing Initiative - Veterans' House: The Andy Carswell Building	Ottawa	ON	\$6,530,845	40
Native people of Thunder Bay Development Corporation	Thunder Bay	ON	\$531,648	4
New Commons Development on behalf of WoodGreen Community Housing - 1117-1119 Gerrard Street	Toronto	ON	\$7,938,000	35
New Opportunités for Women (NOW) Canada Society -	Kelowna	BC	\$3,915,765	40
Newcastle Lodge for Senior and Family Dwellings - Parkview Housing	Newcastle	ON	\$5,100,000	37
North York Women's Shelter - HER Build	North York	ON	\$4,961,250	30
Ontario Aboriginal Housing Support Services Corporation - West Nipissing Housing Development	Sturgeon Falls	ON	\$1,668,667	14
Pan American Properties - Montague Place	Montague	PEI	\$9,319,154	45
Pan American Properties - Stratford Place	Stratford	PEI	\$11,031,029	61
Park City Commons	Winnipeg	MB	\$18,000,000	95

* This table includes projects and units at the conditional commitment stage as of August 2, 2019.

(continued)

Initiative Name	City	Province	Funding	Units*
Phase 1 of Vision at Pat Bayly Square	Ajax	ON	\$60,000,000	308
Pinehouse Housing Corporation - Multibuild Project - Sixplex & Fourplex	Pinehouse	SK	\$225,000	6
Portfolio application for the City of Calgary	Calgary	AB	\$28,400,000	665
Portfolio application for Habitat for Humanity	Various	-	\$32,400,000	510
Princess Management	Etobicoke	ON	\$89,000,000	259
Reena - Lou Fruitman Reena Residence	Thornhill	ON	\$17,904,799	79
Regard en Elle - Maison 2 ^e Étape	Repentigny	QC	\$408,000	6
Sanders Street Project	Tillsonburg	ON	\$1,540,000	16
SEDAC	Various	QC	\$7,000,000	128
Shepherds of Good Hope - Montreal Road Supportive Housing Built	Ottawa	ON	\$5,264,605	42
Société d'habitation et de développement de Montréal (SHDM) - De Champlain	Montréal	QC	\$1,391,381	26
TCHC Existing Social Housing Repairs	Toronto	ON	\$1,340,000,000	58,861
The Barrie Municipal Non-Profit Housing Corporation - Allanview Place - Repairs/Renewal	Barrie	ON	\$250,736	23
The Barrie Municipal Non-Profit Housing Corporation - Allanview Place- New Construction	Barrie	ON	\$2,605,279	11
The Fundy Region Transition House Inc. - Second Stage Housing Facility	St. Stephen	NB	\$138,000	6
The Governing Council of the Salvation Army in Canada - The Salvation Army Centre of Hope	St. John's	NL	\$1,150,066	20
The Governing Council of the Salvation Army in Canada - The Salvation Army Journey to Life Centre	Thunder Bay	ON	\$3,010,949	66
The Hamilton YWCA - YWCA Hamilton Ottawa Street Redevelopment	Hamilton	ON	\$10,808,235	50
Union Gospel Mission	Vancouver	BC	\$11,700,000	63
Uquutaq Society - Uquutaq Transitional Housing	Iqaluit	NU	\$6,755,559	73
UTILE	Montréal	QC	\$3,000,000	90
VAHA (Phases I, II and III)	Vancouver	BC	\$3,318,450	600
Vancity initiative	Vancouver	BC	\$6,000,000	2,500
Vancouver Island Investment Corporation project	Victoria	BC	\$21,100,000	47
Vernon Native Housing Society	Vernon	BC	\$2,270,000	38
Victoria Park Community Homes Inc. - 154 Bronte St	Milton	ON	\$3,887,287	24
Villa Cartier by Appartements du Quartier Rivière-Rouge	Rivière-Rouge	QC	\$3,808,981	38

* This table includes projects and units at the conditional commitment stage as of August 2, 2019.

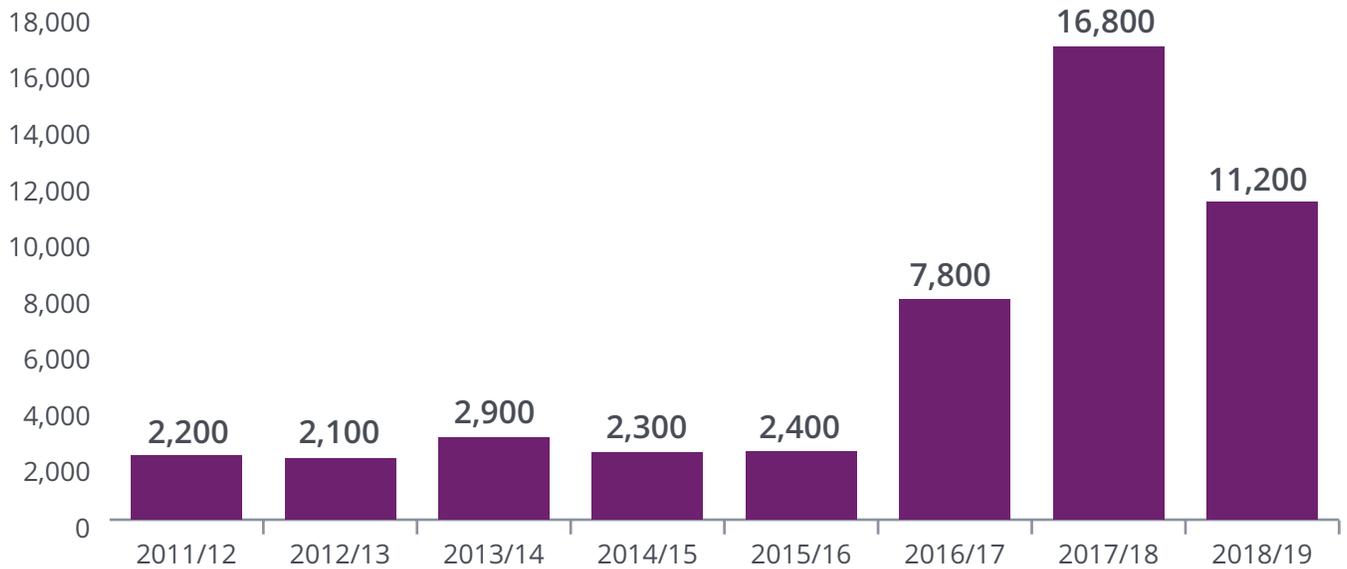
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Initiative Name	City	Province	Funding	Units*
Wade Hampton House	Sudbury	ON	\$1,362,351	12
Webb Avenue Apartments	Chilwack	BC	\$11,180,000	67
Wellspring Family Resource & Crisis Centre - Whitecourt Affordable Housing Project	Whitecourt	AB	\$6,421,765	42
West Don Lands	Toronto	ON	\$357,000,000	761
Wigwamen Incorporated - Wigwamen Terrace	Toronto	ON	\$1,434,000	24
Winnipeg Centre of Hope	Winnipeg	MB	\$1,382,074	284
Woodman's Grove Residences	Wolfville	NS	\$8,200,000	48
Youth Opportunities Unlimited (YOU) - Youth Opportunities Unlimited Emergency Shelter for Youth	London	ON	\$2,961,155	30
Youth Services Bureau of Ottawa - YSB 2887 Riverside Drive	Ottawa	ON	\$3,125,000	39
YWCA - YW Calgary Hub Facility	Calgary	AB	\$4,742,981	100
YWCA Niagara Region - Oakdale Commons	St. Catharines	ON	\$2,232,000	24

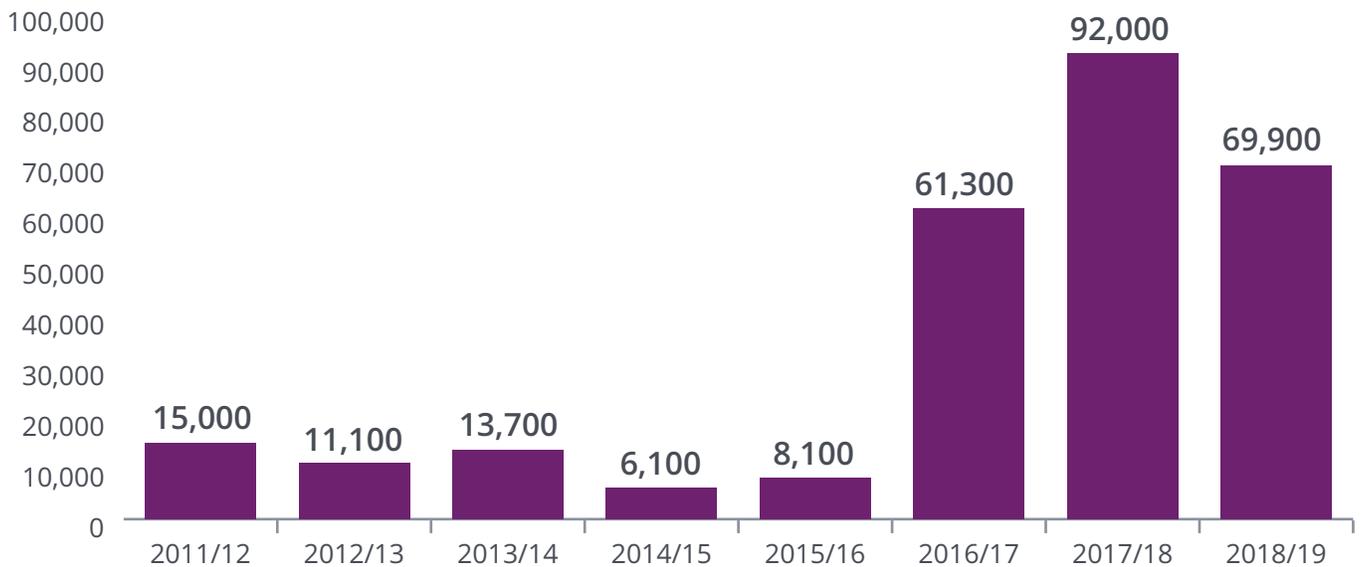
* This table includes projects and units at the conditional commitment stage as of August 2, 2019.

ANNEX C

New Units Committed



Reno Units Committed



The Social Infrastructure Fund committed a significant amount of units over 2016-17 and 2017-18 fiscal years. This table includes units at the conditional commitment stage.



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ALTERNATIVE TEXT AND DATA FOR FIGURES

The share of mortgages going to highly indebted households has stabilized at a lower level – Share of new mortgages with a loan-to-income greater than 450%)

Year	High-ratio mortgages	Low-ratio mortgages
Q1 2014	11.67	12.96
Q2 2014	12.11	12.6
Q3 2014	14.9	13.86
Q4 2014	15.64	14.16
Q1 2015	16.06	14.46
Q2 2015	15.97	16.08
Q3 2015	18.89	17.46
Q4 2015	19.11	17.31
Q1 2016	18.86	17.46
Q2 2016	17.31	17.53
Q3 2016	20.77	19.01
Q4 2016 – Mortgage insurance rules tightened	20.01	19.06
Q1 2017	13.09	19.88
Q2 2017	9.9	19.82
Q3 2017	10.38	20.43
Q4 2017	9.85	19.67
Q1 2018 – Guideline B-20 revised	9.35	17.93
Q2 2018	6.21	14.11
Q3 2018	5.98	15.02
Q4 2018	6.16	14.6

Sources: Department of Finance Canada, regulatory filings of Canadian banks and Bank of Canada calculations

Notes: Data include purchases and refinances originated by federally regulated financial institutions. High-ratio mortgages have a loan-to-value ratio greater than 80% and must be insured. Low-ratio mortgages have a loan-to-value ratio of 80% or less. B-20 is the mortgage underwriting guideline for federally regulated lenders.

Annual Investments under the National Housing Strategy vs Baseline Housing Investments (\$M)

Year	Funding under legacy Social Housing Agreements and Investment in Affordable Housing (includes cost-matching by provinces and territories where required by program parameters)	Funding under the National Housing Strategy (includes existing and new federal investments as of fiscal year 2016-17 and cost-matching by provinces and territories where required by program parameters)
2015-16	2,600	0
2016-17	2,600	4,000
2017-18	2,600	4,300
2018-19	2,500	4,200
2019-20	2,100	5,500
2020-21	1,800	6,000
2021-22	1,700	6,900
2022-23	1,600	6,600
2023-24	1,400	6,600
2024-25	1,200	6,500
2025-26	1,100	6,400
2026-27	900	6,300
2027-28	800	6,400
Total	23,600	71,400

Note: Values in above table are a projection of funding dollars over the course of the NHS as of 2018.

New Units Committed

Year	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Total New Units Committed	2,200	2,100	2,900	2,300	2,400	7,800	16,800	11,200

Reno Units Committed

Year	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Total Reno Units Committed	15,000	11,100	13,700	6,100	8,100	61,300	92,000	69,900