

BUILDING THE FUTURE TOGETHER

2020 National Housing Strategy Progress Report



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MESSAGE FROM THE HONOURABLE AHMED HUSSEN

MINISTER OF FAMILIES, CHILDREN AND SOCIAL DEVELOPMENT



Every Canadian deserves a safe and affordable place to call home.

If there's one thing the past year has taught us, it's that having a safe, adequate and affordable place to call home is an essential human need. A secure home offers us shelter from the elements, a safe haven for ourselves and our families, and a sanctuary from the spread of a deadly disease like COVID-19.

But for too many Canadian families, a decent home is simply not affordable. For those in severe housing need, experiencing homelessness, or at risk of becoming homeless, this situation is critical. These families and individuals are at even greater risk of contracting and transmitting diseases like COVID-19 due to overcrowded living conditions, underlying health conditions, or a lack of access to shelter to practice good hygiene.

The Government of Canada recognizes the seriousness of this need, and the urgency with which we must address it. That's why through the National Housing Strategy, we are making a historic \$70+ billion* investment in the future of Canada's housing.

Building strong foundations for the National Housing Strategy has been one of the Government of Canada's highest priorities since the launch of the Strategy in 2017. This report highlights the progress we have made so far toward achieving our vision for housing in Canada. It outlines the steps we are taking to progressively realize the right of every Canadian to adequate, safe and affordable housing. It describes the work we have undertaken to design and launch a complementary toolkit of housing initiatives that address needs across the housing continuum. And it demonstrates the vital role of collaboration in achieving the most ambitious objectives of building 160,000 new housing units, repairing 300,000 existing housing units and providing affordability support to 300,000 households.

Since the launch of the National Housing Strategy, we have made funding commitments to build 63,300 units of affordable housing and repair 126,000 units of

existing community housing, and have made housing more affordable for 36,000 households. To further respond to the pandemic and implement permanent housing solutions, we have also invested over \$1 billion to support the rapid construction of affordable housing, invested over \$400 million in 2020-2021 to support the homeless-serving sector implement permanent housing solutions, and quickly adapted new initiatives such as the Canada-British Columbia Housing Benefit to respond to immediate needs.

The progress we have achieved to date through the National Housing Strategy would simply not have been possible without the ongoing cooperation and full partnership of provinces and territories, municipalities, housing providers, developers and community groups. By working together, we are achieving results and improving housing outcomes across the country.

Through these partnerships, we are able to deliver over 4,700 units of affordable housing through the Rapid Housing Initiative – greatly exceeding our initial 2020-21 target of 3,000 units – and make historic investments in 2021 of \$40 million and \$60 million in Yukon and the Northwest Territories, respectively, to ensure that more families living in remote Northern communities have a place to call home.

So far, we have laid the foundations for the National Housing Strategy and are making progress toward our vision for housing in Canada – but there is still much work to do. Over the next several years, we will continue to build on these foundations, assess our policies and programs to ensure they are meeting the housing needs of Canadians, and report back on what we've achieved.

A handwritten signature in black ink, appearing to read 'Ahmed Hussen', written in a cursive style.

The Honourable Ahmed Hussen,
Minister of Families, Children and Social Development

* Including the Government of Canada's funding announcements made through the 2020 Fall Economic Statement.

National Housing Strategy:

A \$70+ billion 10-year plan*



\$40.3B

New Construction
and Modernized
Housing Supply



\$2.5B

Reaching Home –
Canada’s Homelessness
Strategy**



\$63M

Human Rights-Based
Approach to Housing



\$15.1B

Federal/Provincial/
Territorial NHS
Initiatives***



\$574M

Support for
the Community
Housing Sector



\$1.4B

Improved
Homeownership
Options



\$9.5B

Legacy Social
Housing Funding



\$541M

Data, Innovation
and Research

*This includes \$13.3B committed through the 2020 Fall Economic Statement including the \$1B Rapid Housing Initiative, \$12B Rental Construction Financing initiative, and \$299.4M for Reaching Home.

** The \$2.5B in funding for Reaching Home includes \$2.2B over 10 years (2018-2019 to 2027-2028) to prevent and reduce homelessness and \$299.4M from the 2020 Fall Economic Statement.

***Funding inclusive of \$7.4B in provincial and territorial cost-matched dollars (PT Priority Funding (\$1.1B), Canada Community Housing Initiative (\$4.3B), Canada Housing Benefit (\$2B)). Funding for Northern Territories (\$300M) is not cost-matched.

National Housing Strategy

Program Delivery

(Launch Dates)

2016

September 2016
Affordable Housing
Innovation Fund

2017

April 2017
Rental Construction
Financing initiative

Legacy Commitments

**Existing
Social Housing
Agreements**
Continued funding
for existing social housing
on and off-reserve

2018

April 2018
Federal Community
Housing Initiative (Phase 1)

April 2018
Announcement of Federal/
Provincial/Territorial Housing
Partnership Framework

April and May 2018
Research and Data Initiatives -
including Solutions Labs,
Demonstrations Initiative,
and Housing Research Awards

May 2018
National Housing
Co-Investment Fund

November 2018
Expert Community
on Housing (ECOH) Community
of Practice

2019

February 2019
Federal Lands Initiative

April 2019
Reaching Home:
Canada's Homelessness Strategy

July 2019
NHS Act received Royal Assent

July and September 2019
Shared Equity Mortgage
Providers Fund and First-Time
Home Buyers Incentive

September 2019
Expert Panel on the Future of
Housing Supply and Affordability

2020

April 2020
Canada Housing Benefit

September 2020
Launch of Federal
Community Housing
Initiative (Phase 2)

October 2020
Announcement of
Rapid Housing Initiative

October 2020
First round of Housing
Supply Challenge

Progress

As of December 31, 2020

National Housing Co-Investment Fund

\$13.17 B over 10 years in low cost repayable loans and contributions to build 60,000 new housing units and repair or renew 240,000 housing units.

PROGRESS

Over \$1B committed in forgivable loans/contributions and over \$2 B in repayable loans to support the construction of close to 12,400 new units, of which over 8,600 are affordable, and the repair/renewal of over 65,900 units.

Rental Construction Financing initiative

\$25.75 B over 11 years in low cost repayable loans to build 71,000 new rental housing units.

PROGRESS

Close to \$8.4 B committed in financing to support the construction of over 24,900 units, of which over 15,900 will be affordable.¹

Federal/Provincial/Territorial Housing Partnership Framework

\$15.1 B in cost-match funding over 9 years to maintain at least 330,000 social housing units, repair at least 60,000 existing social housing units, and provide affordability support to 300,000 households.

PROGRESS

The federal government committed over \$341 M through partnerships with provinces and territories to build 2,600 new housing units, repair 60,100 existing ones and provide 19,700 affordability supports.³

Rapid Housing Initiative

\$1 B over 2 years in contributions to build 3,000 new affordable housing units.

PROGRESS

\$698 M financially committed to projects, supporting the construction of over 3,400 units.

Affordable Housing Innovation Initiative and Federal Lands Initiative

\$402 M over 10 years in loans and contributions to build 8,000 new affordable housing units.

PROGRESS

Committed over \$203 M to support the creation of 19,200 units, of which 17,000 will be affordable.

Federal Community Housing Initiative

\$500 M over 10 years in contributions to support 55,000 community housing units, through funding 11,000 low-income units.

PROGRESS

Over \$51 M provided to support over 5,000 low-income units and protect 23,800 community housing units through FCHI Phase 2.

Research, Data and Innovation and Housing Supply Challenge

\$541 M over 10 years to support new innovative solutions to housing challenge and develop expertise.

PROGRESS

Supported 47 Solutions Labs, 24 Demonstration Initiatives, 16 scholarship recipients, 30 research projects, the first Canadian Housing Survey cycle and the launch of the Housing Supply Challenge and more.

Community Housing Transformation Centre

\$74.2 M over 10 years to increase knowledge and technical capacity of the community housing sector and local organizations that assist people in need of housing.

PROGRESS

108 applications have been approved for funding.²

First-Time Home Buyer Incentive and Shared Equity Mortgage Providers Fund

\$1.35 B over 5 years in shared equity mortgage and repayable loans to assist up to 100,000 first-time homebuyers and support the construction of 1,500 new homeownership units.

PROGRESS

\$197 M in shared equity mortgage and repayable loans to support 10,600 first-time homebuyers and construction of 600 new homeownership units.

¹ Including the Government of Canada's funding announcements made through the 2020 Fall Economic Statement.

² Including the Sector Transformation Fund and Community Based Tenant Initiative

³ Including \$300 million (not cost-matched) under the 10-year Funding for Northern Territories initiative.

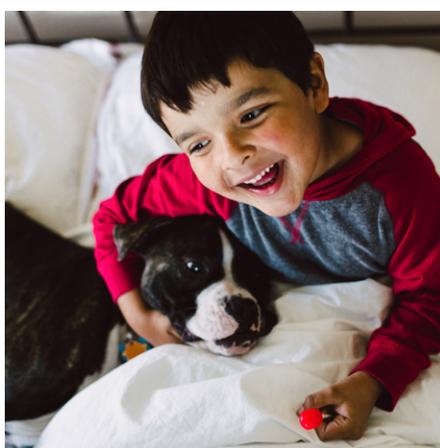
The National Housing Strategy toolkit also includes Legacy Funding, Reaching Home, Expert Panel on Future of Housing Supply and Affordability and support for the Human rights-based approach to housing. See www.placetocallhome.ca for a detailed progress update.



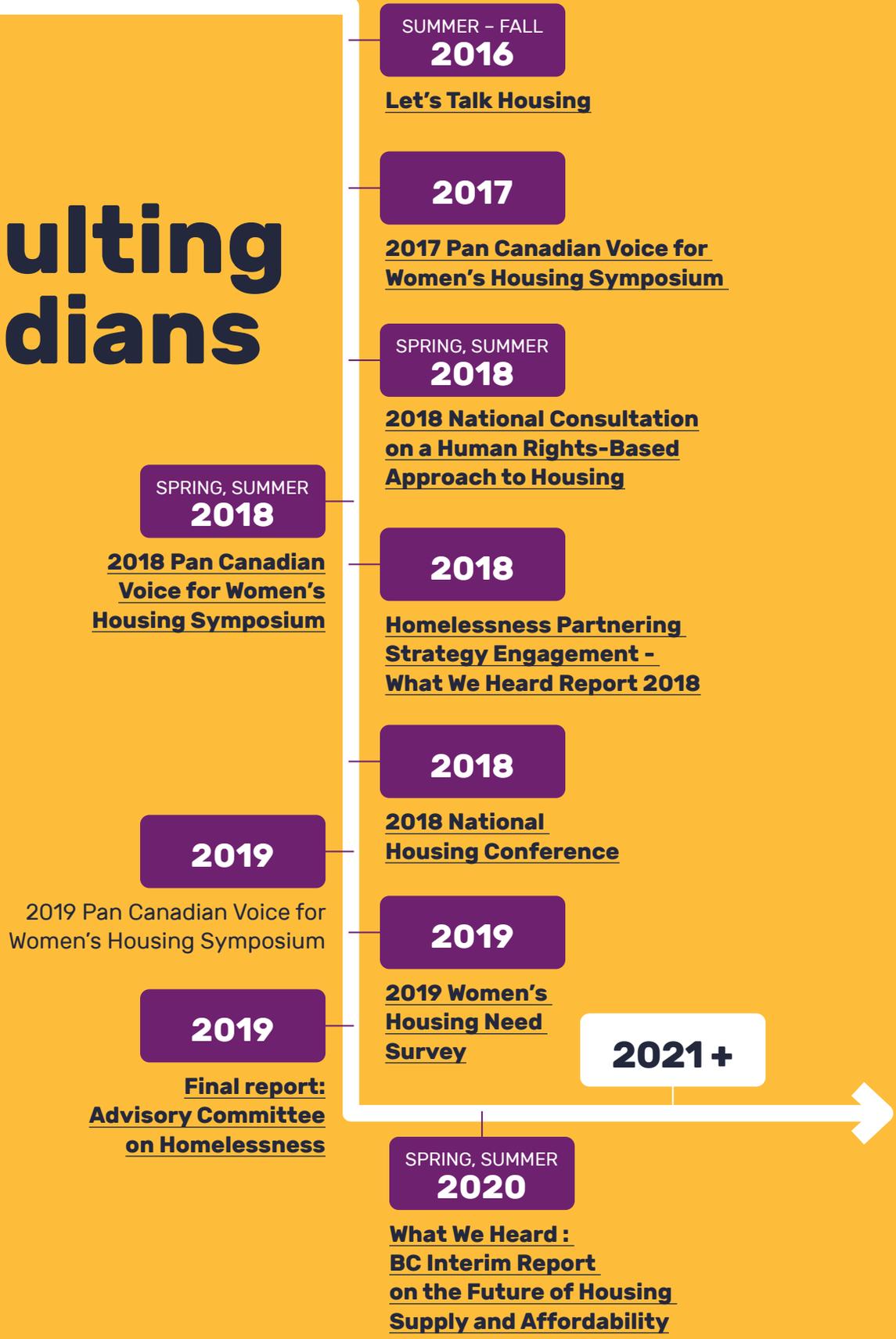
CHAPTER 1:

A PLACE TO CALL HOME

Having a safe and affordable place to call home is about much more than four walls or a roof over our heads. A home is the first and most important foundation for raising healthy families, creating thriving communities, and building a prosperous and growing economy for all Canadians.



Consulting Canadians



In 2017, the federal government launched Canada's first-ever **National Housing Strategy** (Strategy): a 10-year, **\$70+ billion** plan⁴ to ensure that more Canadians have a place to call home that meets their needs and that is affordable.⁵ The vision for the Strategy is based on three fundamental principles:

To address the housing needs of the most vulnerable, including women and children fleeing family violence, Indigenous Peoples, seniors, people with disabilities, people dealing with mental health and addiction issues, veterans, recent immigrants (including refugees), racialized groups, LGBTQ2+ communities, and young adults.

To promote community building by aligning Canada's housing strategy with significant public investments in job creation, skills training, transit, early learning, healthcare, and cultural and recreational infrastructure; supporting federal climate change and accessibility commitments; and empowering communities to develop and implement local solutions to housing challenges.

To encourage partnerships between all levels of government, the community housing sector, the co-operative and private sectors, the research community, and Indigenous governments, organizations and communities to address housing needs and build thriving communities for all.

Creating safe and affordable housing for generations to come

Through the **National Housing Strategy Act** (*NHS Act*), the federal government has committed to maintain a national housing strategy that will shape Canada's housing policy for generations to come.

At the core of both the Strategy and the *NHS Act* is the federal government's commitment to progressively realize the right of every Canadian to adequate, safe and affordable housing. This includes ensuring that all policies and programs funded under the Strategy put people first and build on the human rights principles of accountability, participation, non-discrimination and inclusion.

4 Including the Government of Canada's funding announcements made through the 2020 Fall Economic Statement.

5 Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income. See National Housing Strategy for more details on program affordability criteria.



Pan-Canadian Voice for Women's Housing: a Symposium

Each year since 2017, the federal government has supported a diverse group of 40 women from across the country to share their experiences and expertise through the Pan-Canadian Voice for Women's Housing symposium. This event provides a platform for women to inform housing solutions so that they properly address women's needs. The fourth symposium, funded by Canada Mortgage and Housing Corporation, took place online in October and November 2020.

Expert Panel on the Future of Housing Supply and Affordability

In September 2019, the Governments of Canada and British Columbia announced the members of the new **Expert Panel on the Future of Housing Supply and Affordability**. Between January 2020 and June 2020, the panel sought insights and ideas from more than 100 experts, academics, researchers, urban planners, urban economists, Indigenous Peoples and municipal housing policy makers and reviewed submissions from more than 2,000 members of the public. An interim What We Heard report of the Panel's findings is now available, and a final report with recommendations will be delivered to sponsoring Ministers by spring 2021.

Accountability

From the start of the Strategy, the Government of Canada has shared the outcomes of Strategy programs and the federal government's unprecedented investment in housing with Canadians in an open, accountable and transparent manner.

This report provides key data and indicators that highlight the progress made in realizing our desired outcomes and shares examples of concrete initiatives that are helping communities across Canada.

Progress on the Strategy is also reported every quarter on the Strategy's website, placetocall-home.ca. In addition, the Minister of Families, Children and Social Development will respond to reports and recommendations from the new Federal Housing Advocate on a regular and ongoing basis.

Participation

The road towards the Strategy began in 2016, when the federal government launched **Let's Talk Housing**: a national conversation on the future of housing in Canada. The Strategy was born as a direct result of these historic consultations, which included wide-ranging discussions with the general public, the provinces and territories, Indigenous governments and communities, academics and researchers, and the non-profit and private housing sector, as well as people with lived experience of housing need and homelessness.

Today, this essential conversation about housing continues. Through consultations, surveys, conferences, symposia and expert panels, the Government brings together diverse voices from every part of the country to help us identify, explore and develop innovative new solutions to the housing challenges faced by Canadians.

To further guide the Strategy, the *NHS Act* also includes provisions to create both a National Housing Council and a Federal Housing Advocate. The role of the **National Housing Council** is to promote participation and inclusion in housing policy and advise the Minister of Families, Children and Social Development on ways



to improve the effectiveness of the Strategy. On November 22, 2020, the Minister appointed the first members of the Council, which include people with diverse expertise and backgrounds as well as Canadians with lived experience of housing need and homelessness.

The Government has begun the recruitment process for the new **Federal Housing Advocate**, whose work will be supported by the Canadian Human Rights Commission. The Advocate’s role is to investigate systemic housing issues facing Canadians who are vulnerable and prepare an annual report to the Government on findings and recommendations. The first Advocate is expected to be announced in 2021.

Non-discrimination and inclusion

The federal government also recognizes that certain population groups are more likely to experience housing need than other Canadians. With this in mind, the National Housing Strategy (Strategy) sets out clear and ambitious targets to prioritize the distinct housing needs of the most vulnerable Canadians:

Creating at least
7,000
new affordable
units for **seniors**⁶

Building at least
2,400 new
affordable units for
**people with develop-
mental disabilities**

Reducing the number
of **chronically
homeless** shelter
users by **50%**

Creating or repairing
4,000 shelter
spaces for **survivors
of family violence**⁷

Targeting
at least **25%**
of all NHS investments
to support the needs of
women and children

To ensure that the housing needs of diverse people are met, the Strategy is also grounded in a **Gender-Based Analysis Plus (GBA+)** approach, focused on diversity and inclusion. This involves understanding the needs of people of various and intersecting identities, and assessing how they may experience Strategy programming. GBA+ goes beyond gender to consider many other identity factors such as race, ethnicity, religion, age, and mental or physical ability.

The Government of Canada recognizes that systemic racism and discrimination are a painful lived reality for Black Canadians, other racialized Canadians, and Indigenous Peoples. The Government is committed to building communities, fighting racism in all its forms, and making sure that federal policies appropriately serve those populations that have been historically underserved.

6 In addition to the 5,000 new affordable units created for seniors under Budget 2016.

7 In addition to 3,000 shelter spaces created or repaired for survivors of family violence under Budget 2016.



CHAPTER 2:

MAKING HOUSING FOR ALL A REALITY

The goals of the National Housing Strategy are as ambitious as they are essential to Canadians' continued well-being. Our success in achieving these goals is made possible only through strong partnerships with all orders of government, Indigenous governments and communities, and the private and non-profit sectors.



Road Map for Building a New Home

1. Project inception

- Gather evidence of the needs in the community
- Locate a site that can be developed and assess site constraints (environmental site assessment, municipal bylaws and zoning)
- Review funding options and available programs
- Engage with CMHC Multi-Unit Housing Solutions Specialist of your region

MILESTONE
Apply for Seed Funding



2. Pre-development work

- Design and budget estimates with the architect
- Create local partnerships with other organizations and levels of government
- Secure site and other sources of funding

CMHC'S APPROVAL PROCESS
Obtain Seed Funding loan and/or contribution

MILESTONE
Application received with the required documentation

3. Construction planning

- Carry out the land survey, create the architecture and engineering plans, develop the construction schedule and obtain the necessary permits

MILESTONE
Final approval: Letter of Engagement and Funding Agreement (LOA)

CMHC'S APPROVAL PROCESS
Loan Agreement



CMHC'S APPROVAL PROCESS
CMHC prioritizes and Starts the assessment of the project

CMHC'S APPROVAL PROCESS
Assesment stage

MILESTONE
Letter of Intent (LOI) (conditional approval)

4. Building construction

- Carry out the call for tenders and select the contractor
- Monitor the progress of the work
- Review and solve building deficiencies
- Finalize the construction costs, ensure there are no liens on property

CMHC'S APPROVAL PROCESS
Final Disbursement

MILESTONE
Term Sheet

CMHC'S APPROVAL PROCESS
Final review

MILESTONE
Project completed: conclusion of the financing operations and transfer to the lending and agreement management teams for the duration of the agreement.

Welcome home!

CMHC'S APPROVAL PROCESS
Funding disbursements

MILESTONE
Quantity Surveyor reports: due for each disbursements

5. Rent up period

- Complete rental contracts with tenants, hire management and maintenance staff and find service providers.



Canada Mortgage and Housing Corporation (CMHC) is working with a diverse range of housing partners and proponents across the country to make sure that National Housing Strategy (Strategy) programs meet local needs, and that the funding delivered through these programs is used to build or repair affordable housing as quickly and efficiently as possible.

For the first years of the Strategy, the federal government has focused its efforts on establishing long-term agreements with provinces and territories and funding commitments with partners to support housing projects that help Canadians access the housing they need. Partnerships are an essential first step towards attaining the Strategy's 10-year goal of building 160,000 new housing units, repairing 300,000 existing housing units, providing affordability support to 300,000 households and protecting 385,000 units of community housing.

As of December 31, 2020, funding committed under the Strategy is helping to:

Build **63,300** new housing units,

Repair **126,000** existing housing units,

Provide **36,000** households with housing affordability support

The construction and revitalization of housing takes time – three to five years on average, depending on the complexity of the project. A typical new project funded by CMHC goes through many steps from project inception to providing a new home for a Canadian family, as illustrated in the Road Map for Building a New Home (p. 16).

As of December 31, 2020, the Strategy has funded over **189,000** residential construction or repair projects that are in various stages of development.

Creating new housing options

Through the Let's Talk Housing consultations, thousands of Canadians expressed concerns that the limited supply of land and a perceived lag in development of higher-density housing were driving up rents in markets like Toronto and Vancouver. They also underlined the urgent need for affordable housing options for Canada's most vulnerable populations, including victims of family violence, Indigenous Peoples and individuals who are experiencing homelessness.

Canadians called on the federal government to provide new financing approaches that could encourage the construction of affordable housing. In addition, they told us that increasing the supply of affordable rental housing could help provide more housing options for Canadians and reduce the current waitlists for social housing.

In response to this feedback, the federal government developed and implemented a toolkit of initiatives as part of the Strategy. As of December 31, 2020, seven initiatives have been launched and funding has been committed to increase the housing supply by **63,300** units, of which **45,800** are affordable. Those initiatives are:

- National Housing Co-Investment Fund
- Rental Construction Financing initiative
- Federal Lands Initiative
- Affordable Housing Innovation Fund
- Rapid Housing Initiative
- Federal/Provincial/Territorial Housing Partnership Framework
- Shared Equity Mortgage Providers Fund

Supporting the existing community housing sector

Community housing, which is owned and operated by organizations such as public entities, non-profits or co-operatives, has provided thousands of Canadians with a place to call home for decades. This includes Indigenous Peoples, seniors and Canadians who have experienced homelessness.

The community housing stock is aging and in need of repairs and renewal. This stock needs to be revitalized to make sure that Canadians in need who rely on community housing are not faced with undue financial stress or a greater risk of homelessness.

The Strategy aims to maintain 385,000 existing community housing units and create 50,000 units through an expansion of community housing.

As a result, to help modernize and sustain Canada's community housing stock, the Strategy has established several programs to complement the Government's continued commitment to long-term social housing both on- and off-reserve.⁸ As of December 31, 2020, five initiatives have been launched to support the community housing sector. Those are:

- National Housing Co-Investment Fund
- Federal Community Housing Initiative
- Federal/Provincial/Territorial Housing Partnership Framework
- Community Housing Transformation Centre
- Community Based Tenant Initiative

These initiatives are supporting the community housing sector by funding the repair of 126,000 existing community housing units, helping to protect at least 23,800 community housing units, increasing knowledge and technical capacity of the community housing sector and supporting local organizations that assist people in need of housing.⁹

Making housing more affordable

Throughout consultations, we heard that for most Canadians, the most important outcome from the Strategy would be an increase in the supply of housing that they can afford, and that meets their needs. The lack of affordable, suitable and adequate housing is especially a concern for low-income households and other Canadians that are vulnerable.

To make housing more affordable for Canadians, the federal government has developed and implemented new initiatives through the Strategy. As of December 31, 2020, three initiatives have been launched which have made housing more affordable for 36,000 households. Those are:

- Federal/Provincial/Territorial Housing Partnership Framework
- First-Time Home Buyer Incentive
- Federal Community Housing Initiative

Reducing or eliminating housing need for Canadians

The federal government is committed to making a difference in the lives of Canadians through the National Housing Strategy (Strategy). To ensure that unprecedented investments in housing deliver concrete results, the initiatives of the Strategy are tied to an ambitious target: by 2027-28, housing need for 530,000 households will be reduced or eliminated.

Funding committed as of December 31, 2020, is expected to contribute to reducing housing need for more than **61,600** households through **42,500** new affordable housing units, affordability support for **16,000** households and repair and renewal of housing units that will benefit **3,100** households.

⁸ \$9.5 B in Legacy Funding, including social housing agreements, to support community housing providers through long-term financial agreements.

⁹ Details on initiatives and quarterly progress updates are available on www.placetocallhome.ca

Overall, 10 initiatives have been launched to create new housing options, make housing more affordable for Canadians and support the existing community housing sector.



National Housing Co-Investment Fund (NHCF)

Launched in 2018, the NHCF provides \$13.17 billion over 10 years in low-cost loans and financial contributions to non-profit housing providers, private sector, provinces and territories and municipalities to develop affordable housing that is sustainable and inclusive and repair existing affordable housing stock. To fast-track applications, adjustments have been made to the NHCF application process.

As of December 31, 2020, NHCF funding has been committed to build an estimated 12,400 housing units, of which 2,700 are expected to be for seniors, 650 for individuals with developmental disabilities, 310 for Indigenous households and 800 for new shelter bed for survivors of family violence and others that need it. Of these units, 8,600 will be new units of affordable housing.

As of December 31, 2020, NHCF funding has also been committed to repair up to 65,900 units. Among these, at least 30,900 are expected to benefit senior-led households and another 9,800 to benefit indigenous-led households. A milestone investment under this initiative is the ground-breaking portfolio agreement with the Toronto Community Housing Corporation (TCHC) of \$1.3B in loans and contributions to repair 58,860 units by 2030-31.

Federal/Provincial/Territorial Housing Partnership Framework (HPF)

Endorsed in 2019 by the federal government and all provinces and territories (except Quebec), the HPF provides \$15.1 billion over nine years in joint federal, provincial and territorial investments to address jurisdictional priorities, including the construction of affordable housing, repair of existing community housing stock and affordability supports. As of December 31, 2020, HPF funding has been committed to build 2,600 new community housing units, repair of 60,100 units and to reduce financial stress for 19,700 low-income households through affordability supports.

Rental Construction Financing initiative (RCFi)

Launched in 2017, the RCFi provides \$25.75 billion¹⁰ over 11 years in low-cost repayable loans to build high-quality rental housing, increase the supply of rental housing, and create vacancies at the lower end of the market, while meeting the housing needs of middle-class Canadians. As of December 31, 2020, RCFi funding has been committed, mainly with private developers, to build more than 24,900 units of rental housing, about half of which are now under construction. Close to 15,100 of these new units are expected to be affordable.

Federal Lands Initiative (FLI)

Launched in 2018, the FLI provides \$202 million over 10 years for the transfer of surplus federal lands and buildings at discounted or no cost for use as affordable, sustainable, accessible and socially inclusive housing. Coordinated by Canada Mortgage and Housing Corporation (CMHC) with Employment and Social Development Canada (ESDC), Public Services and Procurement Canada (PSPC) and the Canada Lands Company (CLC), the FLI funding committed as of December 31, 2020 supported the transfer of 9 surplus federal lands and buildings to create 1,600 new units of community housing, 750 of which are expected to be affordable.

Rapid Housing Initiative (RHI)

Launched in 2020, the RHI provides \$1 billion over two years to address the urgent housing needs of vulnerable Canadians in the context of COVID-19. The RHI provides funding for the rapid creation of over 3,000 new permanent units of affordable, supportive or transitional housing, at rents that allow households in need to pay less than 30% of their gross income on housing costs. As of December 31, 2020, RHI funding has been committed to support the construction of more than 3,400 units.

Affordable Housing Innovation Fund (AHIF)

Launched in 2016, the AHIF provides \$200 million over five years, to encourage new funding models and building techniques in the affordable housing sector. As of December 31, 2020, AHIF funding has been committed to help build more than 17,600 housing units, 16,300 of which are expected to be affordable.

¹⁰ Including the Government of Canada's funding announcements made through the 2020 Fall Economic Statement.

Federal Community Housing Initiative (FCHI)

Launched in 2018, the FCHI provides \$500 million over ten years to support federally administered non-profit and co-operative community housing providers whose long-term housing operating agreements are set to expire between April 1, 2016, and March 31, 2028. Funding provided through FCHI Phase 1 has contributed to protect over 26,700 households living in community housing. FCHI Phase 2, launched in 2020, provides rent-geared-to-income supports, which have benefitted 5,000 households and have contributed to protecting 23,800 community housing units as of December 31, 2020.

Community Housing Transformation Centre (CHTC)

Launched in 2019, the CHTC, which includes the Sector Transformation Fund (STF) and the Community Based Tenant Initiative (CBTI), provides \$74 million over ten years for tools, financial resources and best practices to support the growth and resilience of community housing in Canada. The CHTC supports projects that raise awareness of tenant issues, offer improved access to information on financial literacy and housing options, encourage the participation of tenants in housing decisions that affect them, and reduce the risks to tenants of financial stress or homelessness. Eighty-three STF and twenty-five CBTI applications have been approved for funding.

Shared Equity Mortgage Providers Fund (SEMP)

Launched in 2019, the SEMP provides \$100 million over five years to encourage the construction of new housing and attract new mortgage providers through an innovative shared equity mortgage approach. As of December 31, 2020, SEMP funding has been committed to contribute to building 610 new affordable home ownership units.

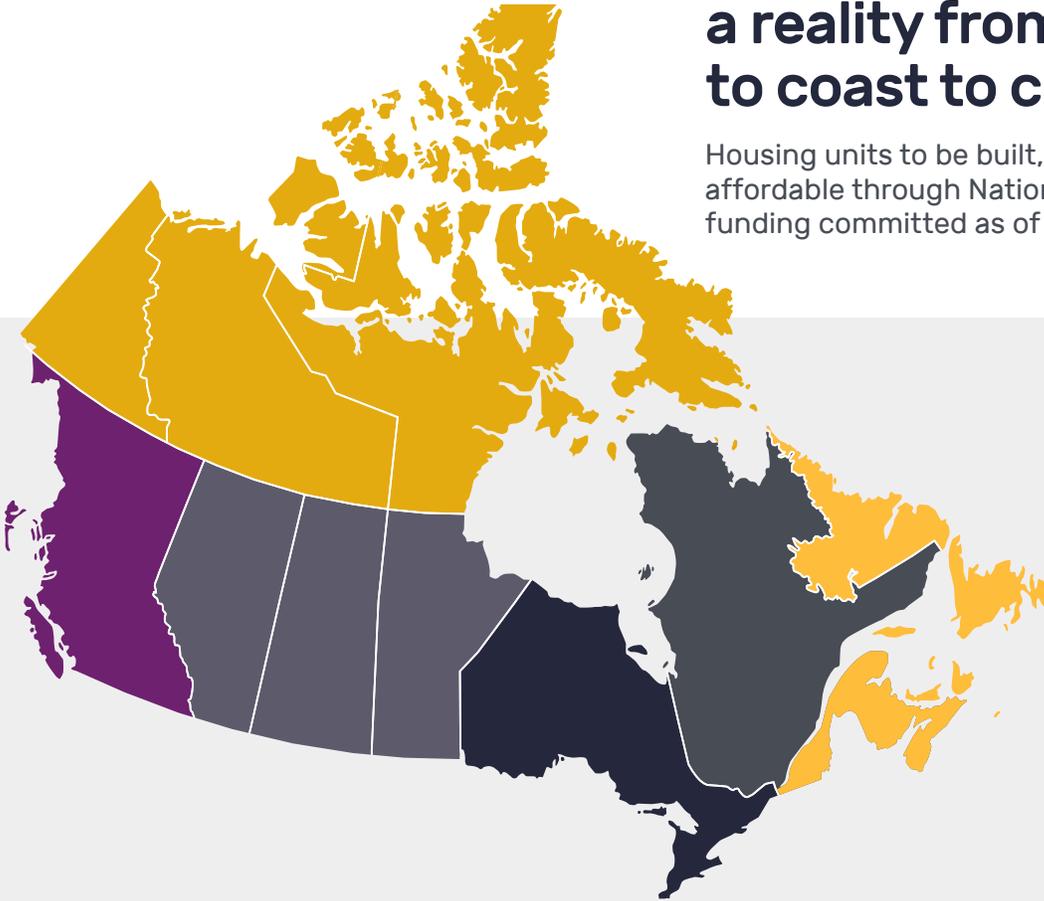
First-Time Home Buyer Incentive (FTHBI)

Launched in 2019, the FTHBI provides \$1.25 billion over three years to give first-time home buyers 5 to 10% of a home's purchase price to put toward their down payment. As of December 31, 2020, FTHBI funding has helped more than 10,600 first-time home buyers purchase a home of their own.



Making housing for all a reality from coast to coast to coast

Housing units to be built, repaired or made more affordable through National Housing Strategy funding committed as of December 31, 2020.



200,000+
housing units to be built,
repaired or made more
affordable across Canada.

North	2,200
British Columbia	20,500
Prairies	41,700
Ontario	120,100
Quebec	15,000
Atlantic	20,000

Excludes Reaching Home and Legacy Funding.

Responding to the housing needs of women and children¹¹

Across the country, women and children face unique barriers to accessing housing. Among other challenges, women are more likely than men to have lower incomes, engage in part-time or precarious work, take on more responsibilities related to caregiving and be more dependent on their partners for income. Intersections of identities such as race, sexual orientation, gender expression, age and socio-economic status create further challenges for women, including housing instability and homelessness.

To respond to these challenges, at least **25%** of all National Housing Strategy funding will be committed to support projects that meet the unique needs of women and children. Important progress has already been made towards achieving this goal, with a total of **17.5%** of all investments funded under the National Housing Co-Investment Fund as of December 31, 2020, expected to directly benefit women and children in Canada.

IN THEIR OWN WORDS:

Creating a supportive sanctuary for women in Vancouver

Emily was homeless, living on the streets of Vancouver with no money or possessions, and no plans for where to go next. She had a panic attack, started hyperventilating, and the next thing she remembers is waking up in hospital. She had no idea that her next decision would change her life.

The hospital staff recommended that Emily enter a stabilization program for women called The Sanctuary, at the Union Gospel Mission in Vancouver's Downtown Eastside. Opened in 2014, **The Sanctuary** provides a mix of housing with addiction support, childcare and other integrated services for single women, mothers and their babies.

With open arms and without judgement, the people at The Sanctuary helped Emily confront her childhood abuse and trauma, and face her addiction. Four years later, she continues to live sober, and credits her recovery to the deep connection she had with the centre's support staff.

In February 2018, with funding from the **National Housing Co-Investment Fund (NHCF)**, work began on the Mission's new Women & Families Centre. This 53-unit facility will provide social and transitional housing for women struggling with addiction, and for their children. Today, Emily volunteers at the same program that helped save her life, where her extraordinary story of resilience has made her an inspiration for other women in recovery. She is excited about the new facility, and the opportunity to help more women who find themselves in similar situations.

"Being there for someone when they need help the most, that's when change truly happens in people – and I want to be part of that transformation," Emily says. "I just really want to make that connection with people. That's a big part of how I made it through my own journey to recovery."



¹¹ As of February 2021, NHS funding targeting and supporting the needs of women and their children for the NHCF, RCFI, FLI and IF is \$2.9B and over 39,000 units. Of the \$2.9B, over \$0.9B is targeting the needs of women and their children, and over \$1.9B is supporting the needs of women and their children. This represents between 30% and 37% of the funding on each of these 4 programs, and almost 17% of all NHS funding.



IN THEIR OWN WORDS:

Re-creating affordable seniors' housing in New Brunswick

Les Logements du Village, a 15-unit affordable seniors' housing facility in Paquetville, New Brunswick, had only been open for three years when a fire destroyed the entire building. Thankfully, no one was hurt. But the disaster had a profound impact on the residents and the small community of 706 people.

The day after the fire, Bruno Holmes, Director General of Healthcare for the Manoir Édith B. Pinet group home that developed the Logements project, immediately swung into action. With the help of the Red Cross and the Department of Social Development, Bruno's team secured temporary housing for the residents. Then he set about the difficult task of rebuilding what the fire had taken away.

Bruno did his best to stay optimistic. But financing a replacement facility when the previous one was only three years old presented a key challenge. In addition, construction costs in Paquetville often exceed the value of a completed building.

Bruno couldn't find a bank willing to provide the type of loan he needed. Then, in November 2018, a spark of hope appeared when Bruno reached out to Canada Mortgage and Housing Corporation (CMHC) to inquire about the **National Housing Co-Investment Fund (NHCF)**.

Through the NHCF, CMHC provided Les Logements du Manoir EBP Inc. with access to the financing they needed to kick-start the rebuild, and break ground on what will become a new home for many of the original and new residents.

"For us, [the NHCF] was a life raft," Bruno remarks. "It's vitally important that CMHC is able to provide programs and access to financing that meet the needs of organizations like ours, to help us meet our affordability goals."

CHAPTER 3:

BUILDING SUSTAINABLE, INCLUSIVE HOUSING

Affordable housing is more than a place to live. It is a cornerstone of sustainable, inclusive communities and an economy where we can all thrive and prosper.

Having a safe, affordable place to call home helps strengthen the middle class, grows the economy, supports job creation and skills training, and presents a wide range of opportunities to make Canada's housing stock more energy-efficient and environmentally friendly.



Supporting Canada’s climate objectives

There is perhaps no greater long-term challenge facing Canadians today than the reality of climate change. Under the **Pan Canadian Framework for Clean Growth and Climate Change**, Canada’s federal, provincial and territorial

governments have committed to significantly reduce energy consumption and greenhouse gas (GHG) emissions across the building sector by 2030.

To support these objectives, the federal government requires all housing projects that receive funding under the Strategy to meet strict minimum targets for both energy-efficiency and GHG emissions.

Supporting Canada’s Climate Objectives*	
Affordable Housing Innovation Fund	Must achieve a minimum 10% decrease in energy consumption and greenhouse gas (GHG) emissions relative to the 2015 National Energy Code of Canada for Buildings (NECB).
Rental Construction Financing initiative	Must achieve a minimum 15% decrease in energy consumption and GHG emissions relative to the 2015 NECB or 2015 National Building Code (NBC).
National Housing Co-Investment Fund	New projects are required to achieve either a 25% decrease in energy consumption and GHG emissions relative to the 2015 NECB or 2015 NBC, OR a 15% decrease in energy consumption and GHG emissions relative to the 2017 NECB. Existing buildings must achieve a minimum 25% decrease in energy consumption and GHG emissions as a result of the system or equipment being replaced or repaired, relative to past or pre-renewal performance levels.
Federal Lands Initiative	Must achieve a minimum 25% reduction in operating energy consumption and GHG emissions relative to the most recent national building and energy codes (currently 2017) OR a reduction of no less than 25% in energy consumption and GHG emissions relative to past performance for renovation of federal buildings.
Rapid Housing Initiative	Modular projects in the 15 major cities must meet or exceed by 5% the energy efficiency standards set out in the 2015 NECB or local/regional standards (whichever are higher). Outside the major cities, higher priority is given to projects exceeding the 2015 NECB or their local/regional standards.

**Requirements differ based on program design and objectives.*



Fostering inclusive and accessible communities

The Government of Canada believes that all Canadians should have equal access to housing, regardless of their race, ethnicity, gender, religion, age, mental or physical or other abilities. To encourage the development of more inclusive and accessible communities, the **National Housing Co-Investment Fund (NHCF)**, **Rental Construction Financing initiative (RCFi)**, **Affordable Housing Innovation Fund** and **Rapid Housing Initiative** prioritize projects that include accessibility features and are located close to transit, services and supports, and employment opportunities.

Projects funded under the NHCF and RCFi must also have either universal or barrier-free designs, or include common areas that meet or exceed local accessibility requirements. As of December 31, 2020, investments in these programs contributed to the creation or repair of more than **16,000** units of accessible housing in Canada.

To further encourage the construction of housing that is close to transit, services and supports, and employment, the Government has also created a comprehensive **Proximity Measures Database** that is now available to the general public.

Fostering inclusive and accessible communities*	
Affordable Housing Innovation Fund	<ul style="list-style-type: none"> • Minimum 10% of units must be accessible. • Priority given to projects within 500 to 1,000 meters of transit or services.
Rental Construction Financing initiative	<ul style="list-style-type: none"> • Minimum 10% of units and all common areas must meet or exceed local accessibility requirements. • Higher priority given to projects with access to public transit.
National Housing Co-Investment Fund	<ul style="list-style-type: none"> • Minimum 20% of units must meet or exceed accessibility standards, and all projects must also have a barrier-free or universal design. • Higher priority given to projects in close proximity to transit.
Rapid Housing Initiative	<ul style="list-style-type: none"> • Modular projects in the 15 major cities must provide at least 5% more accessible units than set out their local accessibility requirements. Outside the major cities, higher priority given to projects exceeding their local accessibility requirements.

*Requirements differ based on program design and objectives.



IN THEIR OWN WORDS:

Improving accessibility for people with developmental disabilities in Toronto

"Making homes and communities accessible matters to everyone," says Cathy Birch, the founder and chair of the **Responsible Personal Accessibility in Toronto Housing (R-PATH)** Committee.

R-PATH is a resident-led group that works to identify and fix barriers to housing accessibility. As a multiple amputee herself, Cathy has a lot of lived experience. She knows how hard life can be without the right supports. Now, Cathy and R-PATH are working with Toronto Community Housing to transform her lived experience into a tool to improve the quality of life for others living with physical challenges.

"I find it frustrating when I've got to go three blocks to find an accessible entrance," Cathy explains. "What looks good to an architect may not work for practical living."

R-PATH's holistic approach includes redesigning not just individual homes or apartments, but the entire lived environment. "You can completely transform someone's apartment, but that doesn't matter if they can't even get in the building," Cathy says. "You have to go into these homes and community spaces and consider what needs to change so that anyone can function."

Cathy credits Toronto Community Housing, which is funded in part through the **National Housing Co-Investment Fund (NHCF)**, for helping her and R-PATH make a difference in so many lives. As for Cathy, her biggest reward is seeing residents' reactions when they move back into a home that has been redesigned to make it fully accessible.

"They are so happy and grateful that they are going to be able to stay at home that much longer," she says. "That's why investing in accessible housing is so important. It allows people to age in place safely, and in comfort."

CHAPTER 4:

STRONGER TOGETHER

Housing challenges can vary greatly from one region or community to another. To meet those challenges, the federal government has focused in the first years of the National Housing Strategy on creating strong and enduring partnerships with provincial and territorial governments, municipalities, the private and non-profit sectors, and Indigenous governments and communities across the country.



The Federal/ Provincial/Territorial Housing Partnership Framework (HPF)

is a multilateral agreement that sets the foundation for federal, provincial and territorial governments to work towards achieving a long-term vision for housing in Canada. Shared investments under the HPF seek to reduce or eliminate housing need; reduce homelessness year-over-year; support the community housing sector; increase housing supply; improve

housing conditions and affordability – including for Indigenous Peoples and those living in the North; promote social inclusion; contribute to environmental sustainability; and improve economic stability in Canada through job creation, training and support to local enterprise.

Renewing the Federal, Provincial and Territorial Housing Partnership

Canada's federal, provincial and territorial governments are primary partners when it comes to housing. On April 9, 2018, the federal government and all of the provinces and territories except Quebec endorsed the **HPF**. Since the launch of the HPF, the federal government has signed bilateral agreements with all of the provincial and territorial governments. As of December 31, 2020, the federal government and the provinces and territories have signed \$13.5 billion in joint funding agreements over nine years. As part of these agreements, each province and territory¹² has prepared a three-year action plan, outlining how funding will be used to protect, repair and expand housing options for vulnerable Canadians.

As of December 31, 2020, funds invested¹³ through the HPF will help to:

Build **2,600** new housing units

Repair **60,100** existing housing units

Provide affordability support to **19,700** households

These interim results under the HPF will support the following 9-year objectives: 330,000 units continue to be offered in social housing, a 15% expansion of rent-assisted units (approximately 50,000 units based on number of units still supported by social housing agreements in 2018-19), no net loss of Urban Native Social Housing units available to low-income households,

¹² Excluding Quebec and Prince Edward Island. The process to finalize an action plan with Prince Edward Island is ongoing. Under the Canada-Quebec Asymmetrical Bilateral Agreement on Housing, la Société d'habitation du Québec will use its existing planning mechanisms to show how it intends to meet the housing needs of Quebec's population.

¹³ Reflecting progress made as of December 31, 2020, identified through claims submitted by provinces and territories (PTs). Due to the COVID-19 pandemic, the release of Progress Reports has been delayed in some jurisdictions. Committed dollars and units may be understated.



“To tackle Ontario’s affordability crisis, we need to look at new innovative housing solutions, including tiny homes. I’m proud that all levels of government are working together to bring these new safe affordable homes to Brantford, and across Ontario.”

– **Will Bouma,**
MPP Brantford-Brant
[Canada and Ontario Deliver Affordable Housing in Brantford | CMHC \(cmhc-schl.gc.ca\) \]](#)

at least 20% of existing social housing units repaired (approximately 60,000 units based on number of units still supported by social housing agreements in 2018-19), retained Urban Native Social Housing units will be repaired to good condition, and at least 300,000 households adequately supported through a Canada Housing Benefit.

Canada Housing Benefit

Canada Mortgage and Housing Corporation (CMHC) and each province and territory have worked together to co-develop the **Canada Housing Benefit (CHB)**. Provinces and territories are delivering this new initiative to provide financial affordability support directly to Canadians who are experiencing housing need. CMHC has been working closely with the provinces and territories to:

- identify the **local populations** that will benefit most from the CHB
- make sure the CHB delivers programs that are **tailored to regional needs** while supporting the principles of the National Housing Strategy (Strategy)
- prioritize housing for **the most vulnerable populations**, including people who are experiencing or are at risk of homelessness

The CHB launched in April 2020. Implementation was delayed as a result of COVID-19, but as of December 31, 2020, CHB agreements have been signed with 7 provinces, including Ontario, Saskatchewan, Nova Scotia, Yukon, Manitoba and British Columbia.

Supporting communities to prevent and reduce homelessness

Every Canadian deserves a safe and affordable place to call home. However, each year, thousands of Canadians still experience homelessness or are at risk of becoming homeless. To address this urgent need, the federal government is working with the provinces and territories, Indigenous partners, municipalities and community service providers to find permanent long-term solutions to the homelessness crisis.

Reaching Home: Canada's Homelessness Strategy

In Budget 2017, the Government committed to expand and extend federal homelessness programs, and introduced a new program to replace the **Homelessness Partnering Strategy** that ended on March 31, 2019 based on the **Advisory Committee on Homelessness' Final Report** and the **Homelessness Partnering Strategy Engagement - What We Heard Report 2018**. As part of the Strategy, the Government has committed **\$2.2 billion** over 10 years (2018-2019 to 2027-2028) to prevent and reduce homelessness in Canada.

On April 1, 2019, the federal government launched **Reaching Home: Canada's Homelessness Strategy**, which provides funding to urban, Indigenous, and rural and remote communities to address local homelessness needs, with a goal to reduce chronic homelessness by 50% by 2027-28. The objective of the program is to streamline access to housing and supports for people who are experiencing homelessness or at-risk of homelessness, by coordinating local services to achieve community-wide outcomes using real-time data.

Reaching Home includes four separate regional funding streams:

- Designated Communities
- Indigenous Homelessness
- Rural and Remote Homelessness
- Territorial Homelessness

Through these streams, the Reaching Home program is focused on helping Canadian communities to:

- reduce overall levels of homelessness
- reduce the number of people experiencing homelessness for the first time
- reduce the number of people returning to homelessness
- reduce Indigenous homelessness
- reduce chronic homelessness

In the first six months of the program, Reaching Home invested in 1,200 projects. In 2020, the program was expanded to add six new communities across Canada. Reaching Home also introduced investments of \$152 million over nine years for distinctions-based approaches and programming with First Nations, Inuit and Métis partners, as well as with Indigenous governments that have provisions in their modern treaties for the design and delivery of social services.

In order to support the homeless-serving sector in their efforts to reduce the risk of COVID-19 transmission, the Government of Canada invested an additional \$157.5 million in spring 2020 and \$236.7 million in fall 2020 under Reaching Home to support communities in implementing more permanent housing solutions for those experiencing homelessness and preventing further inflows into homelessness. In addition to this funding, the Government had already provided \$15 million under Reaching Home at the onset of the pandemic to support large urban centres, where the risk of the virus spreading was highest.

Further, recognizing that communities have a continued need for support during the pandemic and economic recovery, the 2020 Fall Economic Statement announced incremental funding of \$299.4 million in 2021-2022 through Reaching Home to prevent the spread of COVID-19 and help prevent at-risk Canadians from becoming homeless.



IN THEIR OWN WORDS:

Reaching Home: Canada's Homelessness Strategy supports communities, like the City of London in Ontario, to drive reductions in homelessness using a coordinated, data-driven approach.

London made history in July 2020 as the first community in Canada to achieve a quality By-Name List for veterans. A By-Name List, also sometimes referred to as a Unique Identifier List (List), is the cornerstone of a quality Coordinated Access system. Reaching Home communities use their List to ensure that everyone experiencing homelessness who has come into contact with their system is known and can be connected with resources that are good match with their specific housing and support needs.

London uses HIFIS (the Homeless Individuals and Families Information System) as the integrated Homelessness Management Information System (HMIS) that hosts their List. HIFIS is being implemented across the country as part of the Reaching Home suite of tools available to communities.

"Knowing each veteran by name, being able to speak to and plan for each individual on the list has resulted in great outcomes and success," said Craig Cooper, Manager of Homeless Prevention Housing, Social Services and Dearness Home in London.

Between August and September 2020 – in the midst of the pandemic – London reduced veterans homelessness by over 75%. They accomplished this by building a unified local team, strengthening key relationships with veteran-serving organizations, and using data from their List to reorient their local homeless-serving system and strategically target resources.

"Our goal is to ensure no veteran experiences homelessness in our community," said Kevin Dickins, Acting Managing Director of Housing, Social Services and Dearness Home. "While we are close to achieving this important goal, we know this work must continue as we make [the] effort to eliminate all chronic homelessness in our community."

SNAPSHOT

Homelessness Partnering Strategy

The federal **Homelessness Partnering Strategy** had a significant impact on the fight to prevent and reduce homelessness in Canada. Between April 2016 and March 2019, projects funded helped:

- **46,757** Canadians who were homeless or at imminent risk of homelessness to access stable housing
- **40,212** people to access Social Assistance, Old Age Security, the Canada Pension Plan or other sources of stable income
- **14,511** people to find full-time or part-time work
- **10,932** people to begin a job training program
- **5,819** people to pursue their education

Working with Indigenous and Northern communities

Housing is a fundamental human need. All Canadians, including Indigenous Peoples wherever they reside, should have access to adequate, safe and affordable housing.

Through the Strategy consultations, the Government of Canada heard first-hand that the best results would be achieved through distinctions-based housing strategies developed in partnership with First Nation, Inuit and Métis partners. COVID-19 further highlighted the

dramatic housing gap faced by many Indigenous communities, as well as the impact that overcrowded and inadequate housing can have on human health and security.

To address these challenges, the Government of Canada, through Indigenous Services Canada (ISC), Crown Indigenous Relations Canada (CIRC) and CMHC, is committed to working with Indigenous groups to co-develop and launch distinctions-based strategies that address the housing needs in their communities and to make sure all Indigenous Peoples, regardless of where they live, have access to adequate, safe and affordable housing.

First Nations Housing

Budget 2017 and Budget 2018 set out an investment of **\$600 million** over three years (2018-19 to 2020-21) to support the completion of new construction and repairs to 10,430 First Nations housing units and lots on-reserve. This commitment included the development of a new 10-year **First Nations Housing and Related Infrastructure Strategy**.

Developed through consultations led by First Nations groups and individuals, the First Nations Housing and Related Infrastructure Strategy outlines a path forward to transition the care, control and management of housing to First Nations. This includes increasing the access of First Nations to affordable and sustainable housing that:

- addresses their unique needs and priorities
- respects regional and cultural differences
- includes a phased approach based on the capacity and readiness of each community

The First Nations Housing and Related Infrastructure Strategy is aligned with the core principles of First Nation-led design, decision-making and implementation set out in the **United Nations Declaration on the Rights of Indigenous Peoples**. In December 2018, the Special Chiefs Assembly of the Assembly of First Nations

passed a resolution supporting this Strategy, and re-affirming continued bilateral discussions with the federal government on housing and infrastructure policy reform.

Inuit Housing

To address the housing needs of Inuit peoples and communities, the Government is also working closely with Inuit Tapiriit Kanatami and several Inuit land claims organizations through the **Inuit-Crown Partnership Committee (ICPC)**. In 2019, the federal government and the ICPC worked together to launch the **Inuit Nunangat Housing Strategy** – a comprehensive new initiative that is designed to:

- improve housing outcomes in Inuit Nunangat;
- address identified gaps and challenges;
- deliver Budget 2018 distinctions-based funding and other federal investments;
- develop long-term solutions that reflect Inuit lifestyles, traditions and culture.

The Inuit Nunangat Housing Strategy recognizes both the direct role of Inuit land claims organizations in addressing the housing needs of their communities, as well as the critical importance of offering Inuit groups more effective access to federal housing programs and investments.

“With financial support from the province and the National Housing Strategy, guidance and expertise of our community partners, and the wisdom of our Elders and families with lived-experience, Wahbung Abinoonjiiag is breaking ground on a transitional housing project that will ensure 24 families impacted by homelessness and family violence have a culturally safe and family-centred place to call home. This collaborative model and wrap-around approach brings community together to support community, building on the inherent strengths of our families and walking alongside them on their healing journey.”

– **Dana Riccio-Arabe**, Executive Director, Wahbung Abinoonjiiag Inc. Canada and Manitoba Invest \$3.6 Million in Housing | [CMHC \(cmhc-schl.gc.ca\)](http://CMHC(cmhc-schl.gc.ca))

Métis Housing

In 2018, the federal government allocated **\$500 million** to create a **Métis Nation Housing Strategy** to address the housing needs of citizens of the Métis Nation. The Métis Nation Housing Strategy provides federal funds to help Métis Housing Authorities buy, build, renovate or repair homes for their members, subsidize rental housing in their communities and operate and maintain their existing housing stock.

In July 2018, the **Canada – Métis Nation Housing Sub-Accord** was signed by the federal Minister of Crown - Indigenous Relations, as well as by the Presidents of the Métis National Council (MNC) and each of the Council’s five Governing Members, including the Métis Nation of British Columbia (MNBC), the Métis Nation of Alberta (MNA), the Métis Nation – Saskatchewan (MNS), the Manitoba Metis Federation (MMF) and the Métis Nation of Ontario (MNO).

Since the Métis Nation Housing Strategy was launched three years ago, three of the five Métis National Council Governing Members have expanded their housing programs, while the other two have launched housing as a new program area.

Urban, Rural, and Northern Indigenous Communities

To improve housing conditions for Indigenous Peoples living in rural, urban and Northern areas, the National Housing Strategy also identified specific funding to help Indigenous and community housing providers build, repair and protect housing affordability for Indigenous tenants.

Through the Reaching Home initiative, the federal government has dedicated **\$413 million** to address Indigenous homelessness in Canada’s urban centres. In partnership with the provinces and territories, the HPF is also providing **\$200 million** to help community housing providers undertake necessary repairs and protect affordability for Indigenous families.

Over 10 years, the territories will deliver a total of **\$300 million** in federal funding through bilateral agreements to support new construction and repairs to affordable housing units in the North. In addition, the National Housing Co-Investment Fund will provide at least **\$25 million** to address repair needs of the existing community housing stock for Indigenous tenants. It will also provide **\$40 million** to address the unique housing needs in the Yukon and **\$60 million** in the Northwest Territories.

As of December 31, 2020, funding committed under the Strategy is expected to support over **10,190** Indigenous households.

IN THEIR OWN WORDS:

Home improvements build community pride

Over the last two years, the **Chippewas of the Thames First Nation** has received funding from CMHC’s **On-Reserve Non-Profit Housing Program (Section 95)** to upgrade their homes. The project has been a success, and the results go far beyond what’s visible.

From neighbours who say “Hello” to each other more often, to a greater willingness to help maintain the neighbourhood, there have been noticeable changes in the community since the renovations began.

“It’s exactly what I was hoping to achieve,” says Chief Myeengun Henry. “With the amount of work Housing has done in the last year, it’s opened the door for people to feel better about themselves and their community.”

Kristen Hendrick is a perfect example. Kristen’s house, which she has lived in for 15 years, was one of the homes renovated through the program. In addition to new paint, she also got new doors, windows, siding and an upgraded roof. According to Kristen, she can see first-hand the differences these upgrades have made for both her family and the whole community.

“The work has brought everybody up,” Kristen explains. “The morale in the whole neighbourhood has been better. We are getting more social now, more respectful to our neighbours and each other. People are taking much better care of their homes and the way they look.”

Kristen is happy her family no longer has to retreat to the basement during the summer because of the heat. The addition of central air conditioning was especially appreciated by her four children.

“We can use the whole home again,” she says. “We can feel comfortable.”

There’s still more to do. But Housing Department Manager Frank French is pleased with his team’s accomplishments, and eager to continue the work with the residents’ support and buy-in.

“Since the upgrades, more tenants have come forward to ask how they can get involved,” Frank says. “I’m really proud of my community.”



“Our government recognizes the need for safe, affordable, and accessible housing in Nunavut and across the North and Arctic. By working together, in partnership, we are able to support innovative projects like Uqutaq Transitional Housing, helping to serve those most in need, particularly in this difficult time. I am pleased to see this project open its doors and serve the community.”

– **The Honorable Daniel Vandal,**
Minister of Northern Affairs
Uqutaq Transitional Housing Opens
its Doors | [CMHC \(cmhc-schl.gc.ca\)](https://cmhc-schl.gc.ca)

“It’s exciting to see twelve families be able to access these new homes, which are a vital addition to the range of housing options in Kimberley. Congratulations to all who partnered on this project, including the governments of Canada and BC and the Kimberley Seniors Project Society. Together, we’re improving the quality of life in the Columbia Basin.”

– **Johnny Strilaeff,**
Columbia Basin Trust President
and Chief Executive Officer
New Affordable Homes for Families Opens in
Kimberley | [CMHC \(cmhc-schl.gc.ca\)](https://cmhc-schl.gc.ca)

“Northwood has been providing affordable housing in Halifax for more than 50 years. Northwood’s Campus model provides for more than just housing – individuals are part of a community. The opening of Northwood Place allows us to provide this Campus model option in the Bedford area. Without the support of CMHC, this project would not have been possible.”

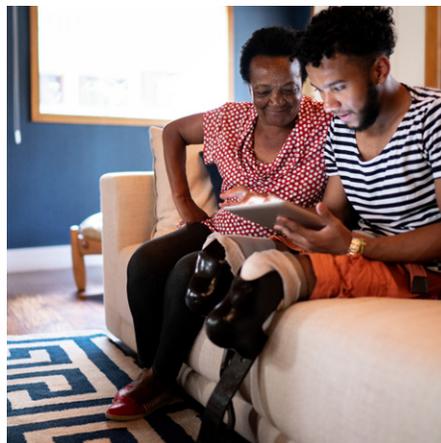
– **Janet Simm,** President and CEO of Northwood
[Making Housing More Affordable for Middle-Income Seniors in Bedford |
CMHC \(cmhc-schl.gc.ca\)](https://cmhc-schl.gc.ca)



CHAPTER 5:

CREATING INNOVATIVE HOUSING SOLUTIONS

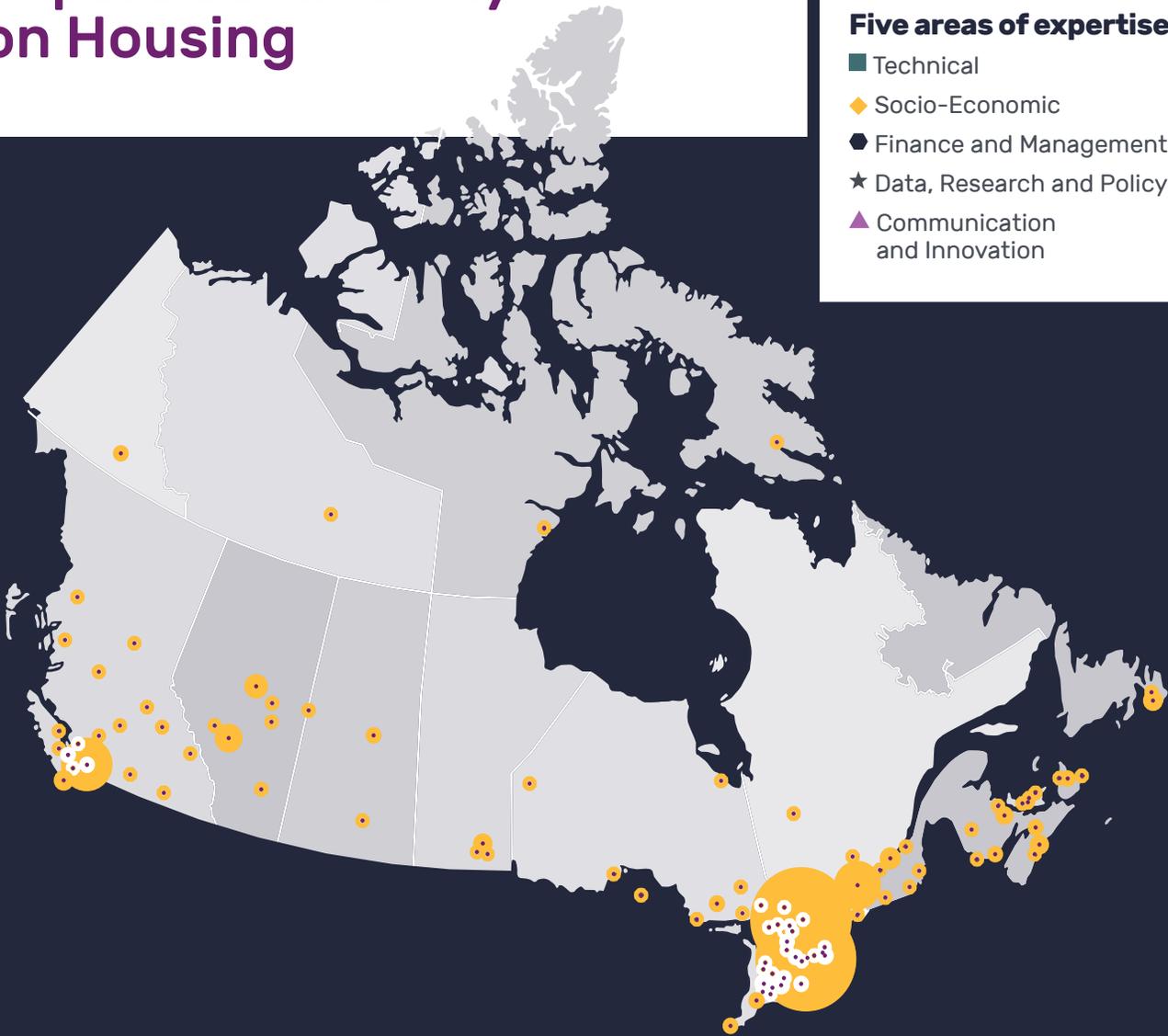
For many Canadians, the issue of housing access and affordability is a multi-layered and complex problem that is often linked to other barriers. Through the National Housing Strategy, the federal government has established a suite of initiatives to give governments, housing providers and Canadians a better understanding of these interconnected challenges and encourage the development of innovative new solutions.



Expert Community on Housing

Five areas of expertise:

- Technical
- ◆ Socio-Economic
- Finance and Management
- ★ Data, Research and Policy
- ▲ Communication and Innovation



North
TOTAL EXPERTS: **9**

■ 2	● 0	▲ 0
◆ 5	★ 2	

West Coast
TOTAL EXPERTS: **156**

■ 11	● 11	▲ 7
◆ 54	★ 68	

Prairie Provinces
TOTAL EXPERTS: **117**

■ 11	● 6	▲ 1
◆ 44	★ 42	

Ontario
TOTAL EXPERTS: **514**

■ 43	● 41	▲ 19
◆ 145	★ 222	

Quebec
TOTAL EXPERTS: **139**

■ 26	● 11	▲ 12
◆ 43	★ 41	

Atlantic Region
TOTAL EXPERTS: **71**

■ 13	● 5	▲ 3
◆ 25	★ 25	

1000+ experts across Canada

Generating new ideas

In light of COVID-19, the federal government hosted, funded and organized a variety of virtual events where industry experts, researchers, policy-makers, practitioners and private citizens exchanged ideas on how to tackle housing affordability and inequality. One example, the **Expert Community on Housing**, is a virtual community where people from a diverse range of backgrounds exchange information and ideas on housing challenges and solutions.



Leading by example

The National Housing Strategy (Strategy) also features a number of different programs designed to identify, fund, showcase and share innovative housing insights and ideas from across the country. These include the **Demonstrations Initiative**, **Solutions Labs**, the **Affordable Housing Innovation Fund** and the **Housing Supply Challenge**.

Developing the next generation

To strengthen Canada's housing data and help develop the next generation of housing researchers, the Strategy also includes a number of programs to connect, support and inspire Canada's brightest minds.

These include the **Housing Research Scholarship Program**, **Housing Research Awards**, the **Collaborative Housing Research Network**, the **Research and Planning Fund** and the **Housing Data initiative**.

Demonstrations Initiative

Since 2018, the **Demonstrations Initiative** has funded 24 projects representing a broad range of best practices in several priority areas. As these initial demonstration projects wrap up, new information-sharing activities have been produced to share lessons learned, including training guides, videos and site visits.

Solutions Labs

Solutions Labs provide a space to foster the development of creative solutions to complex housing problems. Since 2018, a total of 47 teams have received funding through the initiative. Many of the roadmaps, strategies and other tools developed through these labs are now available in Canada Mortgage Housing Corporation (CMHC)'s **Housing Knowledge Centre** as an inspiration for other housing providers. For example, a Solutions Lab on **Retrofits in Occupied Residential Buildings** produced a field guide and training module to help contractors improve the experience of tenants when their buildings are being renovated.

Affordable Housing Innovation Fund

The **Affordable Housing Innovation Fund** helps create the next generation of housing in Canada by encouraging new funding models and innovative building techniques for affordable housing. Among other projects, the Fund helped develop a 90-unit non-profit student affordable housing project in Montreal, in partnership with the Concordia Student Union and UTILE.

Housing Supply Challenge

The **Housing Supply Challenge**, launched in 2020, seeks innovative solutions to issues affecting housing supply. The first challenge, **Data Driven**, will bring together data and housing supply experts to advance the understanding of, and provide tools to improve, the supply of housing in Canada.



Housing Research Scholarship Program

The **Housing Research Scholarship Program** provides scholarships to postdoctoral candidates to support research training and kick-start their careers in housing. Supported by the Canadian Institutes of Health Research (CIHR), the Social Sciences and Humanities Research Council (SSHRC) and the Natural Sciences and Engineering Research Council (NSERC), the program has already awarded 16 out of a total goal of 50 scholarships.

Housing Research Awards

The **Housing Research Awards** promote outstanding housing research by distinguished Canadian researchers. Each year, three awards are offered to recognize housing research excellence, bring housing knowledge to action, and showcase a specific theme chosen annually. In 2020, the CMHC President's Medal for Outstanding Housing Research investigated the Financialization of Housing by exploring the effect of short-term rentals on Canada's housing supply.

Collaborative Housing Research Network

A joint initiative with the Social Science and Humanities Research Council (SSHRC), the **Collaborative Housing Research Network** represents hundreds of academics, government bodies and community groups across Canada and around the world who carry out objective, high-quality research to support housing policy decisions and guide future programs. For its first five years, CMHC has committed \$7.9 million to fund the Network, with total funding expected to reach \$13.9 million over the lifetime of the initiative.

Research and Planning Fund

The **Research and Planning Fund** provides funding to non-profit groups, charities, Indigenous organizations, governments and their partners to support community-based research on community-based housing challenges. One project supported by the Fund, **Understanding Homelessness and Housing Need for Women and Girls in Canada**, will include the first ever pan-Canadian survey of women's homelessness.

Housing Data

To help us better understand and measure the magnitude of the housing challenges faced by Canadians, the Strategy has also put in place a range of initiatives to enhance the quality, availability and timeliness of Canada's housing data. These include the **Proximity Measures Database**, the **Canadian Housing Survey** and the **Survey of Social and Affordable Housing - Rental Structures**.



SNAPSHOT

At Home in the North

For communities across Canada's North, chronic housing insecurity is both an urgent public policy priority and an undeniable human rights issue. Yet, current strategies to address chronic housing need and homelessness tend to come from sources located outside the North, which can be disconnected from the region's unique needs, realities, strengths and priorities.

At Home in the North is a research partnership between Canada's Northern provinces and territories to advance a Northern housing

continuum, and develop and implement context-based, culturally safe programs, services and models for housing and homelessness. Developed by and centred in Northern communities, this multi-scalar, interdisciplinary partnership plays a critical role in translating research into policy and practice, and helping bridge the gap between research outcomes and their impact on Northern housing programs.



SNAPSHOT

Regent Park World Urban Pavilion

The Toronto-based Regent Park World Urban Pavilion is a knowledge hub, a physical and virtual gathering place for national and international urban experts, and a true catalyst for advancing academic research, best practices, ideas and initiatives about urbanism and sustainable urban development.

Funded under the Demonstrations Initiative and built in partnership with the Urban Economy Forum, UN Habitat and the Daniels Corporation,

the Pavilion offers an opportunity to present the successes and challenges of urban re-development to local, national and global audiences, including government officials, urban planners and developers. As it moves ahead, the Pavilion will also be an inspiration to other cities across the globe that are seeking to launch their own revitalization projects.

ANNEX A: ACHIEVEMENTS PER INITIATIVE (AS OF DECEMBER 31, 2020)

	Build it (# New housing units built or committed to be built)	Repair it (# of housing units repaired or committed to be repaired)	Make it affordable (# of households benefiting from affordability supports and shared equity mortgages)
Federal Community Housing Initiative – Phase 2	N/A	N/A	5,000
National Housing Co-Investment Fund	12,400	65,900	N/A
Federal Lands Initiative	1,600	N/A	N/A
Affordable Housing Innovation Fund	17,600	N/A	N/A
Canada Community Housing Initiative	250	25,300	4,800
Canada Housing Benefit	N/A	N/A	5,800
Provincial and Territorial Priority Funding	2,200	34,700	8,400
Funding for Northern Territories	130	100	590
Rapid Housing Initiative	3,400	N/A	N/A
Rental Construction Financing initiative	24,900	N/A	N/A
First-Time Home Buyer Incentive	N/A	N/A	10,600
Shared Equity Mortgage Providers Fund	600	N/A	N/A
Total	63,300	126,000	36,000

* Excludes Legacy Funding, Reaching Home, Federal Community Housing Initiative Phase 1.

**Where totals differ from sum of column values, this is due to rounding.

ANNEX B: OVERVIEW OF NATIONAL HOUSING STRATEGY FUNDING

National Housing Strategy	\$70,037,800,000¹
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New Construction and Modernized Housing Supply	\$40,326,000,000
Rental Construction Financing initiative	\$25,750,000,000
National Housing Co-Investment Fund	\$13,174,000,000
Rapid Housing Initiative	\$1,000,000,000
Federal Lands Initiative	\$202,000,000
Affordable Housing Innovation Fund	\$200,000,000

Support for the Community Housing Sector²	\$574,200,000
Federal Community Housing Initiative	\$500,000,000
Community Housing Transformation Centre/Sector Transformation Fund/ Community Based Tenant Initiative	\$74,200,000

Reaching Home – Canada’s Homelessness Strategy	\$2,500,000,000
Reaching Home	\$2,500,000,000

Improving Homeownership Options	\$1,350,000,000
First-Time Home Buyer Incentive	\$1,250,000,000
Shared Equity Mortgage Providers Fund	\$100,000,000

¹ This includes \$13.3B committed through the 2020 Fall Economic Statement including \$1B Rapid Housing Initiative, \$12B Rental Construction Financing initiative and \$299.4M for Reaching Home; funding amounts are either inclusive or exclusive of administration cost.

² The Canada Community Housing Initiative and legacy funding for social housing also directly support the community housing sector.

Human Rights-Based Approach for Housing Funding	\$63,000,000
Human Rights-Based Approach for Housing Funding for the National Housing Council and the Housing Advocate	\$63,000,000

Data, Innovation and Research	\$541,000,000
Innovation, Research and Data Initiatives	\$241,000,000
Housing Supply Challenge	\$300,000,000

Federal/Provincial/Territorial Housing Partnership Framework³	\$15,153,600,000
Canada Community Housing Initiative	\$8,600,000,000
Funding for Northern Territories	\$300,000,000
Provincial and Territorial Priority Funding	\$2,253,600,000
Canada Housing Benefit	\$4,000,000,000

Legacy Funding	\$9,530,000,000
Funding under long-term commitments for existing social housing on and off-reserve	\$9,530,000,000

³ Funding inclusive of \$7.4B in provincial and territorial cost-matched dollars (Provincial and Territorial Priority Funding (\$1.1B), Canada Community Housing Initiative (\$4.3B), Canada Housing Benefit (\$2B)). Funding for Northern Territories (\$300M) is not cost-matched.

BUILDING THE FUTURE TOGETHER

2020 National Housing Strategy Progress Report

