



Progress on the National Housing Strategy

SEPTEMBER 2023

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.

Federal NHS Initiatives

Key Highlights:

Since the launch of the NHS, CMHC has committed \$29.32 billion through Federal NHS Initiatives to support:

- The creation and repair of 255,698 units (126,739 new units and repair to 128,959 units).
 - 197,332 units are currently under construction or have been repaired/built.
- The continuing availability of 42,337 community housing units (FCHI Phase II) where operating agreements expired, through direct support for 9,077 low-income community housing units.

Create New/Modernize Existing Housing Supply

Program	Launch Date	Funding	Target	Progress to date
<u>Affordable Housing Innovation Fund (AHIF)</u>	September 30, 2016 (Phase 1)	\$208.3 million over 5 years from 2016/17 to 2020/21	4,000 affordable housing units created using innovative business approaches and building techniques.	Phase 1: \$208.30 million committed to support the creation of 19,132 units, of which 16,604 will be affordable. For Phase 1, 14,965 units are financial commitments and 4,167 units are currently under construction or built.
	August 30, 2022 (Phase 2)	\$550.8 million over 6 years from 2022/23 to 2027/28	At least 10,800 housing units created.	Phase 2: \$86.04 million committed to support the creation of 9,507 units, of which 2,075 will be affordable.
<u>Rental Construction Financing Initiative (RCFI)</u>	April 20, 2017	\$25.75 billion over 11 years from 2017/18 to 2027/28	Construction of more than 71,000 new rental housing units across Canada.	CMHC has committed \$17.61 billion in loans to support the creation of 46,968 units. Of the 46,968 units, • 14,290 are conditional commitments; • 2,161 are financial commitments; • 20,260 units are currently under construction; • 10,257 units are built.
<u>Federal Lands Initiative (FLI)</u>	February 11, 2019	\$202 million over 10 years from 2018/19 to 2027/28	Create 4,000 housing units by transferring surplus federal lands and buildings to housing providers at low or no cost.	CMHC has committed \$120.40 million to support the creation of 3,936 units, of which 1,720 will be affordable. Of the 3,936 units, 791 units are conditional commitments, 3,133 units are under development.

<u>National Housing Co-Investment Fund (NHCF)</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 \$7.49 billion to support the creation of 31,589 new units (20,867 affordable) and the repair/renewal of 128,959 units (117,659 affordable).</p> <p>Of the \$7.49 billion, \$4.42 billion are loans and \$3.07 billion are contributions/forgivable loans.</p> <p>New Units</p> <p>Of the 31,589 new units, 4,717 units are conditional commitments, 16,011 units are in progress, and 10,861 units are built. This includes commitments to make 1,388 shelter spaces or transitional housing units available for survivors of gender-based violence, 6,992 housing units for seniors, and 847 units for people with developmental disabilities.</p> <p>Repair/Renewal Units</p> <p>Of the 128,959 repair units, 6,741 units are conditional commitments, 78,865 units are in progress, and 43,353 units are repaired/renewed. This includes commitments to repair/renew 347 shelter spaces or transitional housing units for survivors of gender-based violence, and 40,877 senior units.</p>
	October 27, 2020 (Round 1)	\$1 billion over 2 years from 2020/21 to 2021/22	Create over 3,000 affordable housing units	<p>Under Round 1, CMHC has committed \$1 billion to support the creation of 4,760 new affordable units, of which 3,164 units are built and 1,596 are currently under construction.</p> <p>Of the total units committed in Round 1, 1,824 units are for Indigenous peoples, 1,401 units are for homeless people or those at risk of being homeless, and 804 units are for seniors.</p>
	June 30, 2021 (Round 2)	\$1.5 billion for 1 year in 2021/22	Create over 4,500 affordable housing units	<p>Under Round 2, CMHC has committed \$1.5 billion to support the creation of 5,595 new affordable units, of which 1,600 units are built and 3,995 units are currently under construction.</p> <p>Of the total units committed in Round 2, 2,476 units are for Indigenous peoples, 1,185 units are for homeless people or those at risk of being homeless, and 538 units are for seniors.</p>
	November 10, 2022 (Round 3)	\$1.5 billion over 2 years from 2022/23 to 2023/24	Create over 4,500 affordable housing units	<p>Under Round 3, CMHC has committed \$1.34 billion to support the creation of 5,252 new affordable units.</p>

As of September 30, 2023

Regional Breakdown of Federal NHS Supply Initiatives

The breakdown includes the latest results for the Affordable Housing Innovation Fund, the Rental Construction Financing Initiative, the National Housing Co-Investment Fund, the 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, \$29.32 billion has been committed in 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	\$49	\$57	\$10	\$88	\$3	\$208
Units/Beds	n/a	2,665	7,822	463	8,142	8	19,100
Affordable Housing Innovation Fund – Phase 2							
Funding (\$M)	n/a	\$4	\$71	\$11	n/a	n/a	\$103
Units/Beds	n/a	54	9,320	133	n/a	n/a	9,507
Federal Land Initiative							
Funding (\$M)	\$11	\$1	\$49	\$10	\$48	\$3	\$120
Units/Beds	295	12	2,178	463	952	36	3,936
National Housing Co-Investment Fund							
Funding (\$M)	\$242	\$465	\$4,161	\$905	\$1,440	\$278	\$7,491
Units/Beds	4,427	10,732	116,522	11,224	16,086	1,557	160,548
Rapid Housing Initiative – Phase 1							
Funding (\$M)	\$45	\$223	\$356	\$142	\$206	\$22	\$994
Units/Beds	300	1,724	1,117	843	692	83	4,760
Rapid Housing Initiative – Phase 2							
Funding (\$M)	\$70	\$343	\$530	\$256	\$186	\$91	\$1,476
Units/Beds	378	1,506	1,650	1,217	507	357	5,595
Rapid Housing Initiative – Phase 3							
Funding (\$M)	\$94	\$318	\$452	\$243	\$153	\$81	\$1,341
Units/Beds	510	1,638	1,393	964	538	209	5,252
Rental Construction Financing Initiative							
Funding (\$M)	\$665	\$2,701	\$7,724	\$483	\$6,011	\$22	\$17,606
Units/Beds	2,125	8,281	20,687	2,035	13,753	87	46,968

As of September 30, 2023

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 loan 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 affordable 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 an affordable 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.	Over \$42 million to extend subsidies to 25,706 households was provided 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, \$106.78 million in rent assistance was provided to 9,216 low-income households, supporting 42,337 community housing units.
Community Housing Transformation Centre (CHTC) and Sector Transformation Fund (STF)	April 11, 2019 (CHTC) December 2019 (STF)	\$68.6 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. \$28.0 million has been provided to the CHTC to set up operations, cover operating and program-eligible costs, and provide funding to 249 STF applications. 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 171 CBTI applications

As of September 30, 2023
CHTC, STF & CBTI As of June 30, 2023

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

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Reaching Home: Canada's Homelessness Strategy*

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>Redesigned federal homelessness program launched on <u>April 1, 2019</u>.</p> <ul style="list-style-type: none"> +6% (2020) change in chronic homelessness among shelter users (relative to 2016 baseline) 59,309 people placed in more stable housing under Reaching Home (cumulative for 2019-2023) 108,965 people who received prevention or shelter diversion services under Reaching Home (cumulative for 2019-2023)

*Program is led by Infrastructure Canada.

As of June 5, 2023

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	\$33.95 million committed to assist in the creation of 1,088 new homeownership units.
<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	CMHC has approved 22,826 applications, representing \$408.92 million in Shared Equity Mortgages.

As of September 30, 2023

First-Time Home Buyer Incentive by Region

	Alberta	Quebec	Prairies and North	Atlantic	Ontario	British Columbia
Approved Applications (#)	7,800	7,105	3,340	2,298	1,425	859
Funded Applications (#)	7,336	6,900	3,188	2,196	1,365	804
Approved Shared Equity Mortgages (\$)	\$158,361,882	\$120,636,972	\$53,220,404	\$31,474,085	\$27,135,673	\$18,094,461
Funded Shared Equity Mortgages (\$)	\$149,209,688	\$116,718,841	\$50,570,274	\$29,808,722	\$25,868,744	\$16,710,393

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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. The Council has a work plan for 2021-2023 including 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>On April 17, 2023, the National Housing Council submitted a report to the Minister of Housing and Diversity and Inclusion with recommendations on improving the National Housing Strategy. The report entitled <i>Renewing Canada's National Housing Strategy</i> is a comprehensive review of the federal government's national housing strategy, and Canada's progress toward achieving its goals.</p> <p>On April 26, 2023, the National Housing Council announced that the review panel examining the financialization of purpose-built rental housing launched its written hearing process. The written hearing closed on Aug. 31 and 195 submissions were received. Oral hearings are expected to commence on October 23, 2023, with the Panel expected to submit its report in Spring 2024.</p> <p>A call for new members to fill current vacancies on the Council and address succession planning goals closed on August 22, 2023.</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. <u>Read the Minister's statement.</u></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; work is underway.</p> <p>In February 2023, the Federal Housing Advocate launched a formal review of encampments in Canada. In October 2023, the Advocate will release her first of a two-part report on encampments in Canada.</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.</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

\$541 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.	\$15.3 million to support 69 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.	\$7.5 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.	First round of the Challenge launched in October 2020; 14 projects were funded for a total of \$25.4M. The second round of the Challenge launched in June 2021; 14 projects were funded for a total of \$38.2M. The third round of the Challenge launched in February 2022; 33 projects were shortlisted to move onto the next stage of the Challenge. Final funding decisions will be announced in November 2023. The fourth round of the Challenge was launched in December 2022; 26 projects were shortlisted to move onto the next stage of the Challenge. Final funding decisions will be announced in March 2024.

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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 is currently open and accepting applications and may be expanded to Masters and PhD students, if funds allow.
<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 are featured in videos posted to the <u>CMHC Awards program page</u> . 15 awards and 4 travel bursaries for a total of \$220,000. The 2023 competition recipients will be awarded in November 2023, with an awards ceremony to take place in March 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>\$5.4 million has been awarded to 40 research proposals across the country.</p> <p>The latest round of 10 projects was announced in summer 2023 on the NHS RPF page.</p> <p>The next call for applications is anticipated for 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>

As of September 30, 2023

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 2300 members with ongoing intake of new members.
<u>National Housing Conference</u>	2018/19	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 is planning the next National Housing Conference, “Unlocking Solutions Together” that will take place March 18-19, 2024 at the Westin Ottawa. Information about the conference, including how to register, will be available in November.

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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.	\$75.06 million committed to fast track 1,814 housing units.

As of September 30, 2023

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*	\$15,142M
2017	\$84M
2018	\$405M
2019	\$2,642M
2020	\$3,393M
2021	\$4,181M
2022	\$3,915M
2023	\$523M
Expenditures*	\$5,541M
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	\$1,141M

*These numbers include the following initiatives: Affordable Housing Innovation Fund, First Time Home Buyers Incentive, Rental Construction Financing Initiative, National Housing Co-Investment Fund, Rapid Housing Initiative, Federal Lands Initiative and Shared Equity Mortgage Provider Fund.

As of September 30, 2023

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 \$15.2 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 \$605.4 million
- **New Brunswick:** joint investment of \$397.5 million
- **Newfoundland and Labrador:** joint investment of \$345.0 million
- **Northwest Territories:** joint investment of \$158.6 million
- **Nova Scotia:** joint investment of \$513.8 million
- **Nunavut:** joint investment of \$357.2 million
- **Ontario:** joint investment of \$5.8 billion
- **Prince Edward Island:** joint investment of \$43.4 million
- **Quebec:** joint investment of \$3.7 billion
- **Saskatchewan:** joint investment of \$584.9 million
- **Yukon:** joint investment of \$78.0 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 September 30, 2023

How progress is tracked

Progress is tracked once reporting on progress related to funding commitments from provinces and territories have 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: will help 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	\$833.03 million	\$1.24 billion
P/T Priorities Funding	\$2.2 billion	\$685.13 million	\$1.5 billion
Canada Housing Benefit	\$4.0 billion	\$325.18 million	\$386.0 million
Northern Funding*	\$300 million	\$150.00 million	N/A

*Northern Funding does not require Territorial cost-matching.

As of September 30, 2023

Progress against National Housing Strategy Targets

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

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	Households whose housing need is significantly reduced or eliminated	New housing units created	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	56,426	3,555	507	4,740	507	23,700
British Columbia	5,174	23,525	68,387	6,387	1,483	6,934	1,766	34,491
Manitoba	2,108	17,619	48,219	937	625	5,470	663	23,417
New Brunswick	1,262	6,633	23,659	902	48	1,991	52	9,954
Newfoundland and Labrador	894	2,602	21,853	894	75	1,192	75	5,957
Northwest Territories	100	532	4,422	36	67	856	10	1,231
Nova Scotia	2032	6,171	19,629	2095	106	3,774	111	11,615
Nunavut	244	670	3069	234	0	325	0	1,625
Ontario	19,660	50,623	215,633	3,123	1,452	26,213	1,452	131,063
Prince Edward Island	588	2,203	9,722	618	0	377	0	936
Quebec*	N/A	145 270	N/A	N/A	1,128	N/A	1,128	63,630
Saskatchewan	2,467	10,169	54,636	511	249	3,290	165	16,448
Yukon	98	5,535	6,439	614	0	199	0	543
Total	38,182	307,063	532,094	19,906	5,740	55,361	5,929	324,610

*Quebec 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.

National Housing Strategy Overall

Key Highlights

- Overall, under the National Housing Strategy, we have made \$38.84 billion¹ in commitments as of September 30, 2023.
- This will support the creation of 151,798 new housing units and 241,133 repaired housing units.
- Funding committed is expected to create 57,272² new affordable housing units, and provide affordability support for 491,649³ households as of September 30, 2023.

Women and Their Children

- As of September 30, 2023, the NHS has committed an estimated \$11.30 billion towards meeting the housing needs of women and their children, which includes funding for the construction, repair and support of 268,497 housing units.⁴

Of the \$11.30 billion, \$2.27 billion is targeting the needs of women and their children, and \$9.03 billion is supporting the needs of women and their children.

- This represents 30% 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.](#)

¹Does not include PT cost matching.

²Includes units that meet the affordability requirements of the National Housing Co-Investment Fund, Federal Lands Initiative, Innovation Fund, and Rapid Housing Initiative.

³Includes Federal Community Housing Initiative, Canada Community Housing Initiative and the Canada Housing Benefit.

⁴Includes funding committed and spent under the National Housing Co-Investment Fund, Rental Construction Financing Initiative, Federal Lands Initiative, Affordable Housing Innovation Fund, Rapid Housing Initiative, Federal Community Housing Initiative, Canada Community Housing Initiative, Community Housing Transformation Centre and Research and Data 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 women and children fleeing domestic 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	2,923	1,919
Seniors	8,615	40,877
Young adults	426	24
Indigenous peoples	11,554	15,867
People with developmental disabilities	2,075	23,180
People with physical disabilities		
People dealing with mental health and addiction issues	2,101	575
Veterans	227	29
2SLGBTQIA+	88	7
Racialized groups	166	8
Recent immigrants (especially refugees)	389	304
People experiencing or at risk of homelessness	6,714	4,113
Black Canadians	400	109
Women and children*	9,252	20,700
Total Number of Units Committed **	44,930	107,712

* 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.

Innovation Fund

Populations made vulnerable	Units Committed
Survivors of gender-based violence	10
Seniors	119
Young adults	100
Indigenous peoples	2,093
People with disabilities	92
People dealing with mental health and addiction issues	4
Veterans	20
2SLGBTQIA+	0
Racialized groups	0
Recent immigrants (especially refugees)	115
People experiencing homelessness	706
Total Number of Units Committed*	3,648

*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	162
Young adults	0
Indigenous peoples	296
People with disabilities	13
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
Total Number of Units Committed*	1,151

*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	849
Seniors	2,303
Young adults	294
Indigenous peoples	6,157
People with disabilities	719
People dealing with mental health and addiction issues	1,008
Veterans	7
2SLGBTQIA+	109
Racialized groups (including Black Canadians)	417
Recent immigrants (especially refugees)	68
People experiencing homelessness or at risk of homelessness	3,616
Total Number of Units Committed*	15,547

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

National Housing Co-Investment Fund

Populations made vulnerable	New Units Committed	Repaired Units Committed
Survivors of gender-based violence	2,331	1,919
Seniors	6,992	40,877
Young adults	152	24
Indigenous peoples	4,870	15,867
People with disabilities	1,684	23,180
People dealing with mental health and addiction issues	1,343	575
Veterans	200	29
2SLGBTQIA+	32	7
Racialized groups	0	8
Black Canadians	296	109
Recent immigrants (especially refugees)	191	304
People experiencing homelessness	3,392	4,113
Women and children**	8,353	20,700
Total Number of Units Committed*	29,836	107,712

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

**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.

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 all National Housing Strategy programs. There is also programming and funding exclusively for Indigenous and Northern housing.

NHS Funding Exclusively for Indigenous and Northern Housing

\$420M	\$138.1M	\$200M	\$300M	\$627.7M
through the Indigenous Shelter and Transitional Housing Initiative	through the National Housing Co-Investment Fund	through the Canada Community Housing Initiative	through Funding for the Northern Territories	through Reaching Home: Canada’s Homelessness Strategy

- **\$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.
 - **\$89.0 million** have been conditionally or financially committed toward the construction of 11 shelters and 23 transitional homes.
- **\$25 million through the National Housing Co-Investment 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 National Housing Co-Investment 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 National Housing Co-Investment Fund.
 - 10 in First Nations communities in the provinces, funded through CMHC’s On-Reserve Shelter Enhancement Program.
- **\$100 million through the National Housing Co-Investment 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.
- **\$627.7 million through Reaching Home: Canada's Homelessness Strategy** to address Indigenous homelessness predominantly in urban centers. This includes:
 - \$455.6 million through an Indigenous Homelessness stream to maintain the community-based approach and to continue to address local priorities, and
 - \$172.1 million 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 2021 and March 2022, CMHC invested \$219 million to support:
 - 600 newly constructed homes
 - 500 renovated homes
 - 23,950 households receiving subsidies

Funding through NHS Programs of General Application

Federal Supply Initiatives

\$3.79 billion has been conditionally or financially committed through the federal supply initiatives. This includes the National Housing Co-Investment Fund commitments for urban Indigenous housing, emergency Indigenous shelters and housing in the territories listed above. Federal supply initiative commitments will support:

- 21,506 units through Indigenous and Northern housing projects. This includes 49 projects in the territories, where 50% of the population is Indigenous.
 - 16,934 units are for new construction and 4,572 units are for repair or renewal.
- Commitments made to date will support:
 - 12,045 units on reserve
 - 1,606 units in the territories
 - 6,885 Indigenous units in urban areas
 - 970 Indigenous units in rural or remote areas

In addition to the funding and units outlined above, the National Housing Co-Investment 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

\$5.4 million has been conditionally or financially committed through the federal initiatives to support Indigenous housing in the community housing sector:

- \$1.2 million through the Federal Community Housing Initiative to support the affordability of 152 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 September 30, 2023

Federal/Provincial/Territorial Housing Partnership Framework

- We are working with Provinces and Territories to provide an update on the progress of programs under the bilateral agreements and against National Housing Strategy targets. We expect this data will be available shortly.

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 National Housing Co-Investment Fund, the Federal Lands Initiative, the Affordable Rental Housing Innovation Fund as well as the Rapid Housing Initiative.

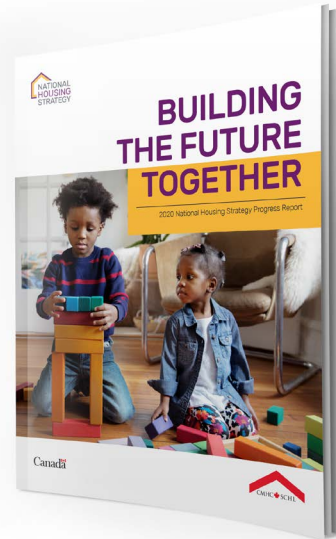
The approach also includes direct support to tenants and through housing providers to help reduce affordability pressures. This builds on support for legacy social housing agreements which were predominantly signed with housing providers between the 1950s and early 1990s, and includes new funding. New 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 Rental Construction Financing Initiative, 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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