



Progress on the National Housing Strategy

MARCH 2024

Canada's National Housing Strategy (NHS) sets a long-term vision that focuses on improving housing outcomes for those in greatest need.

Launched in 2017, the NHS is currently a 10-year, \$82+ billion plan to give more people in Canada a place to call home.

The NHS consists of complementary housing programs and initiatives that aim to address needs across the housing continuum, prioritizing Canada's most vulnerable populations.

Progress on the programs and initiatives under the Strategy are updated quarterly or as available.

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Canada



Federal NHS Initiatives

Key Highlights:

Since the launch of the NHS, CMHC has committed \$31.76 billion through Federal NHS Initiatives to support:

- The creation and repair of 297,891 units (133,142 new units and repair to 164,649 units).
 - 266,637 units are currently under construction or have been repaired/built.
- The continuing availability of 43,174 community housing units (FCHI Phase II) where operating agreements expired, through direct support for 9,579 low-income community housing units.

Create New/Modernize Existing Housing Supply

Program	Launch Date	Announced Funding	Target	Progress to date
<u>Affordable Housing Fund (AHF)</u>	May 2, 2018	\$13.17 billion over 10 years from 2018/19 to 2027/28	Create 60,000 new housing units and repair or renew 240,000 housing units	<p>CMHC has committed \$8.56 billion to support the creation of 34,528 new units (22,636 under 80% median market rent) and the repair/renewal of 164,649 units (130,163 under 80% median market rent).</p> <p>Of the \$8.56 billion, \$4.98 billion are loans and \$3.58 billion are contributions/forgivable loans.</p> <p>Based on data collected at the time of application, the average monthly rent of new units that are under 80% median market rent is expected to be \$704. The average rent would be affordable to households with a before-tax income of \$28,160 per year.</p> <p>Similarly, the average rent of repaired units that are under 80% median market rent is expected to be \$840. The average rent would be affordable to households with a before-tax income of \$33,710 per year.</p> <p>New Units</p> <p>Of the 34,528 new units, 4,568 units are conditional commitments, 14,657 units are in progress, and 15,303 units are built. This includes commitments to make 1,481 shelter spaces or transitional housing units available for survivors of gender-based violence, 7,862 housing units for seniors, and 849 units for people with developmental disabilities.</p> <p>Repair/Renewal Units</p> <p>Of the 164,649 repair units, 3,757 units are conditional commitments, 113,622 units are in progress, and 47,270 units are repaired/renewed. This includes commitments to repair/renew 407 shelter spaces or transitional housing units for survivors of gender-based violence, and 41,300 senior units.</p>

<p><u>Apartment Construction Loan Program (ACLP)</u></p>	<p>April 20, 2017</p>	<p>\$25.65 billion over 11 years from 2017/18 to 2027/28</p>	<p>Construction of more than 71,000 new rental housing units across Canada.</p>	<p>CMHC has committed \$18.81 billion in loans to support the creation of 49,879 units.</p> <p>Of the 49,879 units, 13,921 are conditional commitments, 1,965 are financial commitments, 22,482 units are currently under construction, and 11,511 units are built.</p> <p>Based on data collected at the time of application, the average monthly rent of new units that are affordable to median-income families is expected to be \$1,440. The average rent would be affordable to households with a before-tax income of \$57,600 per year.</p>
<p><u>Rapid Housing Initiative (RHI)</u></p>	<p>October 27, 2020</p>	<p>\$4 billion over 4 years 2020/21 to 2023/24</p>	<p>Create over 12,000 affordable housing units</p>	<p>CMHC has committed \$3.83 billion to support the creation of 15,756 new affordable units, of which 5,910 units are built, 7,624 are currently under construction and 2,222 units are financially committed.</p> <p>Of the total units committed, 6,239 units are for Indigenous peoples, 3,712 units are for homeless people or those at risk of being homeless, and 2,258 units are for seniors.</p>
<p><u>Affordable Housing Innovation Fund (AHIF)</u></p>	<p>September 30, 2016 (Phase 1)</p>	<p>\$208.3 million over 5 years from 2016/17 to 2020/21</p>	<p>4,000 below-market housing units created using innovative business approaches and building techniques.</p>	<p>Phase 1: \$205.27 million committed to support the creation of 18,220 units, of which 16,572 will meet the program affordability criteria.</p> <p>Of the total units committed, 13,748 units are financial commitments and 4,472 units are currently under construction or built.</p>
	<p>August 30, 2022 (Phase 2)</p>	<p>\$650.8 million over 6 years from 2022/23 to 2027/28</p>	<p>At least 10,800 housing units created.</p>	<p>Phase 2: \$229.89 million committed to support the creation of 10,813 units, of which 5,300 will meet the program affordability criteria.</p>
<p><u>Federal Lands Initiative (FLI)</u></p>	<p>February 11, 2019</p>	<p>\$202 million over 10 years from 2018/19 to 2027/28</p>	<p>Create 4,000 housing units by transferring surplus federal lands and buildings to housing providers at low or no cost.</p>	<p>CMHC has committed \$120.44 million to support the creation of 3,946 units, of which 1,697 will be under 80% median market rent.</p> <p>Of the 3,946 units, 797 units are conditional commitments, 3,149 units are under development and/or built.</p>

As of March 31, 2024

Regional Breakdown of Federal NHS Supply Initiatives

The breakdown includes the latest results for the Affordable Housing Innovation Fund, the Apartment Construction Loan Program, the Affordable Housing Fund, Federal Lands Initiative and the Rapid Housing Initiative. It includes commitments for loans and contributions for new and repaired units.

These programs are application-based with funding prioritized for non-profit, co-operative, municipal, provincial and Indigenous applications.

Through these five federal NHS supply programs, \$31.76 billion has been committed to new and repaired housing units across Canada.

	Atlantic	Quebec	Ontario	Prairies	British Columbia	Territories	Total
Affordable Housing Innovation Fund – Phase 1							
Funding (\$M)	n/a	\$57	\$48	\$9	\$88	\$3	\$205
New Units/Beds	n/a	4,661	5,754	431	7,366	8	18,220
Affordable Housing Innovation Fund – Phase 2							
Funding (\$M)	\$5	\$50	\$152	\$20	n/a	\$1	\$228
New Units/Beds	100	2,660	7,704	347	n/a	2	10,813
Federal Land Initiative							
Funding (\$M)	\$11	\$1	\$49	\$10	\$48	\$3	\$120
New Units/Beds	299	12	2,178	463	958	36	3,946
Affordable Housing Fund							
New Funding (\$M)	\$273	\$472	\$2,241	\$925	\$1,581	\$283	\$5,775
New Units/Beds	1,790	4,768	11,898	4,978	10,178	916	34,528
Repair Funding (\$M)	\$67	\$131	\$2,215	\$198	\$147	\$28	\$2,787
Repair Units/Beds	4,941	8,738	124,897	14,037	11,155	881	164,649
Rapid Housing Initiative							
Funding (\$M)	\$209	\$880	\$1,369	\$642	\$553	\$179	\$3,832
New Units/Beds	1,188	4,892	4,259	3,007	1,773	637	15,756
Apartment Construction Loan Program							
Funding (\$M)	\$766	\$3,100	\$8,323	\$507	\$6,092	\$22	\$18,811
Units/Beds	2,417	9,496	21,860	2,131	13,888	87	49,879

As of March 31, 2024

How progress is tracked

Canada Mortgage and Housing Corporation tracks and reports on progress at four different phases:

1. **Conditional Commitment:** funding is earmarked to support the building or repair of units for which formal project agreement is still subject to final approvals and conditions (Letter of Intent is signed);
2. **Financial Commitment:** formal agreement is duly executed and a binding agreement is reached to provide credit under pre-specified terms and conditions (Letter of Agreement is signed);
3. **Construction/Repair Underway:** in the process of being built or repaired; and,
4. **Completed:** built or repaired.

Construction Timelines

Construction takes time – it can take years for planning, permitting, site preparation and design for a project to come to fruition. The completion of a new construction or renovated multi-unit housing project can take up to 3 years after the funding is provided.

Funding under the National Housing Strategy can be delivered over several years – extending the time to complete a housing project. See the [Road Map for Building a New Home](#) for more details.

Funding to Support the Community (Social) Housing Sector

Program	Launch Date	Funding	Target	Progress To date
Federal Community Housing Initiative (FCHI)	April 1, 2018 (Phase I)	\$38 million over 2 years from 2017/18 to 2019/20	Funding for community housing providers to support 55,000 community housing units.	Over \$42 million in rent assistance was provided to 25,706 community housing units during Phase 1 of the program which sunset in 2019-20.
	September 1, 2020 (Phase II)	\$580.2 million over 8 years from 2020/21 to 2027/28	Support of 13,700 low-income units, with operating agreements under federal administration through CMHC.	Since 2020-21, \$130.39 million in rent assistance was provided to 9,579 low-income units with operating agreements which supports the continued availability of 43,174 community housing units.
Community Housing Transformation Centre (CHTC) and Sector Transformation Fund (STF)	April 11, 2019 (CHTC) December 2019 (STF)	\$64.2 million over 10 years from 2018/19 to 2027/28	Increase knowledge and technical capacity of the community housing sector to support effective and sustainable business models while continuing to provide affordable housing. Funding and tools for housing providers to support efficient and effective business models.	Established in June 2019, CHTC is a non-profit organization led by an Executive Director and a Board of Directors. CHTC delivers the Sector Transformation Fund. \$31.9 million has been provided to the CHTC to set up operations, cover operating and program-eligible costs, and provide funding to 289 STF projects. Project areas of impact include the Environment, Indigenous, Local Projects, Sector Growth, Sectoral Impact, Social Inclusion and Sustainable Business. Many examples can be found on the CHTC website .
Community Based Tenant Initiative (CBTI)	December 2019	\$10 million over 4 years from 2019/20 to 2022/23	Funding for local organizations that assist people in housing need to enable participation in housing decision-making.	\$10.0 million to support 188 CBTI applications

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One Time Direct Support Payments

Initiative	Launch Date	Funding	Target	Progress to Date
<u>One-time top-up to the Canada Housing Benefit</u>	December 12, 2022	\$1.2 billion over 1 year in 2022/23	Assist up to 1.8 million eligible households.	\$402.37 million to support 815,190 applications

As of September 30, 2023

Homelessness Initiatives*

Initiative	Launch Date	Funding	Target	Progress to Date
<u>Reaching Home</u> *	April 1, 2019	Nearly \$4 billion over 9 years	Reduce chronic homelessness nationally by 50% by March 2028.	<p>Reaching Home is a community-based program that helps prevent and reduce homelessness across Canada. This program is investing \$4 billion in funding over 9 years to reduce chronic homelessness nationally by 50% between 2016 and 2028.</p> <ul style="list-style-type: none"> +17% change in chronic homelessness among shelter users (between 2016 and 2022) <p>Overall results for Reaching Home (includes Designated Communities, Indigenous Homelessness, Rural and Remote Homelessness, and Territorial Homelessness streams):</p> <ul style="list-style-type: none"> 71,567 people placed in more stable housing under Reaching Home (cumulative for 2019-2023) 126,752 people received core prevention services under Reaching Home (cumulative for 2019-2023) <p>As part of the overall investment, Reaching Home is investing approximately \$900 million in funding over 9 years through the Indigenous Homelessness stream and through Distinctions-based Approaches.</p> <p>Specifically for Reaching Home’s Indigenous Homelessness Funding Stream¹:</p> <p>12,492 people placed into more stable housing.</p> <p>13,806 people who benefited from core prevention services.</p> <p>¹(Outcomes data is not currently available for the Distinctions-based approaches funding)</p>

				<p>The overall investments also includes approximately \$70 million in funding over 9 years through the Territorial Homelessness stream.</p> <p>Specifically for Reaching Home’s Territorial Homelessness Funding Stream:</p> <p>390 people placed into more stable housing.</p> <p>2,069 people who benefited from core prevention services.</p>
Veterans Homelessness Program*	Spring 2023	\$79.1 million over 5 years	To be set in 2024/25	<p>The Veteran Homelessness Program, which is part of the NHS, launched in spring 2023. Successful applicants from a national call for proposals have all been informed and contribution agreements are being put in place. Once concluded, service providers will start offering services.</p>

*Program is led by Infrastructure Canada.

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Improving Homeownership Options for Canadians

Initiative	Launch date	Funding	Target	Progress to date
<u>Shared Equity Mortgage Provider (SEMP) Fund</u>	July 31, 2019	\$100 million over 5 years from 2019/20 to 2023/24	Assist 1,500 first-time homebuyers and assist in the creation of 1,500 new homeownership units	\$38.25 million committed to assist in the creation of 1,377 new homeownership units. The program sunset in 2023/24.
<u>First-Time Home Buyer Incentive (FTHBI)</u>	September 2, 2019	\$1.25 billion over 5 years from 2019/20 to 2023/24	Assist up to 100,000 first-time homebuyers	25,839 applications approved, representing \$468.1 million in Shared Equity Mortgages. The program sunset in 2023/24.

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First-Time Home Buyer Incentive by Region

	Alberta	Atlantic	British Columbia	Ontario	Prairies and North	Quebec
Approved Applications (#)	9,074	2,626	1,000	1,586	3,891	7,662
Funded Applications (#)	8,557	2,525	939	1,514	3,673	7,342
Approved Shared Equity Mortgages (\$)	\$185,127,953	\$36,484,800	\$21,354,643	\$30,454,345	\$63,324,741	\$131,395,277
Funded Shared Equity Mortgages (\$)	\$173,968,766	\$34,707,818	\$19,992,437	\$28,778,204	\$58,573,512	\$124,787,194

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Human Rights-Based Approach to Housing

Initiative	Launch Date	Description	Progress to Date
<u>National Housing Strategy Act</u>	N/A	The Act recognizes the right to adequate housing as a fundamental human right affirmed in international law. The Act requires the federal government to maintain a national housing strategy to further housing policy, taking into account key principles of a human rights-based approach to housing, and report to Parliament every three years on the progress towards the strategy's goals and outcomes.	Tabled in Parliament on April 8, 2019, as part of Bill C-97, and received Royal Assent on June 21, 2019. The <i>National Housing Strategy Act</i> came into force on July 9, 2019.
<u>National Housing Council</u>	November 22, 2020	The Council, with diverse representation, will further housing policy by providing advice to the responsible Minister on, among other things, the effectiveness of the National Housing Strategy with the aim of improving housing outcomes.	<p>The Council meets quarterly.</p> <p>The Council completed its work plan for 2021-2023, which included three priority areas:</p> <ol style="list-style-type: none"> 1) Progressive Realization of the Right to Adequate Housing, 2) Improving the National Housing Strategy, and 3) Urban, Rural and Northern (URN) Indigenous Housing. <p>The three associated reports with recommendations to the Minister have been sent to the Minister and published on the Council's website nhc-cn1.ca.</p> <p>The Council also established a first review panel at the request of the Federal Housing Advocate on the financialization of purpose-built rental housing. The panel held a hearing which consisted of written and oral hearing phases. The panel will soon be releasing its report with opinion and recommendations to the Minister on the issue.</p> <p>The Council also received a second request to establish a review panel on the failure to prevent and eliminate homelessness amongst women and gender-diverse people.</p>

<p><u>Federal Housing Advocate</u></p>	<p>2020</p>	<p>The Federal Housing Advocate is an appointment by the Governor in Council and supported by the <u>Canadian Human Rights Commission</u>. The Federal Housing Advocate’s mandate includes consulting with members of vulnerable groups and working directly with communities affected by systemic housing issues. The Advocate may request that the National Housing Council establish a review panel to hold a hearing to review any systemic housing issue within federal jurisdiction. The Advocate also monitors and reports annually on their findings related to systemic housing issues that they hear about and associated recommendations.</p>	<p>On February 3, 2022, the Minister of Housing and Diversity and Inclusion announced the appointment of the new Federal Housing Advocate.</p> <p><u>Read the Minister’s statement.</u></p> <p>Review panels</p> <p>In September 2022, the Federal Housing Advocate requested that the National Housing Council establish a review panel on the financialization of purpose-built rental housing. On December 8, 2022, the Council passed a motion to proceed with the review panel as requested by the Federal Housing Advocate. The panel held a hearing which consisted of written and oral hearing phases. The panel will soon be releasing its report with opinion and recommendations to the Minister on the issue.</p> <p>In May 2023, the Federal Housing Advocate requested that the National Housing Council establish a review panel on the failure to prevent and eliminate homelessness amongst women and gender-diverse people, particularly Indigenous women, gender-diverse, and Two-Spirit people. The National Housing Council has not yet launched this review panel.</p> <p>Review of systemic housing issue</p> <p>In February 2023, the Federal Housing Advocate launched a formal review of encampments in Canada. In October 2023, the Advocate released her first of a two-part report on encampments in Canada, and her final report titled <i>Upholding dignity and human rights: the Federal Housing Advocate’s review of homeless encampments</i> was released in February 2024.</p> <p>Annual report</p> <p>On June 14, 2023, the Minister of Housing and Diversity and Inclusion tabled in Parliament the <u>Federal Housing Advocate’s 2022-23 Annual Report</u> and his response to the report.</p>
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Data, Innovation & Research

\$550 million will be invested in new data collection tools, demonstration projects, Housing Supply Challenge and solutions labs, and efforts to spur more housing-related research, within and external to government, to help diversify information sources and perspectives.

A total of nine new Data, Innovation and Research initiatives were launched in 2018 to better understand housing needs, conditions and markets, and to fill data gaps and inform decision-makers.

Innovation

Initiative	Launch Date	Funding Available	Target	Progress to Date
<u>Solutions Labs</u>	May 21, 2018	\$24.5 million from 2018/19 to 2027/28	Provides housing stakeholders with funding to help solve complex and persistent housing problems and foster innovation in the housing sector. Support experts and housing stakeholders to incubate and scale potential solutions to housing affordability pressures.	\$16.7 million to support 73 solutions labs fostering innovation in the housing sector.
<u>NHS Demonstrations Initiative</u>	May 21, 2018	\$12.5 million over 10 years from 2018/19 to 2027/28	Support demonstrations of forward-looking, innovative technologies, practices and strategies that explore the future of housing in Canada.	\$8.3 million to support 43 demonstration projects.
<u>Housing Supply Challenge</u>	October 23, 2020	\$300 million over 5 years from 2020/21 to 2024/25	The Housing Supply Challenge (HSC) invites citizens, stakeholders, and experts from across Canada to propose innovative solutions to the barriers that limit the housing supply. The Housing Supply Challenge will result in new ideas and solutions that will help more people find an affordable place to call home.	Each round had dozens of submitted solutions and prototypes funded: In Round 1: Data Driven, a total of 136 solutions were submitted, of which 21 were shortlisted and 14 prototypes were ultimately selected for funding (sharing a pool of \$22.5 million for implementation). In Round 2: Getting Started, a total of 167 solutions were submitted, of which 29 were shortlisted and 14 prototypes were ultimately selected for funding (sharing a pool of \$38 million for implementation). In Round 3: Northern Access, a total of 187 solutions were submitted, of which 33 were shortlisted and 15 solutions were selected for funding (sharing a pool of \$72 million for implementation). In Round 4: Building for the Future, a total of 252 solutions were submitted, of which 26 were shortlisted and 16 solutions were selected for funding (sharing a pool of \$36 million for implementation). In Round 5: Level-Up, a total of 254 solutions were submitted and 18 semi-finalists were identified. Final decisions on which solutions will receive the next stages of funding will be announced in Fall 2024 and Winter 2025.

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Capacity Building

Initiative	Launch Date	Funding Available	Target	Progress to Date
<u>Housing Research Scholarship Program</u>	Spring 2018	\$3.65 million over 10 years	Funding for postdoctoral fellowships to help build housing expertise in Canada.	\$2.52 million in scholarships awarded for 28 postdoctoral fellowships to conduct research in support of the NHS. The program has been expanded to include Masters and PhD students, if funds allow. Funding announcements are expected in Spring/Summer 2024.
<u>CMHC Housing Research Award Program</u>	April 2018	\$500,000 over 10 years	Promote and extend impactful housing research.	Awards ceremonies held in November 2018, December 2019, November 2020 and November 2021. The 2022 recipients were featured in videos posted to the <u>CMHC Awards program page</u> . To date, the program has given out 18 awards and 4 travel bursaries for a total of \$270,000. The next competition will launch in May, 2024.
<u>Collaborative Housing Research Network</u>	July 12, 2018	\$13.9 million over 10 years	Canada-wide collaboration of academics and community partners in research to inform housing policy decision-making	\$640,000 awarded to 8 Partnership Development Grants (\$80,000 each) to help lay the foundation of the Network. Research Network created by supporting 6 multi-year team grants. Investment for first 5 years is \$7.9 million.

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Thought Leadership

Initiative	Launch Date	Funding Available	Target	Progress to Date
<u>NHS Research and Planning Fund</u>	June 18, 2018	\$6.6 million over 10 years	Support non-profit housing stakeholders seeking to undertake housing related research.	<p>\$5.5 million has been awarded to 41 research proposals across the country.</p> <p>The latest project awarded funding will be announced in the spring.</p> <p>The next call for applications is anticipated for the second half of 2024.</p>
NHS Housing Needs Data	Fall 2018	\$62 million over 10 years	Enhance data collection and analysis, development of new housing surveys and comprehensive databases with social, economic and financial information to produce housing statistics.	<p>2 surveys were created to better understand housing conditions and experiences in Canada, including for those living in social and affordable housing.</p> <ul style="list-style-type: none"> • Results from the second <u>Canadian Housing Survey (Statistics Canada)</u> • Results from the second <u>Social and Affordable Housing Survey – Rental Structures (CMHC)</u> <p>Creation of foundational documents necessary to initiate a mortgage industry data standards organization in Canada.</p> <p>Survey of Non-Bank Residential Mortgage Lenders to get a more complete picture of the overall mortgage market in Canada.</p> <p>Progress toward building a database of all social housing across Canada.</p> <p>Progress toward building a database on residential evictions.</p>

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Enabling/Connecting

Initiative	Launch Date	Description	Progress to Date
<u>Expert Community on Housing (ECOH)</u>	November 21, 2018	The Expert Community on Housing (ECOH) is an open community where members with a wide range of housing experience can collaborate, share knowledge, contribute to the development of housing solutions, and network with leaders within and outside of the traditional housing ecosystem to address common challenges.	Currently hosting over 2500 members with ongoing intake of new members.
National Housing Conference	2018/19	Bi-annual conference to bring industry experts together.	CMHC hosted a National Housing Conference in 2018/19. Due to COVID, the 2020/21 conference was cancelled and none were held in 2021/22 and 2022/23. CMHC hosted the National Housing Conference, with a theme of “ <i>Unlocking Solutions Together</i> ” on March 18-19, 2024 at the Westin Ottawa. A conference summary report will be available in summer 2024.

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Increased Efficiency

Initiative	Launch Date	Description	Progress to Date
<u>Housing Accelerator Fund (HAF)</u>	March 17, 2023	The Housing Accelerator Fund provides incentive funding to local governments encouraging initiatives aimed at increasing housing supply. It also supports the development of complete, low-carbon and climate-resilient communities that are affordable, inclusive, equitable and diverse.	\$3.92 billion committed to fast track 106,606 housing units.

As of March 31, 2024

Commitments and Expenditures

The following two tables provide an overview of capital commitments and expenditures made for both new and repaired housing units under the NHS. Capital commitments are tracked by calendar year, and expenditures are tracked by fiscal year.

Capital Commitments*	\$17,333M
2017	\$84M
2018	\$405M
2019	\$2,642M
2020	\$3,393M
2021	\$4,181M
2022	\$3,915M
2023	\$2,713M
Expenditures*	\$6,484M
2016/17	\$10M
2017/18	\$70M
2018/19	\$0M
2019/20	\$155M
2020/21	\$1,214M
2021/22	\$1,828M
2022/23	\$1,122M
2023/24	\$2,084M

*These numbers include the following initiatives: Affordable Housing Innovation Fund, First Time Home Buyers Incentive, Apartment Construction Loan Program, Affordable Housing Fund, Rapid Housing Initiative, Federal Lands Initiative and Shared Equity Mortgage Provider Fund.

As of March 31, 2024

Federal/Provincial/Territorial NHS Investments

On April 9, 2018, a new Federal/Provincial/Territorial (FPT) Housing Partnership Framework was endorsed by all FPT Ministers responsible for housing (except Quebec), setting the foundation for NHS initiatives cost-matched and delivered by provinces and territories.

The Government has bilateral agreements with all 13 Provinces and Territories representing over \$15.3 billion in joint funding over 10 years (2018/19-2027/28) to protect, renew and expand community housing, and support provincial priorities related to housing repair, construction and affordability.

- **Alberta:** joint investment of \$1.1 billion
- **British Columbia:** joint investment of \$1.5 billion
- **Manitoba:** joint investment of almost \$641.2 million
- **New Brunswick:** joint investment of \$403.6 million
- **Newfoundland and Labrador:** joint investment of \$ 349.8 million
- **Northwest Territories:** joint investment of \$158.6 million
- **Nova Scotia:** joint investment of \$520.8 million
- **Nunavut:** joint investment of \$357.2 million
- **Ontario:** joint investment of \$5.8 billion
- **Prince Edward Island:** joint investment of \$46.1 million
- **Quebec:** joint investment of \$3.7 billion
- **Saskatchewan:** joint investment of \$584.9 million
- **Yukon:** joint investment of \$80.2 million

The most recent action plans are linked below:

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [Newfoundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Nunavut](#)
- [Ontario](#)
- [Prince Edward Island](#)
- [Saskatchewan](#)
- [Yukon](#)

As of March 31, 2024

How progress is tracked

Progress is tracked once reporting on progress related to funding commitments from provinces and territories has been received and processed.

Federal/Provincial and Territorial NHS Initiatives

Canada Community Housing Initiative: provides predictable, long-term funding to protect, regenerate and expand social and community housing, including social housing under legacy programs for urban Indigenous households in need.

PT Priority: supports regional needs and priorities, such as increasing the affordable housing supply, maintaining existing stock, and providing financial support to vulnerable Canadians.

Canada Housing Benefit: provides affordability support directly to households in need through programs co-developed with each PT to reflect their unique context and circumstances.

Northern Funding: helps address the unique needs and challenges faced in the North with additional funding for each of the three territories to enhance the other initiatives.

Joint Funding Commitments

Initiative	Total Funding Allocation until 2027/28	Federal Funding Committed	P/T Funding Committed***
Canada Community Housing Initiative	\$8.6 billion	\$1.08 billion	\$1.10 billion
P/T Priorities Funding	\$2.2 billion	\$779.77 million	\$971.31 million
Canada Housing Benefit*	\$4.2 billion	\$535.76 million	\$568.26 million
Northern Funding**	\$300 million	\$180.00 million	N/A

* Includes funding for Survivors of Gender Based Violence, where announced.

**Northern Funding does not require Territorial cost-matching.

***P/T Funding Committed is based on claims submitted by PTs as of March 31st,2024. These are active claims and subject to change if claim revisions are submitted by PTs.

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Progress against National Housing Strategy Targets*

Indicator	PTs reported progress***	Target by 2027/28
Units continue to be offered in social housing	308,097	330,000 units
15% Expansion of rent assisted units***	14,151	50,000 units
At least 20% of existing social housing units repaired***	120,755	60,000 units
Households Assisted through the CHB	154,532	300,000 units

*Figures provided reflect a shift to reporting using Provincial and Territorial Progress Reports which provide the unique number of units supported. Quebec has not signed onto the new Federal-Provincial-Territorial (FPT) Housing Partnership Framework. Unique number of units included for Quebec are obtained by commitments claimed through CMHC-QC Bilateral Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

**Data reflects progress reported and based on joint funding as of September 30th, 2023 except in the cases of Northwest Territories, Ontario (March 31st, 2023), Newfoundland and Labrador, and Nunavut (March 31st, 2022). CMHC continues to work with provinces and territories to improve the accuracy and timeliness of reporting. Progress is subject to revision as information becomes available.

*** Quebec does not have defined targets for these indicators.

Provincial and Territorial Action Plan 2027/28 Targets

CMHC and each Province and Territory mutually agree on targets established in an Action Plan published by the Province or Territory.

Province/ Territory	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB	No net loss of Urban Native Housing units for low-income households	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	Units continue to be offered in Social Housing
Alberta	3,555	35,511	507	4,740	507	23,700
British Columbia	5,174	23,525	1,483	6,934	1,766	34,491
Manitoba	2,108	18,787	625	5,470	663	23,417
New Brunswick	1,262	6,633	48	1,991	52	9,954
Newfoundland and Labrador	894	3,236	75	1,192	75	5,957
Northwest Territories	100	532	67	856	10	1,231
Nova Scotia	1,591	6,074	106	3,000	111	11,615
Nunavut	244	670	0	325	0	1,625
Ontario	19,660	50,623	1,452	26,213	1,452	131,063
Prince Edward Island	588	2,203	0	377	0	936
Quebec ¹	N/A	145,270	1,128	N/A	1,128	63,630
Saskatchewan	2,467	10,169	249	3,290	165	16,448
Yukon	98	5,535	0	199	0	543
Total	37,714	308,768	5,740	54,587	5,929	324,610

¹Quebec has not signed onto the new Federal-Provincial-Territorial (FPT) Housing Partnership Framework, which establishes the basis for NHS initiatives. The targets presented are therefore those that are applicable to Quebec.

Provincial and Territorial Progress to Date^{1,2}

Province/ Territory	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB	No net loss of Urban Native Housing units for low-income households	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	Units continue to be offered in Social Housing ³
Total	14,151	154,532	5,154	120,755	3,279	308,097

As of September 30th, 2023

¹ Reflects progress reported as of September 30th, 2023 except in the cases of Northwest Territories, Ontario (March 31st, 2023), Newfoundland and Labrador, and Nunavut (March 31st, 2022). CMHC continues to work with provinces and territories to improve the accuracy and timeliness of reporting. Progress is subject to revision as information becomes available.

² Figures provided reflect a shift to reporting using Provincial and Territorial Progress Reports which provide the unique number of units supported. Quebec has not signed onto the new Federal-Provincial-Territorial (FPT) Housing Partnership Framework. Unique number of units included for Quebec are obtained by commitments claimed through CMHC-QC Bilateral Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

³ The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing".

National Housing Strategy Overall

Key Highlights

- Overall, under the National Housing Strategy, we have made \$50.97 billion¹ in commitments as of March 31, 2024.

This will:

- support reducing or eliminating housing need for 541,219 households.
- support the creation of 146,408 new housing units and 286,992 repaired housing units.
- provide affordability support for 354,686² households.
- 154,532 households assisted through the CHB.
- 25,839 households assisted under the First-Time Home Buyer Incentive
- 815,190 renters assisted under the One-time top-up to the Canada Housing Benefit.

Women and Their Children

- As of March 31, 2024, the NHS has committed an estimated \$13.10 billion towards meeting the housing needs of women and their children, which includes funding for the construction, repair and support of 280,337 housing units.³
 - Of the \$13.10 billion, \$3.16 billion is targeting the needs of women and their children, and \$9.94 billion is supporting the needs of women and their children.
 - This represents 26% of all NHS funding committed.
 - Since the numbers above are a percentage of NHS investments and available information will increase with time, the percentage is expected to fluctuate each quarter.

[Learn more about how the NHS serves women and their children.](#)

¹ Does not include PT cost matching.

² Includes Federal Community Housing Initiative, and Preservation of Social Housing units from the FPT Programs.

³ Includes funding committed and spent under the Affordable Housing Fund, Apartment Construction Loan Program, Federal Lands Initiative, Affordable Housing Innovation Fund, Rapid Housing Initiative, Indigenous Shelter and Transitional Housing Initiative as well as funding spent under legacy agreements to support community housing.

Housing for those in greatest need

Meeting the housing needs of vulnerable Canadians is a priority under the National Housing Strategy. Priority groups are currently defined to include survivors of gender-based violence; seniors; young adults; Indigenous peoples; people with disabilities; people dealing with mental health and addiction issues; veterans; 2SLGBTQIA+; racialized groups; recent immigrants (especially refugees); people experiencing homelessness.

NHS

Populations made vulnerable	New Units Committed	Repair Units Committed
Survivors of gender-based violence	3,383	1,955
Seniors	10,312	41,300
Young adults	733	24
Indigenous peoples	12,910	19,351
People with developmental disabilities	2,560	23,186
People with physical disabilities		
People dealing with mental health and addiction issues	2,417	1,054
Veterans	227	29
2SLGBTQIA+	141	7
Racialized groups	290	8
Recent immigrants (especially refugees)	335	304
People experiencing or at risk of homelessness	7,134	4,113
Black Canadians	538	157
Women and children*	15,251	31,769
Total Number of Units Committed **	56,231	123,257

* Women and children are not among the list of vulnerable population groups. This group is included in the table in relation to the NHS target of putting 33% of the strategy’s investments, with a minimum of 25%, towards serving the unique needs of women and their children.

** Total may not match because some units are not targeted towards a vulnerable group, and/or others are targeted towards multiple groups.

Affordable Housing Innovation Fund

Populations made vulnerable	Units Committed
Survivors of gender-based violence	10
Seniors	111
Young adults	100
Indigenous peoples	865
People with disabilities	81
People dealing with mental health and addiction issues	4
Veterans	20
2SLGBTQIA+	0
Racialized groups	15
Recent immigrants (especially refugees)	40
People experiencing homelessness	0
Women and children*	164
Total Number of Units Committed**	1,410

* Women and children are not among the list of vulnerable population groups. This group is included in the table in relation to the NHS target of putting 33% of the strategy’s investments, with a minimum of 25%, towards serving the unique needs of women and their children.

** Total may not match because some units are not targeted towards a vulnerable group, and/or others are targeted towards multiple groups.

Federal Lands Initiative

Populations made vulnerable	Units Committed
Survivors of gender-based violence	110
Seniors	81
Young adults	0
Indigenous peoples	296
People with disabilities	29
People dealing with mental health and addiction issues	0
Veterans	0
2SLGBTQIA+	0
Racialized groups	0
Recent immigrants (especially refugees)	30
People experiencing homelessness	30
Women and children*	510
Total Number of Units Committed**	1,086

* Women and children are not among the list of vulnerable population groups. This group is included in the table in relation to the NHS target of putting 33% of the strategy’s investments, with a minimum of 25%, towards serving the unique needs of women and their children.

** Total may not match because some units are not targeted towards a vulnerable group, and/or others are targeted towards multiple groups.

Rapid Housing Initiative

Populations made vulnerable	Units Committed
Survivors of gender-based violence	845
Seniors	2,258
Young adults	295
Indigenous peoples	6,239
People with disabilities	760
People dealing with mental health and addiction issues	1,030
Veterans	7
2SLGBTQIA+	109
Racialized groups (including Black Canadians)	421
Recent immigrants (especially refugees)	66
Women and children*	5,401
People experiencing homelessness or at risk of homelessness	3,712
Total Number of Units Committed**	15,742

* Women and children are not among the list of vulnerable population groups. This group is included in the table in relation to the NHS target of putting 33% of the strategy's investments, with a minimum of 25%, towards serving the unique needs of women and their children.

** Total may not match because some units are not targeted towards a vulnerable group, and/or others are targeted towards multiple groups.

Affordable Housing Fund

Populations made vulnerable	New Units Committed	Repaired Units Committed
Survivors of gender-based violence	2,418	1,955
Seniors	7,862	41,300
Young adults	338	24
Indigenous peoples	5,510	19,351
People with disabilities	1,690	23,186
People dealing with mental health and addiction issues	1,383	1,054
Veterans	200	29
2SLGBTQIA+	32	7
Racialized groups	18	8
Black Canadians	374	157
Recent immigrants (especially refugees)	199	304
People experiencing homelessness	3,392	4,113
Women and children*	9,176	31,769
Total Number of Units Committed**	32,592	123,257

* Women and children are not among the list of vulnerable population groups. This group is included in the table in relation to the NHS target of putting 33% of the strategy's investments, with a minimum of 25%, towards serving the unique needs of women and their children.

** Total may not match because some units are not targeted towards a vulnerable group, and/or others are targeted towards multiple groups.

Indigenous and Northern Housing

Improving Housing Conditions (First Nation, Inuit & Métis Housing)

Meeting the housing needs of Indigenous communities is a priority under Canada’s National Housing Strategy. Projects serving the needs of Indigenous peoples and families are prioritized for funding under many National Housing Strategy programs. There is also programming and funding exclusively for Indigenous and Northern housing.

NHS Funding Exclusively for Indigenous and Northern Housing



- **\$420 million through the Indigenous Shelter and Transitional Housing Initiative** to build a minimum of 38 shelters and 50 new transitional homes for Indigenous women, children and LGBTQ2S+ people escaping gender-based violence.
 - **\$159.34 million** have been conditionally or financially committed toward the construction of 20 shelters and 14 transitional homes.
- **\$25 million through the Affordable Housing Fund** to repair 560 units in the existing urban Indigenous community housing stock.
 - \$5 million has been conditionally or financially committed toward the repair of 144 units.
- **\$13.1 million through the Affordable Housing Fund for 2 emergency shelters** in the territories. This is part of the \$44.8 million 2020 Shelter Initiative for Indigenous women and children escaping family violence. This initiative is supporting the construction of 12 Indigenous shelters across Canada. There will be:
 - 2 in the territories funded through the Affordable Housing Fund.
 - 10 in First Nations communities in the provinces, funded through CMHC’s On-Reserve Shelter Enhancement Program.
- **\$100 million through the Affordable Housing Fund** to support the construction and repair of Housing in the Northwest Territories and Yukon.
 - \$92.5 million has been conditionally or financially committed to support the development of 260 new units.

- **\$200 million through the Canada Community Housing Initiative (under the Housing Partnership Framework)** to support 7,000 units in the existing urban Indigenous community housing stock so they continue to be made available to low-income households.
- **\$300 million through Funding for the Northern Territories.** Progress to date is listed above, under Federal/Provincial/Territorial NHS Investments.
- **\$896.4 million through Reaching Home: Canada’s Homelessness Strategy** to address Indigenous homelessness predominantly in urban centers. This includes:
 - \$686.05 million through an Indigenous Homelessness stream to maintain the community-based approach and to continue to address local priorities, and
 - \$210.4million to be invested in priorities determined in collaboration with Indigenous partners. \$10 million of this funding has been allocated for communities in the territories.
- **Legacy funding to support First Nations housing on reserve.** Between April 2022 and March 2023, CMHC invested \$312.79 million to support:
 - 492 newly constructed homes
 - 411 renovated homes
 - 22,750 households receiving subsidies

Funding through NHS Programs of General Application

Federal Supply Initiatives

\$4.29 billion has been conditionally or financially committed through the federal supply initiatives. This includes the Affordable Housing Fund commitments for urban Indigenous housing, emergency Indigenous shelters and housing in the territories listed above. Federal supply initiative commitments will support:

- 26,614 units through Indigenous and Northern housing projects. This includes 69 projects in the territories, where 50% of the population is Indigenous.
 - 17,411 units are for new construction and 9,203 units are for repair or renewal.
- Commitments made to date will support:
 - 15,423 units on reserve
 - 1,866 units in the territories
 - 8,075 Indigenous units in urban areas
 - 1,250 Indigenous units in rural or remote areas

In addition to the funding and units outlined above, the Affordable Housing Fund has made conditional and financial commitments toward 79 new units and 10,127 repaired units for Indigenous occupants within projects that serve multiple population groups.

Federal Initiatives Supporting the Community Housing Sector

\$6.15 million has been conditionally or financially committed through the federal initiatives to support Indigenous housing in the community housing sector:

- \$1.92 million through the Federal Community Housing Initiative to support the affordability of 170 community housing units for Indigenous peoples
- \$4.2 million through the Community Housing Transformation Centre to support 60 Indigenous housing projects

Data, Innovation and Research

The following investments have been made to support research, data and innovation to improve Indigenous and Northern housing outcomes:

- \$4.4 million toward 18 Research and Data Initiative projects
- \$20.8 million toward 45 Housing Supply Challenge projects

As of March 31, 2024

National Housing Strategy Support to Affordable and Community Housing

National Housing Strategy Support to Affordable and Community Housing

NHS initiatives are designed to meet the housing needs of Canadians. These initiatives provide support to the entirety of the housing continuum, an approach that builds upon and complements the historical federal support for community (social) housing that serves Canadians in deepest housing need.

This new approach significantly increases support to the community housing sector through new supply programs such as the Affordable Housing Fund, the Federal Lands Initiative, the Affordable Rental Housing Innovation Fund as well as the Rapid Housing Initiative.

The approach also includes direct support to tenants and through housing providers to help reduce affordability pressures. This builds on support for legacy social housing agreements which were predominantly signed with housing providers between the 1950s and early 1990s, and includes new funding. New funding is being made available under the Federal and Canada Community Housing Initiatives to providers whose legacy agreements are expiring to ensure that they have the necessary support to continue offering community housing to Canadians.

In addition to these initiatives, the NHS is also creating new purpose-built market rental housing through the Apartment Construction Loan Program, building supply and providing more housing options along the housing continuum.

The NHS provides assistance to households in need through affordable and community housing, figures for this will be available shortly as we work with Provinces and Territories to provide an update.

BUILDING THE FUTURE TOGETHER: 2020 NATIONAL HOUSING STRATEGY PROGRESS REPORT

This triennial report discusses the complementary toolkit of housing initiatives that are addressing affordable housing needs.



Learn more about our other initiatives under the National Housing Strategy.

NHS funding for a variety of initiatives in all areas of the housing industry are working to:

build up to **160,000**
new housing units

repair **300,000**
housing units

remove up to
540,000 households
from housing need

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Learn more at cmhc-nhs.ca

