



Progress on the National Housing Strategy

SEPTEMBER 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, \$115+ 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.

Building on the achievements of the National Housing Strategy, the Government of Canada introduced *Solving the Housing Crisis: Canada's Housing Plan*ⁱ in April 2024. Canada's Housing Plan sets out an ambitious plan to tackle the most urgent challenges facing our housing system today, broadening and intensifying the Government of Canada's efforts to build more homes, make it easier to rent and own a home, and help Canadians who can't afford a home.

ⁱ <https://housing-infrastructure.canada.ca/housing-logement/housing-plan-logement-eng.html>

Federal NHS Initiatives

Key Highlights:

Since the launch of the NHS, CMHC has committed \$35.35 billion through Federal NHS Initiatives to support:

- The creation, repair and acquisition of 308,116 units (139,627 new units, repairs to 168,489 units)^{1,2}
 - 296,622 units are currently under construction or have been repaired/built.
- The continuing availability of 44,536 community housing units (FCHI Phase II) where operating agreements expired, through direct support for 10,332 low-income community housing units.

¹Some units may be double counted in cases where projects receive funding from multiple NHS initiatives.

²The number of repaired units also includes 1,356 units acquired under the Affordable Housing Innovation Fund.

Create New/Modernize Existing Housing Supply

Program	Launch Date	Announced Funding	Target	Progress to date
<u>Affordable Housing Fund (AHF)ⁱ</u>	May 2, 2018	\$14.6 billion over 11 years from 2018/19 to 2028/29	Create 60,000 new housing units and repair or renew 170,000 housing units	<p>CMHC has committed \$10.34 billion to support the creation of 40,501 new units (25,688 under 80% median market rent) and the repair/renewal of 166,889 units (131,559 under 80% median market rent).</p> <p>Of the \$10.34 billion, \$6.41 billion are loans and \$3.92 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 \$706.6. The average rent would be affordable to households with a before-tax income of \$28,264 per year.</p> <p>Similarly, the average rent of repaired units that are under 80% median market rent is expected to be \$821. The average rent would be affordable to households with a before-tax income of \$32,840 per year.</p> <p>New Units</p> <p>Of the 40,501 new units, 7,481 units are conditional commitments, 33,020 units are financial commitments, including 15,904 units that are under construction and 17,116 units that are built. This includes commitments to make 1,461 shelter spaces or transitional housing units available for survivors of gender-based violence, 8,342 housing units for seniors, and 915 units for people with developmental disabilities.</p> <p>CMHC has committed funding to support the creation of 19,190 units that meet program accessibility criteria. This includes 7,101 accessible units and an additional 12,089 adaptable units in 179 projects with full universal design. The average percentage of units per project that meet program accessibility criteria is 58% for all new construction projects.</p>

ⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund>

				<p>Repair/Renewal Units</p> <p>Of the 166,889 repair units, 2,331 units are conditional commitments, 164,558 units are financial commitments, including 114,727 units that are under construction and 49,831 units that are repaired/renewed. This includes commitments to repair/renew 362 shelter spaces or transitional housing units for survivors of gender-based violence, and 41,410 senior units.</p>
<p><u>Apartment Construction Loan Program (ACLP)</u>ⁱ</p>	April 20, 2017	\$54.9 billion over 15 years from 2017/18 to 2031/32	Construction of more than 131,000 new rental housing units across Canada.	<p>CMHC has committed \$20.65 billion in loans to support the creation of 53,781 units.</p> <p>Of the 53,781 units, 15,500 are conditional commitments, 1,099 are financial commitments, 23,642 units are currently under construction, and 13,540 units are built.</p> <p>As of September 30, 2024, ACLP has committed funding to support the creation of a total of 10,315 accessible units. The average percentage of units per project that are accessible is 28% for all new construction projects.</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 \$1,459. The average rent would be affordable to households with a before-tax income of \$58,358 per year.</p>
<p><u>Rapid Housing Initiative (RHI)</u>ⁱⁱ</p>	October 27, 2020	\$4 billion over 4 years 2020/21 to 2023/24	Create over 12,000 affordable housing units	<p>CMHC has committed \$3.83 billion to support the creation of 16,030 new affordable units, of which 7,326 units are built, 7,022 are currently under construction and 1,682 units are financially committed.</p> <p>Of the total units committed, 6,307 units are for Indigenous peoples, 3,452 units are for people experiencing or at risk of homelessness, and 2,294 units are for seniors.</p>
<p><u>Affordable Housing Innovation Fund (AHIF)</u>ⁱⁱⁱ</p>	September 30, 2016 (Phase 1)	\$208.3 million over 5 years from 2016/17 to 2020/21	4,000 below-market housing units created using innovative business approaches and building techniques.	<p>Phase 1: \$205.27 million committed to support the creation of 18,220 units, of which 15,512 will meet the program affordability criteria.</p> <p>Of the total units committed, 13,562 units are financial commitments and 4,658 units are currently under construction or built.</p>

ⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/apartment-construction-loan-program>

ⁱⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rapid-housing>

ⁱⁱⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-innovation-fund>

	August 30, 2022 (Phase 2)	\$407.2 million over 6 years from 2022/23 to 2027/28	At least 10,800 housing units created, repaired, or acquired	Phase 2: \$209.03 million committed to support the creation, repair, or acquisition of 8,749 units, of which 4,606 will meet the program affordability criteria.
<u>Federal Lands Initiative (FLI)ⁱ</u>	February 11, 2019	\$318.9 million over 10 years from 2018/19 to 2027/28	Create 5,500 housing units by transferring surplus federal lands and buildings to housing providers at low or no cost.	<p>CMHC has committed \$120.44 million to support the creation of 3,702 new units (1,551 under 80% median market rent) and the repair/renewal of 244 units (146 under 80% median market rent).</p> <p>Of the 3,702 new units, 797 units are conditional commitments, and 2,905 units are under development and/or built.</p> <p>Of the 244 repair/renewal units, all 244 are under development and/or built.</p> <p>As of September 30, 2024, CMHC has committed funding to support 1,300 units that meet program accessibility criteria. This includes 982 accessible units and an additional 318 adaptable units in projects that have full universal design. Overall, 32.9% of units meet program accessibility criteria.</p>
<u>Co-operative Housing Development Programⁱⁱ</u>	June 6, 2024	\$1.5 billion over 7 years from 2024/25 to 2030/31	Create up to 3,200 new co-operative housing units.	The Co-operative Housing Development Program was launched on June 6, 2024. The first application window opened July 15 and closed September 15, 2024. Results will be reported once projects have received conditional commitments.

As of September 30, 2024

ⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/federal-lands>

ⁱⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/co-op-housing-development-program>

Regional Breakdown of Federal NHS Supply Initiatives

The breakdown includes the latest results for the Affordable Housing Innovation Fundⁱ, the Apartment Construction Loan Programⁱⁱ, the Affordable Housing Fundⁱⁱⁱ, Federal Lands Initiative^{iv} and the Rapid Housing Initiative^v. 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, \$35.35 billion has been committed to new, repaired and acquired housing units across Canada.

	Atlantic	Quebec	Ontario	Prairies	British Columbia	Territories	Total ¹
Affordable Housing Innovation Fund – Phase 1							
Funding (\$M)	n/a	\$57	\$28	\$9	\$62	\$3	\$205
New Units/Beds	n/a	4,661	4,398	431	2,946	8	18,220
Affordable Housing Innovation Fund – Phase 2							
New Unit Funding (\$M)	\$5	\$29	\$127	\$20	n/a	\$8	\$189
New Units/Beds	100	1,304	5,541	347	n/a	101	7,393
Acquisition Funding (\$M)	n/a	n/a	n/a	n/a	n/a	n/a	\$21
Acquired Units/Beds	n/a	n/a	n/a	n/a	n/a	n/a	1,356
Federal Land Initiative							
New Unit Funding (\$M)	\$4	n/a	\$47	\$10	\$48	n/a	\$108
New Units/Beds	115	n/a	2,166	463	958	n/a	3,702
Repair Funding (\$M)	\$7	\$1	\$1	n/a	n/a	\$3	\$12
Repair Units/Beds	184	12	12	n/a	n/a	36	244

ⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-innovation-fund>

ⁱⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/apartment-construction-loan-program>

ⁱⁱⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund>

^{iv} <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/federal-lands>

^v <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rapid-housing>

Affordable Housing Fund							
New Unit Funding (\$M)	\$418	\$610	\$2,795	\$1,175	\$2,142	\$313	\$7,514
New Units/Beds	2,274	5,699	13,471	5,721	11,330	1,090	40,501
Repair Funding (\$M)	\$70	\$145	\$2,242	\$188	\$147	\$29	\$2,822
Repair Units/Beds	5,180	9,515	125,357	14,708	11,237	892	166,889
Rapid Housing Initiative							
Funding (\$M)	\$209	\$883	\$1,365	\$642	\$555	\$179	\$3,832
New Units/Beds	1,197	5,105	4,259	3,092	1,740	637	16,030
Apartment Construction Loan Program							
Funding (\$M)	\$826	\$3,410	\$9,221	\$722	\$6,451	\$22	\$20,651
Units/Beds	2,621	10,377	23,337	2,756	14,603	87	53,781

¹Totals for the Affordable Housing Fund and the Affordable Housing Innovation Fund are higher than the regional breakdown, as the regional breakdown for these programs excludes \$127.31 million for 11,692 units in portfolios that have buildings in more than one region.

As of September 30, 2024

How progress is tracked

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

1. **Conditional Commitment** is when 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). As conditional commitments are subject to final approval, funding and units reported may fluctuate each quarter.
2. **Financial Commitment** is when a 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** is when units are in the process of being built or repaired. For FLI, which provides funding to transfer surplus federal lands and buildings to support the development of housing, this includes units under development. FLI projects are considered under development once land transfer has occurred.
4. **Completed** is when units are 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**](#)ⁱ for more details.

ⁱ <https://assets.cmhc-schl.gc.ca/sites/place-to-call-home/pdfs/progress/nhs-triennial-report-road-map-en.pdf>

Funding to Support the Community (Social) Housing Sector

Program	Launch Date	Funding	Target	Progress To date
Federal Community Housing Initiative (FCHI)ⁱ	April 1, 2018 (Phase I)	\$38 million over 2 years from 2018/19 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, through Phase 2, \$147.13 million in rent assistance was provided to 10,322 low-income units with operating agreements which supports the continued availability of 44,536 community housing units. Overall, 47,944 community housing units have been supported through Phases 1 and 2.
Community Housing Transformation Centre (CHTC)ⁱⁱ and Sector Transformation Fund (STF)	April 11, 2019 (CHTC)	\$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.
	December 2019 (STF)			CHTC delivers the Sector Transformation Fund. \$32.8 million has been provided to the CHTC to set up operations, cover operating and program-eligible costs, and provide funding to 317 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 websiteⁱⁱⁱ .
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. The program sunset in 2022/23.

As of September 30, 2024

ⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/federal-community-housing-initiative>

ⁱⁱ <https://centre.support/>

ⁱⁱⁱ <https://centre.support/grants/>

One Time Direct Support Payments

Initiative	Launch Date	Funding	Target	Progress to Date
<u>One-time top-up to the Canada Housing Benefit</u> ⁱ	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. The program sunset in 2022/23.

As of September 30, 2023

Homelessness Initiatives

Initiative	Launch Date	Funding	Target	Progress to Date
<u>Reaching Home</u> ^{ii,1}	April 1, 2019	\$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. Budget 2024 announced an additional \$1 billion (2024-25 to 2027-28) to help stabilize funding for the program.</p> <ul style="list-style-type: none"> +22% change in chronic homelessness among shelter users (between 2016 and 2023) <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"> 88,385 people placed in more stable housing under Reaching Home (cumulative for 2019-20 to 2023-24)² 150,014 people received core prevention services under Reaching Home (cumulative for 2019-20 to 2023-24)² <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 Stream^{2,3}:</p> <ul style="list-style-type: none"> 15,759 people placed into more stable housing. 18,910 people who benefited from core prevention services.

ⁱ <https://www.canada.ca/en/services/taxes/child-and-family-benefits/top-up-canada-housing-benefit.html>

ⁱⁱ <https://www.infrastructure.gc.ca/homelessness-sans-abri/index-eng.html>

				<p>The overall investments also include 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> <ul style="list-style-type: none"> • 513 people placed into more stable housing. • 2,636 people who benefited from core prevention services.
Veterans Homelessness Program¹	Spring 2023	\$79.1 million over 5 years	To be set in 2024/25	The Veteran Homelessness Program, which is part of the NHS, launched in spring 2023. Service providers have been offering services since fall 2024.

¹ Programs are led by Housing, Infrastructure and Communities Canada.

² As of October 1, 80% of results have been received for 2023-24.

³ Outcomes data is not currently available for the Distinctions-based approaches funding.

As of September 30, 2024

Improving Homeownership Options for Canadians

Initiative	Launch date	Funding	Target	Progress to date
<u>Shared Equity Mortgage Providers (SEMP) Fundⁱ</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)ⁱⁱ</u>	September 2, 2019	\$1.25 billion over 5 years from 2019/20 to 2023/24	Assist up to 100,000 first-time homebuyers	25,559 applications approved, representing \$462.23 million in Shared Equity Mortgages. The program sunset in 2023/24.

As of September 30, 2024

First-Time Home Buyer Incentive by Region

	Alberta	Atlantic	British Columbia	Ontario	Prairies and North	Quebec
Approved Applications (#)	8,959	2,602	986	1,560	3,843	7,609
Funded Applications (#)	8,932	2,597	984	1,558	3,828	7,538
Approved Shared Equity Mortgages (\$)	\$182,579,316	\$36,072,043	\$21,025,125	\$29,806,172	\$62,352,199	\$130,396,322
Funded Shared Equity Mortgages (\$)	\$181,713,717	\$35,963,563	\$21,025,125	\$29,760,801	\$61,883,287	\$129,704,391

As of September 30, 2024

ⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/shared-equity-mortgage-providers-fund>

ⁱⁱ <https://www.placetocallhome.ca/fthbi/first-time-homebuyer-incentive>

Human Rights-Based Approach to Housing

Initiative	Launch Date	Description	Progress to Date
<u>National Housing Strategy Act</u>ⁱ	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>ⁱⁱ	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 and to further the progressive realization of the right to adequate housing.	<p>The Council continues to meet quarterly. They met with the Minister at their May 2024 meeting and discussed how they can best support his efforts.</p> <p>The Council also selected two new priorities for 2024/25: 1) Scaling the non-market housing sector in Canada 2) Understanding the structure and health of the housing system in Canada. This follows the completion of their work plan for 2021/23, which included three reports with recommendations to the Minister on 1) Urban, Rural and Northern (URN) Indigenous Housing 2) Improving the National Housing Strategy, and 3) Progressive Realization of the Right to Adequate Housing. The reports can be found on the Council's website nhc-cn1.ca.</p> <p>The Council completed its 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 sent its report with opinion and recommendations to the Ministerⁱⁱⁱ on May 27 2024. The Minister has 120 days to respond. The Minister is required to table his response in Parliament by October 24, 2024.</p> <p><u>The Council also voted on and communicated publicly</u>^{iv} its intent to proceed with the next review panel, as per the request of the Federal Housing Advocate, on the failure to prevent and eliminate homelessness amongst women and gender-diverse people.</p> <p><u>On August 29, The Minister announced the appointment of two new Council members: Jennifer Keesmaat and Teresa Goldstein.</u>^v</p>

ⁱ <https://laws-lois.justice.gc.ca/eng/acts/N-11.2/>

ⁱⁱ <https://nhc-cn1.ca/>

ⁱⁱⁱ <https://nhc-cn1.ca/news/post/the-review-panel-on-the-financialization-of-purpose-built-rental-housing-submits-report-to-the-minister->

^{iv} <https://nhc-cn1.ca/news/post/notice-of-intent-to-proceed-national-housing-council-establishes-a-second-review-panel>

^v <https://www.nhc-cn1.ca/news/post/the-government-of-canada-appoints-two-new-members-to-the-national-housing-council>

<p>Federal Housing Advocateⁱ</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>.ⁱⁱ 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>.ⁱⁱⁱ</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.</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><u>On March 7, 2024, the Council passed a motion</u>^{iv} to proceed with the review panel, and on September 4, 2024, the Council issue a Notice of Intent to Proceed.</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. <u>The Minister’s response to the Advocate’s report on encampments was issued on May 30, 2024</u>.^v</p> <p>Annual report</p> <p>The Minister of Housing, Infrastructure and Communities received the Federal Housing Advocate’s 2023-24 annual report on April 29, and tabled the report in Parliament on May 29, 2024. The Minister tabled his response in Parliament on September 25, 2024.</p>
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As of September 30, 2024

ⁱ <https://www.housingchrc.ca/en>

ⁱⁱ <https://www.housingchrc.ca/en>

ⁱⁱⁱ <https://www.canada.ca/en/canadian-heritage/news/2022/02/statement-by-the-minister-of-housing-and-diversity-and-inclusion-on-the-appointment-of-canadas-federal-housing-advocate.html>

^{iv} <https://nhc-cn1.ca/news/post/notice-of-intent-to-proceed-national-housing-council-establishes-a-second-review-panel>

^v <https://www.housingchrc.ca/en/publications/response-minister-advocates-report-homeless-encampments>

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> ⁱ	May 21, 2018	\$24.5 million from 2018/19 to 2026/27	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> ⁱⁱ	May 21, 2018	\$12.5 million over 10 years from 2018/19 to 2026/27	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> ⁱⁱⁱ	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).

ⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solution-labs>

ⁱⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/nhs-demonstrations-initiative>

ⁱⁱⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-supply-challenge>

				<p>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).</p> <p>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.</p>
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As of September 30, 2024

Capacity Building

Initiative	Launch Date	Funding Available	Target	Progress to Date
<u>Housing Research Scholarship Program</u> ⁱ	Spring 2018	\$3.65 million over 10 years	Funding for postdoctoral fellows, PhD and Master’s students 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 PhD and Masters students, if funds allow. Funding announcements are expected in fall 2024.
<u>Housing Research Award Program</u> ⁱⁱ	April 2018	\$500,000 over 10 years	Promote and extend impactful housing research.	<p>Awards ceremonies held in November 2018, December 2019, November 2020 and November 2021. The 2022 recipients were featured in videos posted to the CMHC Awards programs page.ⁱⁱⁱ The 2023 recipients were celebrated at an awards ceremony at the 2024 National Housing Conference.</p> <p>To date, the program has given out 18 awards and 4 travel bursaries for a total of \$270,000.</p> <p>Funding announcements from the 2024 competition will be announced in winter 2024.</p>
<u>Collaborative Housing Research Network</u> ^{iv}	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.	<p>\$640,000 awarded to 8 Partnership Development Grants (\$80,000 each) to help lay the foundation of the Network.</p> <p>Research Network created by supporting 6 multi-year team grants. Investment for first 5 years is \$7.9 million.</p>

As of September 30, 2024

ⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-research-scholarship-program>

ⁱⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-research-awards>

ⁱⁱⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-research-awards>

^{iv} <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/collaborative-housing-research-network>

Thought Leadership

Initiative	Launch Date	Funding Available	Target	Progress to Date
<u>NHS Research and Planning Fund</u> ⁱ	June 18, 2018	\$6.6 million over 10 years	Support non-profit housing stakeholders and Indigenous partners seeking to plan, undertake, and share housing related research.	\$5.5 million has been awarded to 41 research proposals across the country. The latest call for applications closed at the end of September 2024.
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 third <u>Canadian Housing Survey</u>ⁱⁱ • Results from the fourth <u>Social and Affordable Housing Survey – Rental Structures (CMHC)</u>ⁱⁱⁱ <p>Supplemental sample added to the Canadian Income Survey to produce better <u>Annual Measures of Core Housing Need</u>.^{iv}</p> <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, 2024

ⁱ <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/research-and-planning-fund>

ⁱⁱ <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/surveys/canadian-housing-survey>

ⁱⁱⁱ <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/surveys/social-affordable-housing-survey-rental-structures>

^{iv} <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/household-characteristics/incidence-urban-households-core-housing-need>

Enabling/Connecting

Initiative	Launch Date	Description	Progress to Date
<u>Expert Community on Housing (ECOH)</u> ⁱ	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 2,600 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 late 2024.

As of September 30, 2024

Increased Efficiency

Initiative	Launch Date	Description	Progress to Date
<u>Housing Accelerator Fund (HAF)</u> ⁱⁱ	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.	\$3.90 billion committed to fast track 105,862 permits for new homes. Budget 2024 announced an additional \$400 million for the Housing Accelerator Fund to help fast track permits for 12,000 new homes by 2027-28.

As of September 30, 2024

ⁱ <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-collaboration/expert-community-on-housing>

ⁱⁱ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund>

Commitments and Expenditures

The following two tables provide an overview of capital commitments and expenditures made for both new and repaired housing units under federally-delivered NHS 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 Providers Fund.

Capital commitments are tracked by calendar year, and expenditures are tracked by fiscal year.

Capital Commitments¹	\$19,149M
2017	\$84M
2018	\$405M
2019	\$2,642M
2020	\$2,993M
2021	\$4,016M
2022	\$4,012M
2023	\$2,730M
2024	\$2,267M
Expenditures¹	\$6,768M
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
2024/25	\$284M

¹These 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 Providers Fund.

As of September 30, 2024

Federal/Provincial/Territorial NHS Investments

On April 9, 2018, a new [Federal/Provincial/Territorial \(FPT\) Housing Partnership Frameworkⁱ](#) 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 agreementsⁱⁱ](#) with all 13 Provinces and Territories representing over \$15.7 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 \$1.2 billion
- **British Columbia:** joint investment of \$1.5 billion
- **Manitoba:** joint investment of almost \$641.2 million
- **New Brunswick:** joint investment of \$423.8 million
- **Newfoundland and Labrador:** joint investment of \$366.9 million
- **Northwest Territories:** joint investment of \$158.6 million
- **Nova Scotia:** joint investment of \$543.6 million
- **Nunavut:** joint investment of \$357.2 million
- **Ontario:** joint investment of \$6.0 billion
- **Prince Edward Island:** joint investment of \$58.1 million
- **Quebec:** joint investment of \$3.7 billion
- **Saskatchewan:** joint investment of \$610.1 million
- **Yukon:** joint investment of \$90.8 million

The most recent action plans are linked below:

- | | |
|---|---|
| <ul style="list-style-type: none"> • Albertaⁱⁱⁱ • British Columbia^{iv} • Manitoba^v • New Brunswick^{vi} • Newfoundland and Labrador^{vii} • Northwest Territories^{viii} | <ul style="list-style-type: none"> • Nova Scotia^{ix} • Nunavut^x • Ontario^{xi} • Prince Edward Island^{xii} • Saskatchewan^{xiii} • Yukon^{xiv} |
|---|---|

As of September 30, 2024

ⁱ <https://scics.ca/en/product-produit/news-release-federal-provincial-and-territorial-ministers-endorse-new-housing-partnership-framework/>

ⁱⁱ <https://www.cmhc-schl.gc.ca/en/nhs/federal-provincial-territorial-housing-agreements>

ⁱⁱⁱ <https://open.alberta.ca/dataset/e419a0a2-18ac-4876-95aa-f0f055d17285/resource/4f043ea9-836c-4494-b148-a91473393715/download/scss-albertas-action-plan-national-housing-strategy-2022-2025-2024-07.pdf>

^{iv} <https://www.bchousing.org/sites/default/files/media/documents/BC-Housing-Action-Plan-2022-25.pdf>

^v <https://www.gov.mb.ca/housing/pubs/nhs-second-three-yr-action-plan-22-23-to-24-25.pdf>

^{vi} <https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Housing/2022-2025-new-brunswick-action-plan.pdf>

^{vii} <https://www.nhlc.nl.ca/wp-content/uploads/2024/04/2022-25-National-Housing-Strategy-Action-Plan.pdf>

^{viii} https://www.nwthc.gov.nt.ca/sites/nwthc/files/resources/2022-25_cmhc-nwt_bilateral_agreement_-_action_plan.pdf

^{ix} <https://beta.novascotia.ca/sites/default/files/documents/1-3257/national-housing-strategy-action-plan-nova-scotia-2022-2025-en.pdf>

^x <https://nhcweb.s3.amazonaws.com/publications/CMHC-NHC+Bilateral+Action+Plan+2022-2025.pdf>

^{xi} <https://www.ontario.ca/document/ontarios-second-action-plan-under-national-housing-strategy-2022-25>

^{xii} https://www.princeedwardisland.ca/sites/default/files/publications/dpcec-3827_cmhc-pe_i_national_housing_strategy_action_plan_-_web.pdf

^{xiii} <https://publications.saskatchewan.ca/#/products/122180>

^{xiv} https://yukon.ca/sites/yukon.ca/files/yhc/yhc-cmhc-yk-bilateral-agreement-three-year-action-plan_1.pdf

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 Priorities Housing Initiative: 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 ³	P/T Funding Committed ³
Canada Community Housing Initiative	\$8.6 billion	\$1.266 billion	\$1.202 billion
PT Priorities Housing Initiative	\$2.2 billion	\$831.6million	\$1.026 billion
Canada Housing Benefit ¹	\$4.6 billion	\$646.9 million	\$692.7 million
Northern Funding ²	\$300 million	\$180.00 million	N/A

As of September 30th, 2024

¹ Includes funding for Survivors of Gender-Based Violence, where amended agreement was announced, or NHS Bilateral Agreement Action Plan was published.

²Northern Funding does not require Territorial cost-matching.

³Funding Committed is based on claims submitted by Provinces and Territories as of September 30th, 2024. These are active claims and subject to change if claim revisions are submitted by Provinces and Territories.

Provinces and Territories Progress to Date against National Housing Strategy Targets¹

Indicator	PTs reported progress ²	Target by 2027/28
Units continue to be offered in social housing ³	306,168	330,000
<i>Of which there is no net loss of Urban Native Housing Units for low-income households⁴</i>	4,723	7,000
15% Expansion of rent assisted units ⁵	16,984	50,000
At least 20% of existing social housing units repaired ⁵	128,918	60,000
<i>Of which are retained Urban Native Housing Units in good condition⁴</i>	3,030	7,000
Number of Households Assisted through the CHB	226,189	300,000

As of March 31st, 2024

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² Reflects progress reported as of March 31st, 2024, except in the case of Newfoundland and Labrador (September 30th, 2023) and Ontario (March 31st, 2023). We are working with these provinces to include the latest data on progress towards meeting targets under the National Housing Strategy bilateral agreements. We expect that data will be available shortly. Progress is subject to revision as information becomes available.

³ The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

⁴ Progress toward these targets does not include results from Quebec. The Canada-Quebec Agreement does not require an annual update on this data; however, requires Quebec report on these targets by March 2028.

⁵ Quebec does not have defined targets for these indicators. Unique number of units included for Quebec are obtained by commitments claimed through Canada – Quebec Agreement.

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, which are linked in the FPT Investments section.

Province/ Territory	Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low- income households ²	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
Alberta	23,700	507	4,740	507	3,555	45,992
British Columbia	34,491	1,739	6,934	1,766	5,174	23,525
Manitoba	23,417	663	5,470	663	2,108	18,787
New Brunswick	9,954	52	1,991	52	1,262	7,133
Newfoundland and Labrador	5,957	75	1,192	75	894	3,236
Northwest Territories	1,231	75	856	10	100	532
Nova Scotia	11,615	111	3,000	111	1,591	6,074
Nunavut ³	1,625	N/A	325	N/A	244	670
Ontario	131,063	1,452	26,213	1,452	19,660	43,604
Prince Edward Island ³	936	N/A	377	N/A	588	2,203
Quebec ¹	63,630	1,128	N/A	1,128	N/A	145,270
Saskatchewan	16,448	249	3,290	165	2,467	13,171
Yukon ³	543	N/A	199	N/A	98	5,535
Total	324,610	6,051	54,587	5,929	37,714	315,732

¹ 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.

² The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

³ The baseline of social housing units in the Bilateral Agreements for Nunavut, Prince Edward Island and Yukon, do not include Urban Native Social Housing units; therefore, related targets are not applicable.

Provincial and Territorial Level Progress to Date¹

Alberta¹

Alberta's government remains on track to meet National Housing Strategy targets as well as Alberta's affordable housing goals under our Stronger Foundations strategy which will support an additional 25,000 households by 2031.

In 2024, CMHC allocated a top up in Canada Housing Benefit funding for Alberta. For 2023-2024, this funding totaled approximately \$12 million in cost-matched funding.

In December 2023, Alberta's government signed off on an agreement with the federal government to provide additional housing supports through a Canada Housing Benefit for survivors of gender-based violence. This agreement will capture approximately \$33 million in CMHC funding from 2023-2024 to 2027-2028.

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ²	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
23,700	507	22,806	507	1,786	11,511

March 31st, 2024

British Columbia¹

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ²	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
28,967	1,483	2,673	672	1,872	44,465

March 31st, 2024

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households."

Manitoba¹

Manitoba committed \$27,075,935 in capital funding in 2023/24 toward 496 new units of social and affordable housing, including \$7,095,710 in federal National Housing Strategy funding. These investments reflect more than what Manitoba has indicated in its expansion of rent assisted units under the bilateral agreement, as Manitoba has also partnered with CMHC on projects funded through other National Housing Strategy programs.

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ²	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
12,898	778	12,351	503	1,138	5,348

March 31st, 2024

New Brunswick¹

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ²	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
7,585	38	3,919	52	407	3,184

March 31st, 2024

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

Newfoundland and Labrador^{1,2}

Over the course of the 2023-24 fiscal year, the Newfoundland and Labrador Housing Corporation (NLHC) continued to achieve its affordable housing goals with the continued support of CMHC. To start, NLHC repaired over 600 of its social housing units via the Canada Community Housing Initiative (CCHI) in 2023-24 and expanded its social housing stock via the CCHI. In addition, NLHC continues to work to support private and community housing sector projects, most notably by announcing an investment of over \$80 million through the Affordable Rental Housing program to support the construction of approximately 900 new affordable rental housing homes throughout the province.

Home - Newfoundland and Labrador Housing Corporation ([nlhc.nl.ca](https://www.nlhc.nl.ca))ⁱ

Units continue to be offered in Social Housing ³	No net loss of Urban Native Housing units for low-income households ³	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
5,957	75	1,109	75	221	884

September 30th, 2023

Northwest Territories¹

Units continue to be offered in Social Housing ³	No net loss of Urban Native Housing units for low-income households ³	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
1,201	75	592	0	60	345

March 31st, 2024

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² Reflects progress reported as of March 31st, 2024, except in the case of Newfoundland and Labrador (September 30th, 2023) and Ontario (March 31st, 2023). We are working with these provinces to include the latest data on progress towards meeting targets under the National Housing Strategy bilateral agreements. We expect that data will be available shortly. Progress is subject to revision as information becomes available.

³ The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

ⁱ <https://www.nlhc.nl.ca>

Nova Scotia¹

Nova Scotia (NS) is on track to meet or exceed all 9-year targets. Due to high demand, NS increased investments in the Canada-NS Targeted Housing Benefit, allowing us to assist 9,243 households (exceeding 9-year target of 6,074). Despite significant increases in construction costs, NS invested more in new supply and remains on track to meet its 9-year expansion target of 1,591 units. NS funded repair/renewal of 3,686 units (exceeding 9-year target of 3,000), demonstrating our commitment to maintaining social housing units. NS also committed to keep 111 URN Indigenous units affordable for low-income households and repair them to Good Condition.

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ²	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
11,615	66	3,686	110	1,400	9,243

March 31st, 2024

Nunavut¹

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ³	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition ³	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
1,625	N/A	294	N/A	246	18

March 31st, 2024

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

³ The baseline of social housing units in the Bilateral Agreements for Nunavut, Prince Edward Island and Yukon, do not include Urban Native Social Housing units; therefore, related targets are not applicable.

Ontario^{1,2}

Ontario is working closely with the federal government under the National Housing Strategy and through provincially delivered initiatives to address the urgent need for more affordable housing while implementing innovative approaches to reduce and prevent homelessness. Through Ontario's recently approved second 3-year Action Plan, Ontario has targeted the creation of more than 8,644 new rent-assisted units by 2024-25, and has achieved significant progress against this target by year-end 2023-24, which will be reported on through the subsequent round of NHS reporting updates on the Place to Call Home website.

[Ontario's Second Action Plan under the National Housing Strategy \(2022–25\) | ontario.caⁱ](https://www.ontario.ca/document/ontarios-second-action-plan-under-national-housing-strategy-2022-25)

Units continue to be offered in Social Housing ³	No net loss of Urban Native Housing units for low-income households ³	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
131,063	1,452	70,778	894	2,414	15,932

March 31st, 2023

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² Reflects progress reported as of March 31st, 2024, except in the case of Newfoundland and Labrador (September 30th, 2023) and Ontario (March 31st, 2023). We are working with these provinces to include the latest data on progress towards meeting targets under the National Housing Strategy bilateral agreements. We expect that data will be available shortly. Progress is subject to revision as information becomes available.

³ The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

ⁱ <https://www.ontario.ca/document/ontarios-second-action-plan-under-national-housing-strategy-2022-25>

Prince Edward Island¹

PEI is meeting or exceeding many targets including the creation of new social housing units, preservation and repair of existing social housing units, rental support assistance and increasing the supply of supportive housing.

We will continue our historic investments in housing and in February 2024, PEI introduced a new five- year provincial housing strategy.

Visit princeedwardisland.ca/housing.ⁱ

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ³	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition ³	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
936	N/A	487	N/A	731	2,381

March 31st, 2024

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

³ The baseline of social housing units in the Bilateral Agreements for Nunavut, Prince Edward Island and Yukon, do not include Urban Native Social Housing units; therefore, related targets are not applicable.

ⁱ https://www.princeedwardisland.ca/en/topic/housing-0#utm_so

Quebec¹

The progress to date resulting from the Canada-Québec Agreement are presented in the Société d'habitation du Québec (SHQ)'s Annual Report.

<https://www.habitation.gouv.qc.ca/documents-et-references/publications-1/archives/rapports-annuels>ⁱ

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ^{2,3}	At least 20% of existing Social Housing Units repaired ⁴	Retained Urban Native Housing Units are repaired to good condition ³	15% Expansion of Rent Assisted Units ⁴	Number of Households Assisted through CHB
63,630	N/A	6,483	N/A	3,983	125,324

March 31st, 2024

Saskatchewan¹

Saskatchewan is currently meeting or exceeding most of the targets and outcomes set under the National Housing Strategy (NHS) bilateral agreement. While progress on the Canada Housing Benefit has not fully met the target to date, the Saskatchewan Housing Benefit program has seen an increase in uptake of more than 120 per cent since the 2022-23 fiscal year, and more households are being connected to the benefit to better afford their housing costs. Saskatchewan will continue to improve housing affordability, and maintain, improve, renew, and expand community housing with NHS investments to serve those in the greatest housing need.

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ²	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
16,448	249	2,965	217	2,225	4,480

March 31st, 2024

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

³ The Canada-Quebec Agreement does not require an annual update on this data; however, requires Quebec report on these targets by March 2028.

⁴ Quebec does not have defined targets for these indicators. Unique number of units included for Quebec are obtained by commitments claimed through CMHC-QC Bilateral Agreement.

ⁱ <https://www.habitation.gouv.qc.ca/documents-et-references/publications-1/archives/rapports-annuels>

Yukon¹

Units continue to be offered in Social Housing ²	No net loss of Urban Native Housing units for low-income households ³	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition ³	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
543	N/A	775	N/A	501	3,074

March 31st, 2024

¹ 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 Canada-Quebec Agreement and Société d'habitation du Québec (SHQ)'s Annual Report.

² The Provinces and Territories' bilateral agreements and Canada-Quebec Agreement set the target for the "Units continue to be offered in social housing" and "No net loss of Urban Native Housing units for low-income households".

³ The baseline of social housing units in the Bilateral Agreements for Nunavut, Prince Edward Island and Yukon, do not include Urban Native Social Housing units; therefore, related targets are not applicable.

National Housing Strategy Overall

Key Highlights

- Overall, under the National Housing Strategy, we have made \$57.57 billion in commitments as of September 30, 2024.

This will:

- support reducing or eliminating housing need for 621,614 households.^{1,2}
- support the creation of 156,894 new housing units and 297,407 repaired housing units.^{1,3}
- provide affordability support for 354,112 households.^{1,2}
- 226,189 households assisted through the CHB.
- 25,559 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 September 30, 2024, the NHS has committed an estimated \$14.86 billion towards meeting the housing needs of women and their children, which includes funding for the construction, repair and support of 285,536 housing units.⁴
 - Of the \$14.86 billion, at least \$2.31 billion is targeting the needs of women and their children, and at least \$12.54 billion is supporting the needs of women and their children.
 - This represents 29.3% of all NHS funding committed.⁵
 - 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.

Federal Supply Initiative Units Targeting and Supporting Women and their Children	New Units	Repair Units
Affordable Housing Fund	14,227	54,062
Apartment Construction Loan Program	14,178	n/a
Rapid Housing Initiative	5,400	n/a
Affordable Housing Innovation Fund	20	115
Federal Lands Initiative	620	0

This table includes units for survivors of gender-based violence, also represented in the tables below.

As of September 30, 2024

[Learn more about how the NHS serves women and their children.¹](#)

¹ Some households supported may be counted twice in cases where they benefited from multiple NHS initiatives.

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

³ The number of repaired units also includes 1,356 units acquired under the Affordable Housing Innovation Fund.

⁴ Includes funding committed and spent under the Affordable Housing Fund, Apartment Construction Loan Program, Federal Lands Initiative, Affordable Housing Innovation Fund, 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.

⁵ Excludes funding through the Reaching Home, Veteran Homelessness Program, and Housing Accelerator Fund.

ⁱ <https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2021-nhs-projects/serving-women-children-through-national-housing-strategy>

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 or at risk of homelessness.

NHS

Populations made vulnerable ^{1, 2}	New Units Committed	Repair Units Committed ³
Survivors of gender-based violence	3,366	1,971
Seniors	10,733	41,505
Young adults	1,025	116
Indigenous peoples	14,480	20,296
People with developmental disabilities	2,550	23,597
People with physical disabilities		
People dealing with mental health and addiction issues	2,670	681
Veterans	247	29
2SLGBTQIA+	141	7
Racialized groups	513	8
Black Canadians	522	157
Recent immigrants (especially refugees)	489	344
People experiencing or at risk of homelessness	7,839	4,125

¹ New and repair housing units for women and their children are represented in the National Housing Strategy Overall section above, under Women and their Children.

² Units targeting multiple priority groups may be represented more than once.

³ For ease of reporting, this includes acquired units.

Affordable Housing Innovation Fund

Populations made vulnerable ^{1,2}	New Units Committed	Repaired Units Committed ³
Survivors of gender-based violence	20	0
Seniors	16	95
Young adults	0	100
Indigenous peoples	1,288	0
People with disabilities	26	55
People dealing with mental health and addiction issues	4	0
Veterans	0	0
2SLGBTQIA+	0	0
Racialized groups	0	0
Black Canadians	15	0
Recent immigrants (especially refugees)	0	40
People experiencing homelessness	783	0

¹New and repair housing units for women and their children are represented in the National Housing Strategy Overall section above, under Women and their Children.

²Units targeting multiple priority groups may be represented more than once.

³ For ease of reporting, this includes acquired units.

Federal Lands Initiative

Populations made vulnerable ^{1,2}	New 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

¹ New and repair housing units for women and their children are represented in the National Housing Strategy Overall section above, under Women and their Children.

²Units targeting multiple priority groups may be represented more than once.

Rapid Housing Initiative

Populations made vulnerable ^{1,2}	New Units Committed
Survivors of gender-based violence	1,043
Seniors	2,294
Young adults	286
Indigenous peoples	6,307
People with disabilities	740
People dealing with mental health and addiction issues	1,200
Veterans	7
2SLGBTQIA+	109
Racialized groups	265
Black Canadians	175
Recent immigrants (especially refugees)	152
People experiencing homelessness or at risk of homelessness	3,452

¹New and repair housing units for women and their children are represented in the National Housing Strategy Overall section above, under Women and their Children.

²Units targeting multiple priority groups may be represented more than once.

Affordable Housing Fund

Populations made vulnerable ^{1,2}	New Units Committed	Repaired Units Committed
Survivors of gender-based violence	2,193	1,971
Seniors	8,342	41,410
Young adults	739	16
Indigenous peoples	6,589	20,296
People with disabilities	1,755	23,542
People dealing with mental health and addiction issues	1,466	681
Veterans	240	29
2SLGBTQIA+	32	7
Racialized groups	248	8
Black Canadians	332	157
Recent immigrants (especially refugees)	307	304
People experiencing homelessness	3,574	4,125

¹New and repair housing units for women and their children are represented in the National Housing Strategy Overall section above, under Women and their Children.

²Units targeting multiple priority groups may be represented more than once.

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

\$420M

through the Indigenous Shelter and Transitional Housing Initiative

\$138.1M

through the Affordable Housing Fund

\$200M

through the Canada Community Housing Initiative

\$300M

through Northern Funding

\$896M

through Reaching Home: Canada’s Homelessness Strategy

- **\$420 million through the Indigenous Shelter and Transitional Housing Initiative** to build a minimum of 38 new shelters and 50 new transitional homes for Indigenous women, children and LGBTQ2S+ people escaping gender-based violence.
 - **\$302.09 million** has been conditionally or financially committed toward the construction of 37 new shelters and 32 new transitional homes.
- **\$25 million through the Affordable Housing Fund** to repair 560 units in the existing urban Indigenous community housing stock.
 - \$9.15 million has been conditionally or financially committed toward the repair of 186 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 272 new units.
- **\$200 million through the Canada Community Housing Initiative, delivered by Provinces and Territories under the NHS Bilateral Agreements** to support 7,000 units in the existing urban Indigenous community housing stock so they continue to be made available to low-income households.
 - Provinces and territories have maintained 4,723¹ and ensured 3,030¹ urban Indigenous housing units are in good condition, also listed above under Federal/Provincial/Territorial NHS investments. Provinces and territories may support these units with NHS Bilateral Agreement funding Initiatives outside of the \$200 million set aside through the Canada Community Housing Initiative.
- **\$300 million through Northern Funding**, as part of the \$606.6 million federal-territorial joint investment delivered by Territories under the NHS Bilateral Agreements. Progress to date is listed above, under Federal/Provincial/Territorial NHS Investments. Progress to date includes units supported with NHS Bilateral Agreement Initiatives which includes the \$300 million set aside for Northern Funding.

- **\$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
 - \$210.4 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 2018 and March 2023, CMHC invested \$250 million to support 3,454 newly constructed homes and 2,545 renovated homes.
 - Between April 2018 and March 2023, CMHC has invested \$733.5 million to subsidize housing on reserve. As of March 2023, 22,750 units continued to be subsidized.

¹Data reflects progress reported and based on joint funding as of March 31st, 2024, except in the cases of Newfoundland and Labrador (September 30th, 2023) and Ontario (March 31st, 2023). We are working with these provinces to include the latest data on progress towards meeting targets under the National Housing Strategy bilateral agreements. We expect that data will be available shortly. Progress is subject to revision as information becomes available. Progress toward these targets does not include results from Quebec. The Canada-QC Agreement requires Quebec report on these targets by March 2028.

Funding through NHS Programs of General Application

Federal Supply Initiatives

\$5.01 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:

- 28,346 units through Indigenous and Northern housing projects. This includes 96 projects in the territories, where 50% of the population is Indigenous.
 - 19,167 units are for new construction and 9,179 units are for repair or renewal.
- Commitments made to date will support:
 - 15,809 units on reserve
 - 2,370 units in the territories
 - 8,859 Indigenous units in urban areas
 - 1,308 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

\$7.15 million has been conditionally or financially committed through the federal initiatives to support Indigenous housing in the community housing sector:

- \$2.80 million through the Federal Community Housing Initiative to support the affordability of 170 rental assistance units for Indigenous peoples
- \$2.7 million through the Community Housing Transformation Centre to support 48 Indigenous and Northern housing projects.

Housing Accelerator Fund

\$113.78 million has been committed to accelerate permits for 17,926 units in Indigenous and Northern communities.

Data, Innovation and Research

The following investments have been made to support research, data and innovation to improve Indigenous and Northern housing outcomes:¹

- \$5.6 million toward 35 Research and Data Initiative projects
- \$102 million toward 48 Housing Supply Challenge projects

As of September 30, 2024

¹ Numbers have decreased from the previous quarter due to a change in methodology. Data, Innovation and Research captures projects led by Indigenous proponents and/or projects located in the North. Previous quarters included Indigenous and Northern focused projects, which had a broader scope.

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, and the Co-operative Housing Development Program, as well as through the Rapid Housing Initiative which has now sunset.

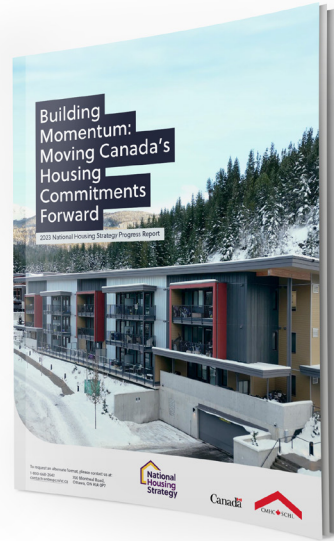
The approach also includes direct support to tenants and through housing providers to help reduce affordability pressures. This builds on support for legacy social housing agreements which were predominantly signed with housing providers between the 1950s and early 1990s, and includes new funding. New 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 MOMENTUM:
MOVING CANADA'S
HOUSING COMMITMENTS
FORWARD: 2023 NATIONAL
HOUSING STRATEGY
PROGRESS REPORTⁱ**

The second triennial report provides an update on NHS initiatives and progress toward addressing housing needs.



**Learn more about our other initiativesⁱⁱ
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 **240,000**
new housing units

repair **300,000**
housing units

remove up to
580,000 households
from housing need

ⁱ <https://assets.cmhc-schl.gc.ca/sites/place-to-call-home/pdfs/nhs-triennial-report-2023-en.pdf>

ⁱⁱ <https://www.cmhc-schl.gc.ca/nhs>