NATIONAL HOUSING STRATEGY

Canada's National Housing Strategy

A place to call home

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Canada

Contents

3 Message from the Minister of Families, Children and Social Development

4 Canada's First Ever National Housing Strategy

8 **Chapter 1** Housing Rights Are Human Rights

10 **Chapter 2** Federal Re-Engagement Through the National Housing Co-Investment Fund

13 **Chapter 3** Maintaining a Resilient Community Housing Sector

15 **Chapter 4** A New Canada Housing Benefit

16 **Chapter 5** Progress Through Partnership: Enhanced Support to Provinces and Territories

18 **Chapter 6** Letting Communities Lead: A Plan to Make Homelessness History

19 **Chapter 7** "Nothing About Us, Without Us"

20 **Chapter 8** Evidence-Based Housing: Research, Data and Demonstrations

22 **Chapter 9** Improving Homeownership Options for Canadians

24 **Chapter 10** Gender-Based Analysis Plus (GBA+)

30 **Chapter 11** The Journey to a National Housing Strategy

32 **Chapter 12** Housing Progress Report

Message from the Minister of Families, Children and Social Development

It is my great honour and pleasure to present Canada's first ever National Housing Strategy (NHS), an ambitious $40-billion plan to help ensure that Canadians have access to housing that meets their needs and that they can afford.

Bringing this Strategy to life has been a priority for the Government of Canada for the past 18 months. We are making historic investments in housing – and planning for transformational change – because we understand the value of home. Safe, affordable housing is a launch-pad for better socio-economic outcomes for our citizens, a more inclusive society where everyone has the opportunity to be well and to succeed, a stronger economy and a cleaner environment.

But for too many Canadian families, a decent home is simply not affordable. Across Canada, 1.7 million people are in housing need, living in homes that are inadequate or unaffordable. Another 25,000 Canadians are chronically homeless. This needs to change.

Building on investments announced in Budgets 2016 and 2017, the NHS signals a meaningful re-engagement by the federal government in housing. It is a key element of our Government's plan to help strengthen the middle class, promote growth for everyone, and lift more Canadians out of poverty.

Important learnings emerged from last year's Let's Talk Housing consultations, and our Strategy is stronger for it. Now the work of implementing these ideas begins.

To be successful, the NHS requires the collaboration and commitment of more partners than ever before, in a coherent, integrated and whole-of-government approach. The provinces and territories will, of course, be primary partners in the Strategy, but we will also work more closely with municipalities, the private and non-profit sectors, and others who share our goal of creating a new generation of housing in Canada.

We have set clear goals for the NHS, including removing 530,000 Canadian families from housing need and reducing chronic homelessness by half over the next decade. We will track and report on our success, and adapt our approach as needed as the Strategy unfolds. Our primary focus will be on meeting the needs of vulnerable populations, such as women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults.

The release of the NHS marks the beginning of a new era for housing in Canada. We have a Strategy that all Canadians can be proud of and support. I encourage you to become part of this nation-wide effort to ensure that all Canadians have the safe and affordable housing they need and deserve.

The Hon. Jean-Yves Duclos

Canada's First Ever National Housing Strategy

The Government of Canada believes every Canadian deserves a safe and affordable home. Affordable housing is a cornerstone of inclusive communities. It helps to strengthen the middle class and grow the economy. Canada's first ever National Housing Strategy is a 10-year, $40-billion plan that will give more Canadians a place to call home.

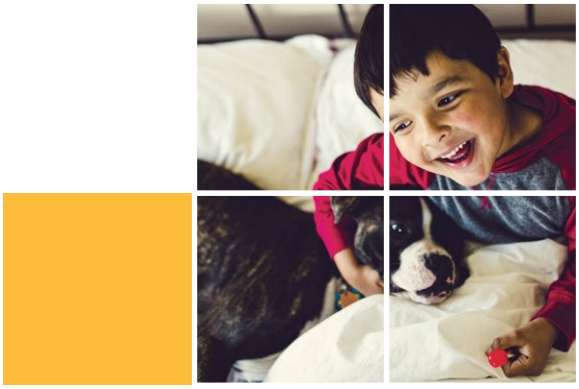
Canada's National Housing Strategy sets ambitious targets to ensure that unprecedented investments and new programming deliver results. This will include a 50% reduction in chronic homelessness, and as many as 530,000 households being taken out of housing need.[1] The National Housing Strategy will result in up to 100,000 new housing units and 300,000 repaired or renewed housing units.

Through new initiatives like the National Housing Co-Investment Fund and the Canada Community Housing Initiative, the National Housing Strategy will create a new generation of housing in Canada. Our plan will promote diverse communities. It will build housing that is sustainable, accessible, mixed-income, and mixed-use. We will build housing that is fully integrated into the community—close to transit, close to work, and close to public services.

Expanded and reformed federal homelessness programming, a new Canada Housing Benefit, and a rights-based approach to housing will ensure that the National Housing Strategy prioritizes the most vulnerable Canadians including women and children fleeing family violence, Indigenous peoples, seniors, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults. All programs in the National Housing Strategy will be based on best evidence and ongoing input from people with lived experience of housing need.

The National Housing Strategy is truly a national project, built by and for Canadians. The success of our plan requires collaboration from many partners. The National Housing Strategy invests in the provinces and territories, so all regions can achieve better and more affordable housing. It invests in municipalities, to empower communities to lead the fight against homelessness. It also creates new opportunities for the federal government to innovate through partnerships with the community housing sector, co-operative movement, private sector, and research community.

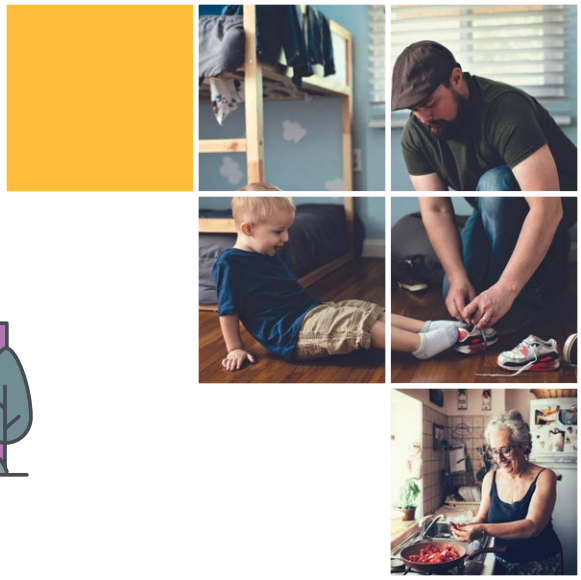
The National Housing Strategy also respects the Government of Canada's commitment to a nation-to-nation, Inuit-to-Crown, government-to-government relationship with Indigenous peoples. That is why the National Housing Strategy commits the Government of Canada to fund and continue the significant work currently underway to co-develop distinctions-based housing strategies for First Nations, Inuit and Métis Nation partners.



[1] *Households whose housing need is significantly reduced or eliminated.*

A vision for housing in Canada:

Canadians have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive.



Principles of the National Housing Strategy

Housing is more than just a roof over our heads

People

- Every Canadian deserves a safe and affordable home
- Housing investments must prioritize those most in need, including: women and children fleeing family violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; and young adults
- Housing policy should be grounded in the principles of inclusion, participation, accountability, and non-discrimination

Communities

- Housing programs should align with public investments in job creation, skills training, transit, early learning, healthcare, and cultural and recreational infrastructure
- Housing investments should support Canada's climate change agenda and commitment to accessible communities
- Communities should be empowered to develop and implement local solutions to housing challenges

Partnerships

- First Nations, Inuit and Métis Nation housing strategies must be co-developed and founded in the values of self-determination, reconciliation, respect, and cooperation
- Good housing policy requires transparent and accountable partnership between the federal government, provinces, territories, municipalities, the social and private sectors, and people with lived experience of housing need
- The community housing sector must be prioritized, protected and grown

National Housing Strategy Targets

530,000
households removed from housing need

100,000
new housing units created representing 4x as many units built under federal programs from 2005 to 2015*

300,000
existing housing units repaired and renewed representing 3x as many units repaired and renewed under federal programs from 2005 to 2015*

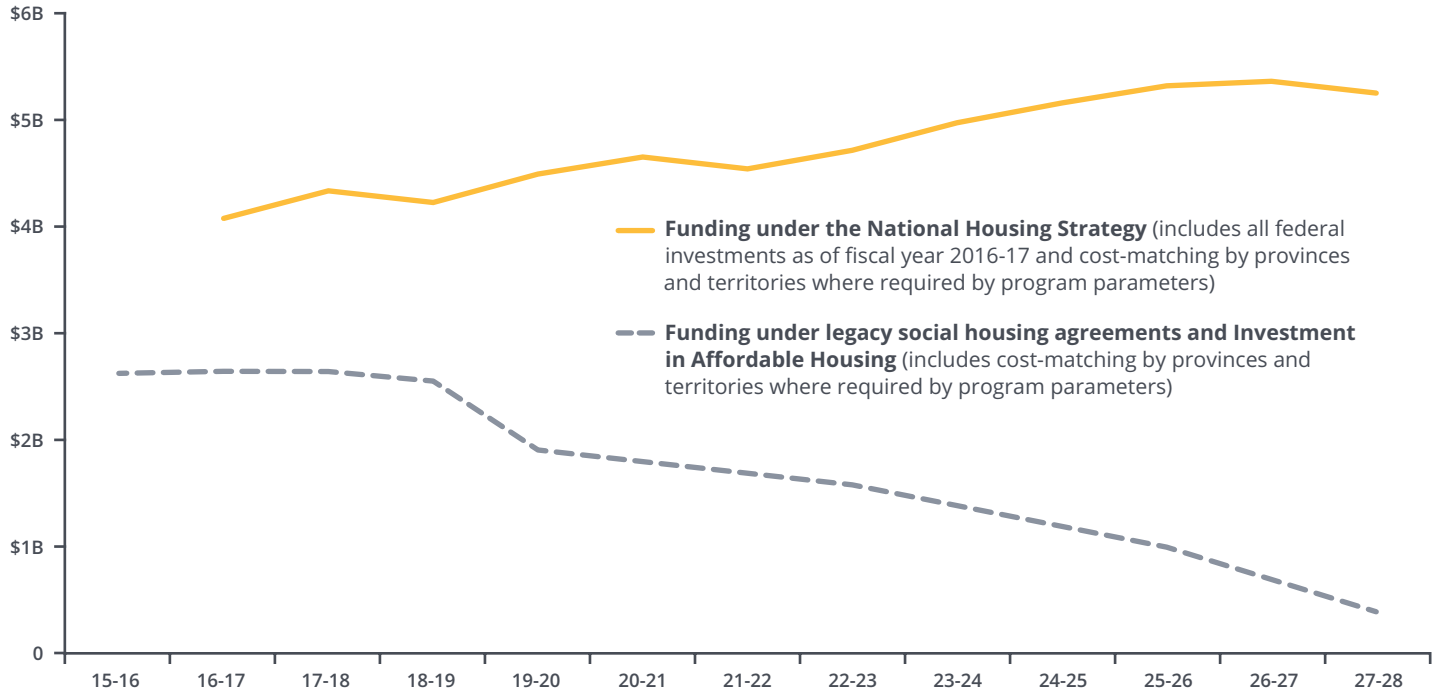
385,000
community housing units protected and another 50,000 units created through an expansion of community housing

300,000
households provided with affordability support through the Canada Housing Benefit

50%
reduction in estimated number of chronically homeless shelter users

** Compared to units built and repaired through the Affordable Housing Initiative (AHI), Renovation Programs and the Investment in Affordable Housing (IAH).*

Investments under the National Housing Strategy vs. Baseline Housing Investments



A $40 Billion Once-in-a-Generation Joint Investment

Housing Rights Are Human Rights

National Housing Co-Investment Fund and Federal Lands

Federal Community Housing Initiative

Federal-Provincial/ Territorial Housing Partnership

Canada Community Housing Initiative

$40 billion

Distinctions-Based Indigenous Strategies

with funding in addition to the $40 billion National Housing Strategy funding

Homelessness Programming

A New Canada Housing Benefit

Improving Homeownership Options for Canadians

Evidence-Based Housing: Research, Data and Demonstrations

Chapter 1

Housing Rights Are Human Rights

Canadians deserve safe and affordable housing. That is why the federal government is taking these additional steps to progressively implement the right of every Canadian to access adequate housing. Our plan is grounded in the principles of inclusion, accountability, participation and non-discrimination, and will contribute to United Nations Sustainable Development Goals and affirm the International Covenant on Economic, Social and Cultural Rights.

The National Housing Strategy will create…

Accountability and Participation

***New* legislation** will require the federal government to maintain a National Housing Strategy and report to Parliament on housing targets and outcomes

A *new* Federal Housing Advocate will examine and recommend to Canada Mortgage and Housing Corporation and the responsible Minister, solutions to systemic barriers that Canadians face in accessing affordable housing

Non-discrimination and Inclusion

A *new* National Housing Council with diverse participation — including those with lived experience of housing need—will provide Canada Mortgage and Housing Corporation and the responsible Minister with ongoing input on policy, programming and research related to the National Housing Strategy

A *new* Community-Based Tenant Initiative will provide funding to local organizations which assist people in housing need, so that they are better represented and able to participate in housing policy and housing project decision-making

A *new* public engagement campaign will seek to reduce stigma and discrimination and highlight the benefits of inclusive communities and inclusive housing

New Legislation

Following a period of consultation with housing partners, the federal government will introduce a bill to enable new legislation that promotes a human rights-based approach to housing. The new legislation will require the federal government to maintain a National Housing Strategy that prioritizes the housing needs of the most vulnerable. It will also require regular reporting to Parliament on progress toward the Strategy's targets and outcomes. A detailed National Housing Strategy report will be tabled every three years, starting in early 2020. The legislative approach will ensure that the National Housing Strategy is here to stay and grow.

A New Federal Housing Advocate

It is critical that those most affected by the National Housing Strategy are meaningfully involved in its ongoing development. Through the creation of a new Federal Housing Advocate, vulnerable groups, low-income Canadians, and people with lived experience of housing need will have the opportunity to raise systemic issues or barriers they face in accessing adequate housing. The Federal Housing Advocate will provide advice to Canada Mortgage and Housing Corporation and the responsible Minister, identifying potential corrective actions to these systemic barriers.

A New National Housing Council

A new National Housing Council will be established to promote participatory and evidence-based analysis to support the National Housing Strategy. The Council will bring together representatives from the federal government, provinces and territories, municipalities, the housing sector, the research community and people with lived experience of housing need to provide ongoing input on the National Housing Strategy. The National Housing Council will begin its work in 2018.

A New Community-Based Tenant Initiative

Achieving greater awareness of housing challenges faced by vulnerable people, including those living in community housing, is important for fostering inclusion. Equally important is ensuring that those in housing need have the ability to participate in decisions that affect them. A new, community-based program will provide funding to local organizations that assist people in housing need. As a result of the proposed initiative, those in housing need will be better represented and able to participate in housing policy and housing project decision making.

A New Public Engagement Campaign

Discrimination and stigmatization of low-income households are barriers to ensuring affordable housing is fully integrated into communities. Reducing discrimination and stigma are pillars of a human rights-based approach to housing. The Government of Canada will undertake a multi-year public engagement campaign focused on better informing public views on different housing types and tenures. The campaign will support the successful development of socially inclusive housing projects in vibrant neighbourhoods.

Chapter 2

Federal Re-Engagement Through the National Housing Co-Investment Fund

In part through Federal leadership in housing in the 1950's, 60's and 70's, Canada's community and affordable rental housing supply has been home to many Canadians for decades. Today, it is aging, often energy-inefficient, and lacking the features that contribute to inclusive communities. The incidence of severe core housing need, where households spend more than 50% of their income on housing, is increasing.

Through the National Housing Strategy, the federal government is re-engaging in affordable housing by investing in the growth of livable communities and the resilience of the community housing sector. To ensure existing rental housing is not lost to disrepair and to develop new, high-performing affordable housing integrated with supports and services, the federal government is creating a $15.9-billion federally managed **National Housing Co-Investment Fund**. The National Housing Co-Investment Fund alone is expected to create up to 60,000 new units of housing and repair up to 240,000 units of existing affordable and community housing. The Fund will consist of nearly $4.7 billion in financial contributions and $11.2 billion in low interest loans. The Government's recently announced Rental Construction Financing Initiative will be integrated into the National Housing Co-Investment Fund, as will the Government's recently created Affordable Rental Innovation Fund.

The National Housing Co-Investment Fund will attract partnerships with and investments from the provinces and territories, municipalities, non-profits and co-operatives, and the private sector, to focus on new construction and the preservation and renewal of the existing affordable housing supply. The Fund will support more shelter spaces for survivors of family violence, transitional and supportive housing, new and renewed affordable and community housing, and ways of making homeownership more affordable. It will also support Canada's climate change goals, as well as improve accessibility of housing for people with disabilities by promoting universal design and visitability.

The Fund will align with public investment in job creation, skills training, transit, early learning, health care, and cultural and recreational infrastructure.

$15.9 billion

National Housing Co-Investment Fund

$4.7 billion financial contributions + **$11.2 billion** low interest loans

Partnerships are a central feature of the Fund to maximize investments, ensure coordination of efforts, and remove barriers to the development process. To ensure coordination of investments, federal funding provided under the National Housing Co-Investment Fund must be supplemented by investments from another order of government. Contributions from other partners could include provincial, territorial and municipal lands, inclusionary zoning provisions, accelerated municipal approval processes, waiving of development charges and fees, tax rebates, and other government loans. As the National Housing Co-Investment Fund is established the federal government will work closely with provinces and territories to ensure housing investments are well coordinated and aligned.

You Spoke. We Listened.

55% of Canadian households in core housing need are female-led, as are 63% of households living in subsidized housing. Leaders in the housing community have asked that at least 25% of National Housing Strategy investments go to projects for women, girls, and their families. The Government of Canada supports this commitment and will work toward its realization, alongside our investment partners, including provinces, territories, municipalities, and the community housing sector. The Government is proud that the National Housing Strategy is grounded in a Gender-Based Analysis Plus. The National Housing Strategy aims to ensure that no federally enabled housing program will negatively impact Canadians on the basis of gender or gender expression. The National Housing Strategy recognizes that women and girls are disproportionately impacted by housing need, and that the types of housing barriers faced by women and girls are unique. We also recognize that intersections of identities such as race, sexual orientation, age, and socio-economic status create distinct experiences among women and girls. While Canada's vulnerable populations include subgroups of men and women, many National Housing Strategy programs will have a particular positive impact on women.

National Housing Co-Investment Fund Outcomes

60,000
New Units

240,000
Repaired Units

At least
7,000
shelter spaces created or repaired for survivors of family violence
4,000 (NHS) + 3,000 (Budget 2016)

At least
12,000
new affordable units created for seniors
7,000 (NHS) + 5,000 (Budget 2016)

At least
2,400
new affordable units created for people with developmental disabilities

Applications for the National Housing Co-Investment Fund will be accepted starting April 1, 2018.

Making Federal Lands Available for Affordable Housing

To maximize the impact of the National Housing Co-Investment Fund, the Government will combine contributions and loans with the transfer of federal lands to community and affordable housing providers. Over the next 10 years, up to $200 million in federal lands will be transferred to housing providers to encourage the development of sustainable, accessible, mixed-income, mixed-use developments and communities. Starting in 2018-19, this initiative will also provide funding for renovations or retrofits and environmental remediation and to ensure surplus federal buildings are suitable for use as housing.

Prioritization and Mandatory Requirements

The National Housing Co-Investment Fund will prioritize projects that exceed mandatory requirements, bring more partners and additional investment to the table, and address the needs of vulnerable populations.

Affordable

NEW	RENEWAL AND REPAIR
30% of units must have rents at less than 80% of median market rents, for a minimum of 20 years	30% of units must have rents at less than 80% of median market rents, for a minimum of 20 years

Green

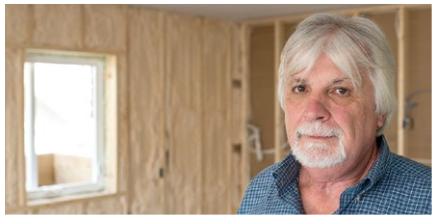
NEW	RENEWAL AND REPAIR
At least 25% reduction in energy consumption and greenhouse gas emissions over national building and energy codes must be achieved	At least 25% reduction in energy use and greenhouse gas emissions relative to past performance must be achieved

Accessible

NEW	RENEWAL AND REPAIR
20% of units must meet accessibility standards and projects must be barrier-free or have full universal design	20% of units must meet accessibility standards and projects must be barrier-free in common areas

Creative Housing and Student Opportunities

Greg Bechard is the affordable housing entrepreneur behind Field of Dreams, an innovative approach to community living that combines student opportunities, community development and new technology. Located in Elmira, Ontario, Field of Dreams offers supportive yet independent living for people with intellectual challenges. Greg's business model is based on 43 years of affordable supportive housing experience. A key feature of the model is the Good Neighbours concept. A social work scholarship program with Renison University College and Wilfred Laurier University provides a supportive relationship with other tenants. In exchange, student rent and tuition are covered. The model has been expanded to include community members. Greg's business model has sparked intergenerational friendships and allowed the buildings to run entirely through rent revenues without additional government subsidies. Thanks to federal investments in affordable housing, Phase 3 of Field of Dreams will open in January 2018.



Chapter 3

Maintaining a Resilient Community Housing Sector

Community housing has been the backbone of Canada's response to housing challenges for more than 60 years and provides an affordable place to live for thousands of Canadians. Federal investments have supported the creation of community housing for low- and modest-income families and individuals. The federal government is deeply committed to ensuring that Canada's existing community housing stock remains affordable and in good repair well into the future.

A New Canada Community Housing Initiative

Provinces and territories play an important role in achieving the outcomes of the National Housing Strategy and meeting the housing needs of the most vulnerable Canadians. About 80% of all community housing is administered by the provinces and territories. As long-term social housing operating agreements expire, the federal government will renew our investments in provinces and territories to protect low-income households and stabilize the operations of housing providers.

Through a $4.3-billion **Canada Community Housing Initiative**, the federal government will support the provinces and territories as they protect and build a sustainable community-based housing sector. In order to participate in the program, provinces and territories will be required to cost-match this funding. This level of funding will enable provinces and territories to protect affordability for the total number of households currently living in community housing administered by provinces and territories and supported by former federal programs. It will also support repair and renewal of the existing supply, and expansion of the supply of community-based housing.

As part of the Canada Community Housing Initiative, provinces and territories must guarantee that the overall number of households currently supported by community housing in their province or territory will not be reduced. As a result, the Canada Community Housing Initiative is expected to maintain affordability for approximately 330,000 households in community housing nationally.

385,000 community housing units protected

330,000 units from the Canada Community Housing Initiative + **55,000 units** from the Federal Community Housing Initiative

Plus another 50,000 units created through an expansion of community housing

A New Federal Community Housing Initiative

To protect tenants living in federally administered community housing as operating agreements expire and to stabilize the operations of housing providers, the federal government will implement a new 10-year,

$500-million **Federal Community Housing Initiative**. This initiative will put in place new operating agreements as old social housing operating agreements expire. Under these new agreements, community housing providers will continue to receive funding to subsidize rents for tenants in need.

$500-million

Federal Community Housing Initiative

- ✓ **Stabilize the operations of federally administered community housing providers**
- ✓ **Maintain the current federally administered community housing stock and its 55,000 households**

Starting April 1, 2020, federally administered community housing providers with operating agreements expiring between April 1, 2016, and March 31, 2027, including those that receive continued subsidies through Budget 2016, will be eligible for a new rental assistance program under the Federal Community Housing Initiative. The objective of this program is to maintain the current federally administered community housing stock and its 55,000 households. The federal government will consult on the development of this new program with the non-profit and co-operative housing providers that own federally administered community housing. To receive the funding, providers will need to meet minimum requirements for affordability, social inclusion, asset management, and governance.

Before April 1, 2020, federally administered community housing providers with long-term operating agreements ending between April 1, 2018, and April 1, 2020, will continue to receive the same level of subsidy currently provided under existing operating agreements. This will give them time to transition to the new rental assistance program. A Technical Resource Centre will also support housing providers through this transition.

More Flexibility for Provinces, Territories, Municipalities and the Community Housing Sector[2]

Starting in 1996, the federal government offered provinces and territories the opportunity to take responsibility for community housing through bilateral Social Housing Agreements. At the time, the Social Housing Agreements gave provinces and territories greater control over their community housing stock. Today, the Social Housing Agreements that were signed over the last 20 years do not fully align with the new vision for housing under the National Housing Strategy. For this reason, the federal government is taking steps to make Social Housing Agreements more flexible and ensure they are coordinated with the National Housing Strategy and its intended outcomes.

Among other benefits, this new flexibility will give the provinces and territories the ability to reinvest funds from disposed properties back into the community-housing sector, support capital repair or improve the affordability of existing community housing.

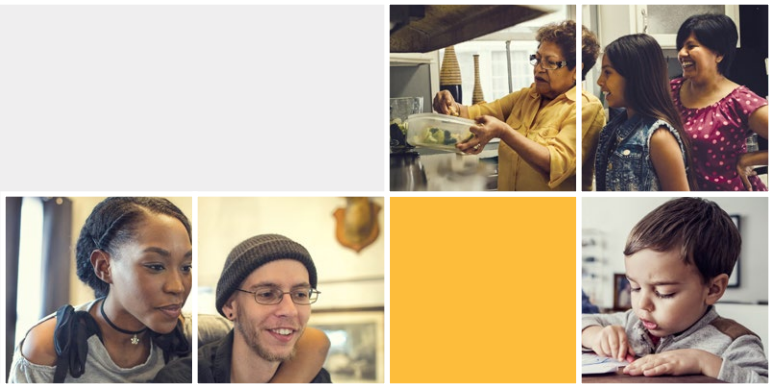
Housing providers will now be able to access loans before their long-term operating agreements end, including new loans under the National Housing Strategy to help them repair their housing stock and support increased financial, environmental and social sustainability. Housing projects that are still under long-term operating agreements will also be eligible for funding through the Investment in Affordable Housing for its remaining term until March 31, 2019.

In addition, the 2016 Prepayment Initiative, which was introduced to allow community housing providers with long-term, closed Canada Mortgage and Housing Corporation mortgages to prepay their high-interest loans without penalty, will be modified. Under the original initiative, existing rent supplements were only provided for up to five years. Providers will now be eligible to maintain rent supplements until their operating agreements end. This will help providers maintain affordability and take advantage of improved interest rates.

[2] All provinces and territories, except Quebec and Prince Edward Island, have signed Social Housing Agreements. Quebec and Prince Edward Island administer their housing through separate federal-provincial agreements.

Chapter 4

A New Canada Housing Benefit

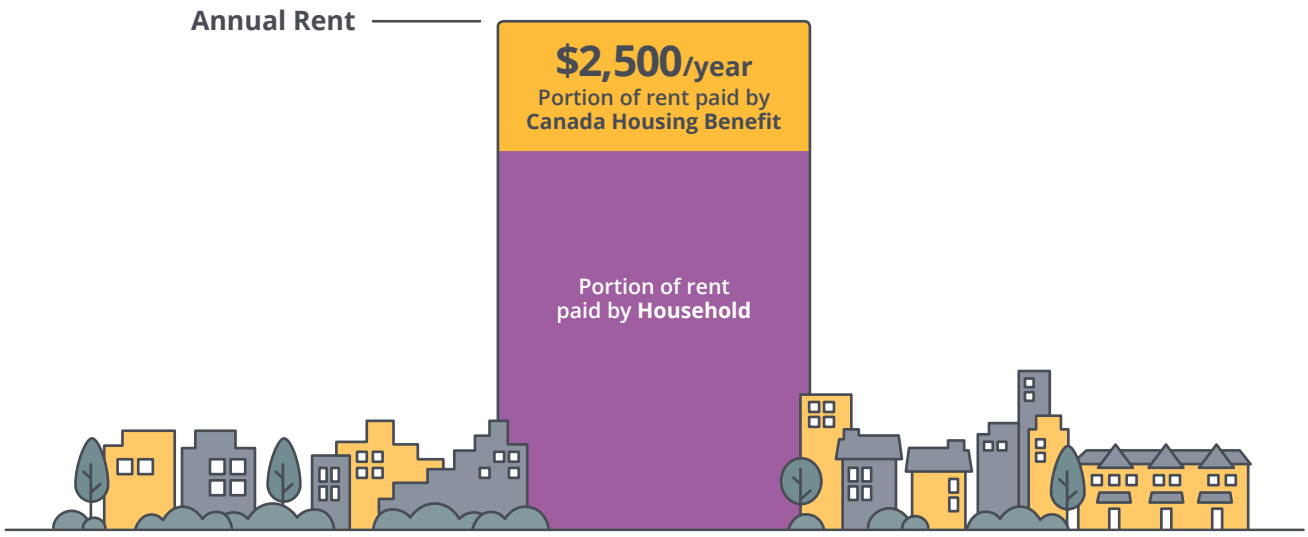


As part of the National Housing Strategy, the federal government will partner with provinces and territories to develop a $4-billion Canada Housing Benefit. Designed to meet local needs and delivered by provinces and territories, the Canada Housing Benefit will be a new tool to fight the challenge of housing affordability. Launching in 2020, the Canada Housing Benefit will provide affordability support directly to families and individuals in housing need, including potentially those living in social housing, those on a social housing wait-list, or those housed in the private market but struggling to make ends meet. The Government estimates that the Canada Housing Benefit will deliver an average of $2,500 per year to each recipient household. Over time, the Canada Housing Benefit will grow to support at least 300,000 households across the country.

The Canada Housing Benefit will be co-developed with the federal government and delivered by the provinces and territories, and coordinated with municipalities and other partners. This will better allow the Canada Housing Benefit to provide rapid and responsive relief from rising housing costs, and respond to evolving local housing needs and priorities.

Provinces and territories will report regularly on their program outcomes. Programs designs will align with the principles of the National Housing Strategy and mitigate the potential for inflationary impacts, in part through prioritization of the community housing sector, as well as progressive portability.

Between now and 2020, the federal government will work jointly with the provinces and territories to design the Canada Housing Benefit in a way that reflects local priorities, including those of rural communities, and aligns with federal principles.



300,000 households across Canada

Note: For illustration only and not an indication of program design, benefit amount and eligibility.

Chapter 5

Progress Through Partnership: Enhanced Support to Provinces and Territories

Following the Government's Budget 2016 commitment to increase federal investments in provincial and territorial housing programs to $4.4 billion in 2016 and 2017, the National Housing Strategy will deliver an additional $16.1 billion in federal housing investment to provinces and territories. As a result, over a 12-year period, the federal investment in provincial and territorial housing programs will reach approximately $20.5 billion. Provinces and territories will be required to cost-match roughly half of this total investment.

$20.5 billion in federal support to provinces and territories + close to $9 billion in expected provincial and territorial cost-matching

$8.4 billion

delivered through existing federal-provincial/territorial agreements in place from 2018-19 to 2027-28

$4.4 billion

in federal investments in provincial and territorial housing programs in 2016 and 2017, including new investments announced in Budget 2016

$4.3 billion

for a new Canada Community Housing Initiative that will protect, regenerate and expand community housing (totalling **$8.6 billion** with expected provincial/territorial cost-matching)

$2 billion

for a new Canada Housing Benefit (totalling **$4 billion** with expected provincial/territorial cost-matching)

$1.1 billion

for provinces and territories to address distinct housing priorities, including affordability, repair and construction (totalling **$2.2 billion** with expected provincial/territorial cost-matching)

$300 million

in additional federal funding to address housing needs in Canada's North

The federal government's investment in provinces and territories recognizes that housing needs vary across the country. Funding will support regional needs and priorities related to community and affordable housing repair, construction and rental assistance. Federal investments will be committed through bilateral agreements.

Expected Results Through Federal Investment in Provinces and Territories

✓330,000 units
continue to be offered in existing community housing

At least
✓20% units repaired
from existing community housing stock

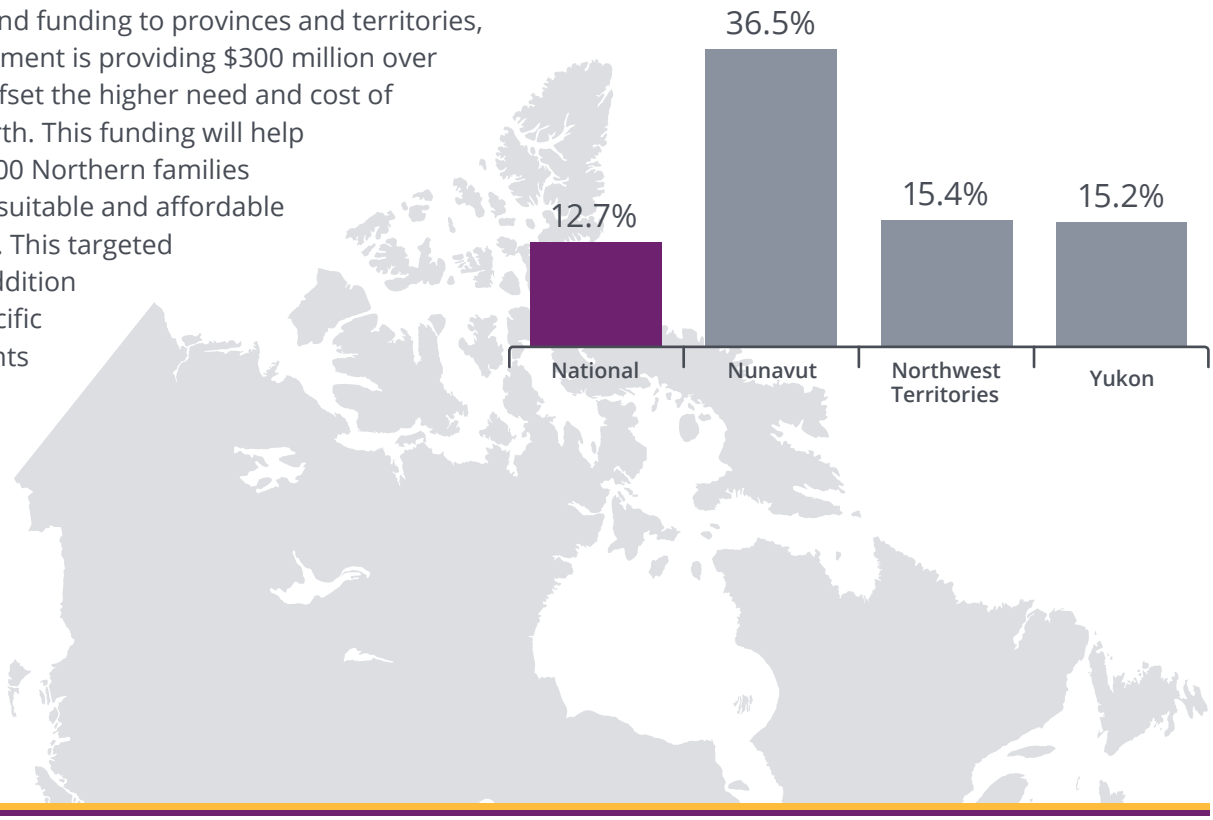
At least
✓15% expansion
of rent-assisted units

At least
✓300,000 households
supported through a Canada Housing Benefit

Focus on Northern Housing

In addition to the federal government's investment in the territories through Social Housing Agreements, the Canada Community Housing Initiative, the Canada Housing Benefit, and funding to provinces and territories, the federal government is providing $300 million over 10 years to help offset the higher need and cost of housing in the North. This funding will help approximately 3,000 Northern families find an adequate, suitable and affordable place to call home. This targeted investment is in addition to Indigenous-specific housing investments that will be made as part of funding to improve infrastructure in Indigenous communities.

Incidence of Core Housing Need in the North, 2016



Chapter 6

Letting Communities Lead: A Plan to Make Homelessness History

A home is more than just an address. Having a home makes it possible to access employment, enroll in school, and open a bank account. A home provides shelter, security, and a place to raise our families. All Canadians deserve a dignified place to call home.

The National Housing Strategy will reduce chronic homelessness by 50% by empowering local communities to deliver a combination of housing measures. Developed and delivered alongside persons with lived experience of homelessness, federal programming will include support for responsive interventions as well as preventative strategies aimed at stemming the flow of people into homelessness. Programming will recognize the distinct housing barriers faced by vulnerable populations, including the LGBTQ2 community, homeless women, women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults.

The Government of Canada will invest $2.2 billion over 10 years to tackle homelessness through an expanded federal homelessness program. The program, along with complementary initiatives under the National Housing Strategy such as the National Housing Co-Investment Fund and the Canada Housing Benefit, will provide an opportunity to reaffirm and redesign the federal response to homelessness.

The Government's redesigned homelessness program will launch April 1, 2019, following the conclusion of the existing Homelessness Partnering Strategy. The direction of this redesigned program will be based on the work, consultation and advice of the Advisory Committee on Homelessness.

Addressing Homelessness Among Veterans

Veteran homelessness is unacceptable. That is why the government is expanding veterans' access to affordable housing and continuing to work with all orders of government to ensure veteran homelessness becomes rare and doesn't reoccur. We will also partner with non-governmental organizations who provide support to homeless veterans. Our work to tackle veteran homelessness is further supported by Budget 2017's investment of $4 million in a Veterans Emergency Fund that provides veterans in crisis with immediate and flexible financial support and is aligned with the Veterans Affairs Canada belief that Veteran homelessness is unacceptable in Canada and that one homeless Veteran is one too many.

Chapter 7

“Nothing About Us, Without Us”

No relationship is more important to the Government than the one with Indigenous peoples. Indigenous leaders have told us that there is a pressing need to co-develop federally supported distinctions-based First Nations, Inuit and Métis Nation housing strategies that are founded in principles of self-determination, reconciliation, respect, and co-operation. We agree, because the status quo is unacceptable. Over the past year, the Government of Canada has engaged with Indigenous people in co-developing distinctions-based housing strategies and approaches to addressing the Indigenous housing crisis in Canada.

First Nations are leading the development of a First Nations National Housing and Infrastructure Strategy to ensure the future of housing and infrastructure reform is envisioned from a First Nations perspective. Moving forward, First Nations and the Government of Canada will continue to work together to co-develop a new policy framework for housing and infrastructure reform that moves toward a long-term approach that will support First Nations care, control and management of housing and infrastructure and address the needs of First Nations people living both on and off reserve.

The Government is also working closely with Inuit Tapiriit Kanatami and Inuit land claim governments and organizations through the recently established Inuit-Crown Partnership Committee. This collaborative work respects and strengthens the Inuit-Crown relationship and will help achieve the common goal of reducing the housing needs in Inuit Nunangat and developing long-term solutions that reflect Inuit lifestyles, traditions and culture. The approach being taken emphasizes the direct role of Inuit organizations and governments in addressing housing needs in their communities.

The signing of a Canada-Métis Nation Accord on April 13, 2017, marked a significant step toward a renewed relationship based on recognition of rights, respect, co-operation and partnership. The Accord outlines the ways in which the Government and the Métis Nation will work together to set priorities and develop policy in areas of shared interest, including housing. Key goals are to facilitate greater Métis Nation control of housing delivery and improve access to more housing options, such as affordable homeownership.

The respectful process established to collaboratively develop each of the Indigenous housing strategies will take time but will lay the foundation for the achievement of better housing outcomes over the long term.

Chapter 8

Evidence-Based Housing: Research, Data and Demonstrations

New, more and better housing information is key to overcoming housing challenges. Research and evidence-based approaches will inform our policies and lead to better housing outcomes for all Canadians. Through the National Housing Strategy, the federal government is committing $241 million over 10 years to enhance housing research, data and demonstrations. This investment will identify barriers to accessing housing, measure and assess the impact of existing housing policies, identify future research opportunities, and shape the National Housing Strategy.

$241-Million National Housing Strategy Research Agenda

- ✓ **Develop tools within government** to address data gaps and measure National Housing Strategy outcomes
- ✓ **Build capacity for greater partnership and housing research** outside government
- ✓ **Support researchers and research communities** outside government
- ✓ **Develop a network of housing experts** to analyze housing challenges
- ✓ **Introduce Solution Labs** to solve housing problems
- ✓ **Support demonstrations** put forward by researchers and housing partners outside of government

Open Data

Canada is lagging behind other countries in the development and collection of housing data. The timely collection and analysis of a complete set of housing data, in collaboration with stakeholders, will increase Canada's ability to develop housing policy in anticipation of changing housing needs, conditions and market forces.

Through the National Housing Strategy, the federal government will ensure that more and better data are available to serve as the basis for housing decisions. In particular, the government will look into data gaps related to the housing needs of Canada's most vulnerable populations, including women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those with mental health and addiction issues, veterans, young adults, recent immigrants and those experiencing homelessness.

Two new surveys will be designed to obtain a more comprehensive picture of households residing in community and affordable housing and the condition of the community housing stock. This information will help develop a more complete understanding of how the community and affordable housing sector is affected by changes in supply, demand, affordability and other conditions.

As announced in Budget 2017, Statistics Canada will develop a comprehensive housing database that integrates social, economic and financial information to produce official housing statistics.

Research

The federal government will increase funding and capacity for housing research both inside and outside government and enhance the channels available to communicate research results. New investments will recognize excellence in housing-related research and ensure research is supported across the career continuum—from emerging researchers to established experts.

Enhanced research collaborations exploring priority areas of interest will be supported through targeted funding to partners and stakeholders. The housing community will convene regularly for discussions and knowledge-sharing on housing research. Canada Mortgage and Housing Corporation will also explore opportunities to support larger in-depth research in co-operation with funding organizations like the National Sciences and Engineering Research Council, the Social Sciences and Humanities Research Council, and the Canadian Institutes of Health Research.

Demonstrations

The federal government will support demonstrations of forward-looking technologies, practices, programs, policies and strategies that show what is possible for the future of housing in Canada. Demonstrations that support sustainable, energy-efficient, accessible, age-friendly and socially inclusive affordable housing will be prioritized, such as pilots testing innovative housing responses to situations of family violence.

Solution Labs

Solution Labs will be funded to bring experts and a range of housing stakeholders together to rapidly incubate and scale potential solutions to housing affordability pressures. Through open competitive processes, teams from the housing sector will be invited to identify housing challenges in key National Housing Strategy priority areas and propose strategies to develop new, world-leading solutions.

Chapter 9

Improving Homeownership Options for Canadians

While the primary goal of the National Housing Strategy is to make safe and affordable housing accessible for the most vulnerable Canadians and for those struggling to make ends meet—the Strategy also addresses housing needs across the entire housing continuum. This includes supporting affordable homeownership for Canadians in stable and competitive housing markets.

Improving Homeownership Options for Canadians

- ✓ **Maintain access to homeownership** for qualified borrowers through government-backed mortgage loan insurance
- ✓ **Conduct in-depth research** to inform policy on homeownership, urban planning, and infrastructure investments
- ✓ **Implement new measures** to counter mortgage fraud and protect the long-term financial security of borrowers and all Canadians

Mortgage Loan Insurance

Mortgage loan insurance helps Canadians access a range of mortgage financing options and contributes to the stability and resiliency of Canada's housing finance system. Mortgage loan insurance is typically required by lenders when homebuyers make a down payment of less than 20% of the purchase price of a home. This helps protect lenders against mortgage default, and enables consumers to purchase homes with down payments starting at 5% and with interest rates comparable to consumers purchasing homes with a higher down payment. In 2016, government-backed mortgage loan insurance covered over half a million mortgages across Canada.

The federal government has implemented several rounds of mortgage loan insurance regulatory changes to reinforce our housing finance system and protect the long-term financial security of borrowers and all Canadians. Notable changes have included tightening the underwriting of mortgages and prohibiting access to mortgage loan insurance for mortgage refinancing and for properties over one million dollars. These regulatory changes reduce the likelihood that Canadians will take on more mortgage debt than they can afford, and create conditions where the middle class can enter into homeownership with less risk. Furthermore, financial stability supports healthy housing finance and housing markets, creating a climate conducive to accessing home ownership.

The federal government also supports the funding of mortgage lending through its securitization programs: *National Housing Act* Mortgage-Backed Securities and Canada Mortgage Bonds. Together, these securitization programs facilitate the supply of reliable funds for mortgage lending in Canada and foster competitiveness within the mortgage industry by allowing smaller lenders across Canada to provide mortgage financing at rates comparable to those offered by large banks.

Maintain Access to Homeownership

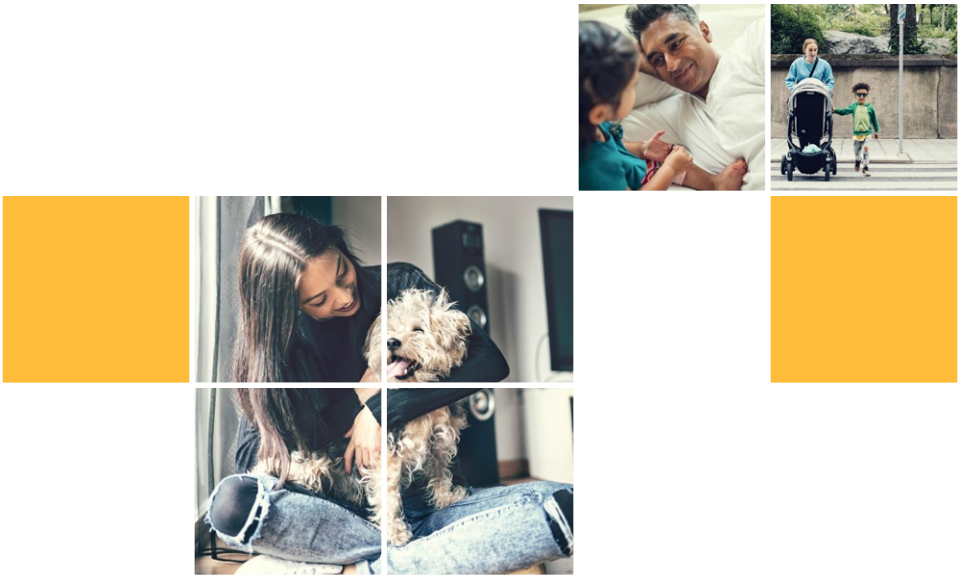
Beyond the existing support for homeowners, the Government of Canada is exploring ways to facilitate access to mortgage loan insurance for borrowers who are more challenging to qualify, such as self-employed individuals. Today's job market requires many Canadians to adopt alternative means of generating income, including by running their own businesses. Approximately 15% of Canadians are self-employed and may have difficulty accessing financing to buy a home, since their income sources may vary or be less predictable than those of employed borrowers. To address this issue, the federal government is examining if there are barriers to housing finance for self-employed borrowers and options to expand access to mortgage loan insurance.

The Government of Canada is also taking steps to improve affordability in high-priced housing markets. Canada's highest-priced economic regions of Toronto and Vancouver represent particular housing challenges for young families, those migrating from lower-cost cities, low- to modest-income families and single-member households. One form of investor speculation, "house flipping," is a unique problem in heated markets that puts upward pressure on already elevated house prices. Speculation in condominium markets in particular, where units are bought pre-construction and sold prior to completion, has helped drive prices to record highs in recent years. The Government has made changes to tax laws to improve compliance in the real estate sector, particularly to ensure that the principal residence exemption is claimed as intended, and continues to examine ways to further enhance compliance procedures in the sector.

Promoting balanced housing markets serves both access and financial stability objectives by moderating house price growth. The Government seeks to work collaboratively with all orders of government to improve housing market data and modelling, and to support the complex challenges of urban land use choices. This includes strengthening relationships with provinces, territories and municipalities to further expand, obtain and exchange information on real estate transactions.

Mortgage Fraud

The Government of Canada has conducted extensive background research and analysis to better understand and address mortgage fraud. Mortgage fraud is still rare in Canada, but when it occurs, it increases the cost of housing for all Canadians. Over the next two years, the federal government will implement new measures in consultation with industry stakeholders and government partners to improve income verification processes, and enhance information sharing to better detect and prevent mortgage fraud.



Chapter 10

Gender-Based Analysis Plus (GBA+)

55% of Canadian households in core housing need are female-led, as are 63% of households living in subsidized housing. While Canada's vulnerable populations include subgroups of men and women, many National Housing Strategy programs will have a particularly positive impact on women. Across the country, women face unique barriers to housing because they are more likely to have low incomes, engage in part-time and precarious work, take on more caregiving responsibilities, and may be dependent on a partner for income. Intersections of identities such as race, sexual orientation, gender expression, age, and socio-economic status create unique experiences among women, including unique experiences of housing instability and homelessness.

The National Housing Strategy is grounded in, and supportive of, the Government's commitment to GBA+ to ensure that programs will not negatively impact Canadians on the basis of gender and other identity factors.

The GBA+ of the National Housing Strategy was based on feedback from consultations, including focus groups with people with lived experience of housing need and homelessness. This feedback was supplemented by input from provinces and territories, reviews of literature on women, identity and housing, as well as data analysis and evaluations of current programs.

The federal government held the first Pan-Canadian Voice for Women's Housing Symposium in September 2017. The Symposium brought together women from diverse backgrounds, including those with lived experience of housing need, shelter workers, and representatives of non-governmental organizations to talk about women's housing. The voices and perspectives heard during this event have helped inform the National Housing Strategy.

The federal government has and will continue to take a proactive approach to integrating GBA+ throughout the program cycle of the National Housing Strategy. The adoption of a GBA+ approach to the National Housing Strategy will support the Government of Canada's commitment to gender equality as presented in *The Federal Plan for Gender Equality*. The Government anticipates that the adoption of a GBA+ approach to the National Housing Strategy will also align with commitments made under UN Habitat III.

Vulnerable Populations Supported by the National Housing Strategy

Certain subgroups of the population are more likely to experience housing needs than others, and women within these subgroups are especially vulnerable. The National Housing Strategy aims to support these Canadians through a number of housing programs that work in distinct but complementary ways. Targeted groups include, but are not limited to, the following:

Survivors fleeing family violence: Gender-based family violence is a key factor contributing to women's housing instability and homelessness in Canada. Many women

experiencing family violence or elder abuse are unable to afford housing without their partner's financial support and, as a result, either continue living in an abusive household or become homeless. On any given night in Canada, 3,491 women and their 2,724 children sleep in shelters because it is not safe to sleep at home; an additional 300 women and children are turned away each night because shelters are full. Youth may also experience homelessness due to family violence; they may be considered too old for child welfare services and often face a lack of appropriate shelters.

The proposed National Housing Strategy approach prioritizes survivors fleeing family violence who face limited suitable shelter space. The National Housing Co-Investment Fund aims to build and renew shelter spaces for survivors fleeing family violence. It is expected that this will help reduce the wait-list for shelter spaces and lower the number of women who might otherwise return to violent relationships or turn to the street. The Fund will also encourage partnerships between housing projects and support services, such as for mental health issues or addictions. In addition, new investments in homelessness programs will allow communities to tailor interventions to vulnerable populations most in need, including youth, LGBTQ2 individuals, veterans and Indigenous peoples.

Northern and remote residents: A history of poor planning, a lack of understanding of the North and declining federal funding for community housing have contributed to housing issues in the North. In 2011, 60% of female-led Indigenous households in Nunavut lived below housing standards. It is not uncommon for the scarce emergency shelters in Northern communities to serve as permanent housing for many women because of the lack of transitional and second-stage housing in these communities.

Housing in the North has been identified as a key priority area under the National Housing Strategy, and initiatives are expected to have positive effects on Northern women and Indigenous households. Funding provided through enhanced support to provinces and territories, along with additional funding for the North, will offset higher costs of building, operating and maintaining housing in Northern and remote communities. It is expected that this approach, in addition to the Federal Community Housing Initiative, will provide predictable and stable funding for housing in the North, help reduce housing need, and permit the construction and operation of additional housing options based on community needs.

Newcomers: Immigrant women are at an increased risk of experiencing housing insecurity. In 2011, recent immigrant female lone parents were more likely to be in core housing need (50%) than their male counterparts (33%). Immigrant women often have no choice, or may perceive that they have no choice, but to continue living with their sponsor, who is often a partner or family member, in order to maintain their immigration status. This may serve as a barrier to leaving the household, whether it is abusive or otherwise. Studies also report that landlords are more likely to take advantage of immigrant and refugee women, many of whom experience cultural and racial discrimination from landlords and service providers.

The National Housing Strategy initiatives will positively impact low-income households, including immigrant women and refugee households. Through the community housing initiatives and the Canada Housing Benefit, the severity of housing need is expected to be reduced through the preservation of affordability. By implementing a human rights-based approach, housing access will be facilitated for populations identifying systemic barriers and discrimination. The Community-Based Tenant Initiative is expected to aid immigrant and refugee women in the search for suitable housing and provide them with more information to negotiate tenancy agreements.

Aging population: Low-income seniors and senior women living alone are populations with high incidences of core housing need. About a third of households that live in community housing are seniors. Senior women living alone are more likely than senior

men to live in core housing need (27% compared to 21%). Many senior women face economic insecurity, stemming from limited pensions, minimal retirement savings, or widowhood.

As the Canadian population ages, the need for affordable housing is expected to grow for seniors. The proposed National Housing Strategy approach will reduce housing need for seniors by providing rental support through the Canada Housing Benefit. Affordability for low-income seniors living in community housing will be protected through the community housing initiatives and funding to provinces and territories. The National Housing Co-Investment Fund will also support the construction, repair and renewal of housing units for seniors, which is expected to relieve affordable housing demand among low-income seniors. In addition, the Fund will invest in affordable housing and will support partnerships with services to allow for seniors to age in place.

People with disabilities: People with disabilities face unique challenges in accessing affordable and appropriate housing. Inadequate social supports, insufficient financial assistance and inaccessibility of housing units all contribute to the difficulties they may face in their quest to live independently. People with disabilities are more than twice as likely to live on low incomes as those without a disability. Women with disabilities face higher rates of core housing need (19%) than the overall population.

The National Housing Strategy is expected to have a positive impact on people with disabilities, especially women by improving social inclusion, including accessibility of housing units as well as other accessibility measures, such as proximity to transit, services and supports, and employment opportunities. The National Housing Co-Investment Fund sets accessibility requirements for new and renewed projects and targets the construction, repair and renewal of housing for people with developmental disabilities.

GBA+ Process

A GBA+ lens was applied throughout the development of the National Housing Strategy by following Status of Women Canada's step-by-step process:

1. Identify the issue

The National Housing Strategy will address the issue of housing need, specifically for vulnerable populations. As discussed in the previous section, women face numerous barriers to accessing safe, affordable housing. In particular, certain subgroups of the female population are more vulnerable and experience higher rates of core housing need than the overall population and compared to their male counterparts, including survivors fleeing family violence, women living in Northern and remote areas, immigrant women, senior women and women with disabilities.

2. Challenge the assumptions

In order to challenge the underlying assumptions of the proposed programs, an internal GBA+ team provided a guidance tool to make sure that each housing program was developed with a GBA+ lens. The tool consists of a list of questions challenging potential assumptions that might inadvertently affect the desired outcome of the program in terms of targeted populations. This exercise was done interactively between the GBA+ team and each group that was tasked to develop a housing program or initiative.

3. Gather the facts

Where available, the GBA+ team collected gender-disaggregated housing data for various identity factors, including age, geography, household type, Indigenous status, immigration status and disabilities, from the Census and the National Household Survey, and made requests to Canada Mortgage and Housing Corporation data specialists to provide cross tables to account for intersectionality. The data gathering was done simultaneously with a scan of the literature to ensure no emerging population trends were ignored.

Consultations also contributed to the development of the National Housing Strategy with a GBA+ lens. Prior to the development of the National Housing Strategy, Canada Mortgage and Housing Corporation conducted consultations with Canadians with diverse backgrounds, including those with lived experience, to identify housing issues and help shape a National Housing Strategy that will strive to improve the lives of those in greatest need. Other forms of consultations were also conducted through Pan-Canadian Voice for Women's Housing: a Symposium, as well as discussions with provinces and territories and with housing providers and stakeholders.

4. Develop options and make recommendations

The GBA+ information collected through research and consultation led to recommendations and guided the development of the National Housing Strategy programs. The programs were developed with populations in mind who were more likely to be in housing need. The recommendations included filling key housing data gaps that were identified.

5. Monitor and evaluate

The National Housing Strategy will include GBA+ monitoring and evaluation activities. This will be done through continuous consultations with diverse populations for the duration of the National Housing Strategy. These activities will allow for adjustments to the programs to ensure that the National Housing Strategy continues to have positive impacts on those most in need.

6. Document

The data and analysis that guided our approach and recommendations provide meaningful background information that could be used for future proposals. The internal GBA+ team developed an open repository where the information collected and tools created can be accessed by anyone involved in GBA+ within Canada Mortgage and Housing Corporation.

7. Communicate

Finally, GBA+ work and results are shared and discussed regularly within the organization and with other key departments, such as Status of Women Canada. This approach also aims to grow buy-in within the organization by communicating the importance of GBA+ for everyone.

Knowledge Gaps

Current gaps in our knowledge and data make it difficult to assess the impact housing programs and initiatives may have on certain groups. Significant gaps in housing data and research mainly concern the needs of seniors, refugees, LGBTQ2, LGBTQ2 youth and Indigenous youth and the construction of sustainable and suitable housing in the North. There are also knowledge gaps relating to discrimination and housing security of racialized women. In addition, a key theme from the women's housing symposium pointed to a lack of data on women who are homeless, as neither those who are in shelters for survivors fleeing family violence nor those who are hidden homeless are represented in homelessness statistics.

Another significant gap in knowledge concerns the state of community housing in Canada. We know that nearly three times as many female-led households live in subsidized housing compared to male-led households, so enhancing our information on the community housing stock is critical in order to understand women's housing needs. A comprehensive assessment of the community housing stock would help to determine the level of repairs and new construction required to fulfil current and future needs.

The National Housing Strategy will fill some of these knowledge and data gaps by collecting new housing data, fostering housing research and showcasing innovative approaches to housing. New housing surveys will gather information to better respond to the housing needs of vulnerable populations. The research program will launch a platform to connect housing researchers and provide opportunities for targeted research on diverse groups of women and men. It will also show the extent to which the National Housing Strategy is meeting the needs of these diverse groups and whether adjustments are necessary.

The Way Forward

Over the next 10 years, the federal government is committed to ensuring that the National Housing Strategy maximizes housing outcomes for Canadians most in need. There are several ways the federal government plans to advance an integrated approach to gender equality in the National Housing Strategy.

Ongoing consultations with vulnerable groups and stakeholders: The Government of Canada is committed to involving vulnerable and under-represented people with lived experience in decision-making processes regarding housing. Their experience, knowledge and contribution are key to improving housing, strengthening communities and enhancing quality of life.

Pan-Canadian Voice for Women's Housing: a Symposium participants clearly expressed that policies that affect women should not be developed without the input of women. Canada Mortgage and Housing Corporation has committed to convening a group of women annually to discuss housing issues and solutions from a gender perspective. Focus groups with other vulnerable groups with lived experience and consultations with key stakeholders and service providers will also be held regularly to inform the evolution of the National Housing Strategy.

In addition, a National Housing Council will bring together people with lived experience as well as representatives from governments, the housing sector and the research community to provide advice on how the federal government can achieve greater progress on key social, environmental and economic outcomes through the National Housing Strategy.

A specialized Federal Housing Advocate will be tasked with assessing systemic barriers to housing that people from various backgrounds and circumstances may experience. The Advocate will be tasked with drafting recommendations that the Government of Canada can implement to alleviate these barriers and improve housing outcomes.

Creating a GBA+ framework to build capacity and knowledge: As part of the Government's commitment to GBA+, the development of a GBA+ framework will provide tools, information, networking opportunities and capacity-building activities and ensure that GBA+ is a consistent priority for the National Housing Strategy so that inequality is not perpetuated. Ongoing horizontal consultations with other federal departments and agencies on GBA+ will take place regularly to facilitate a common understanding of GBA+ and promote co-operation in order to support sustainable GBA+ implementation across the federal government.

From school to shelter to transformed lives

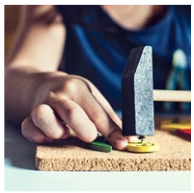
The Centre Mechtilde is a shelter in Gatineau, Quebec, that has provided shelter and safety for women and their children since 1979. Thanks to federal investments in affordable housing of over $1 million, the Centre is breaking ground on a new project that will create 31 long-awaited transitional housing units within the existing structure of the former Saint-Paul Elementary School. These units will be in addition to Centre Mechtilde's existing 14 shelter spaces and will provide safe housing for women facing homelessness and single mothers experiencing family violence. By helping women regain autonomy and self-confidence, the new transitional housing will help bridge the gap between people finding basic shelter and rebuilding their lives. Located at the heart of the neighbourhood, the new building will open in the spring of 2018.

National Housing Strategy measures that will benefit women

At least 25% of National Housing Strategy Investments

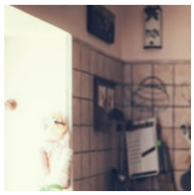
will support projects that specifically target the unique needs of women and girls

Ongoing consultations, including an annual Women's Housing Symposium



Ongoing community housing subsidies

New and repaired shelter spaces



Targeted research on women's housing needs

Financial support through the Canada Housing Benefit

Affordable housing for senior women

Improved affordable housing options and increased shelter space through the National Housing Co-Investment Fund

Improved housing affordability and safety through a human rights-based approach to housing

Chapter 11

The Journey to a National Housing Strategy

The development of the National Housing Strategy has been a collaborative process, involving extensive consultations with multiple partners. In 2016, the federal government launched national consultations with Canadians, provincial, territorial and municipal governments, Indigenous peoples, housing organizations, stakeholders and experts on the vision, themes, principles and outcomes of the National Housing Strategy.

Multiple forms of consultation were made available for Canadians to share their ideas. On the Let's Talk Housing website, Canadians were invited to share their opinions and suggestions by completing a survey, uploading written submissions or posting on an idea board.

Housing experts and organizations participated in 22 round tables across the country, where they provided feedback on the submissions that had been received through the consultations. Round tables in Ottawa examined topics ranging from homelessness and shelters to community housing, affordable rental housing, homeownership and housing finance. Other round tables in Thunder Bay, Winnipeg and Whitehorse focused on the housing needs of First Nations communities, rural and remote Indigenous households, Northern communities and urban Indigenous households.

In addition to the round tables, the Government held 15 bilateral meetings and forums with national Indigenous organizations, including the Assembly of First Nations, the Congress of Aboriginal Peoples, the Métis National Council, Inuit Tapiriit Kanatami, the Native Women's Association of Canada and the National Association of Friendship Centres. Many of these organizations worked with their local and regional chapters to canvas their members and ensure the views of First Nations, Inuit and Métis Nation were shared.

Survey Responses

6,351

Document Uploads

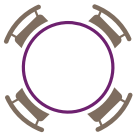
478

Ideas Submitted on Website

132

Ideas on Social Media

1,905



Let's Talk Housing Round Tables

22

Focus Groups with Vulnerable Peoples

21

MP Town Halls

10

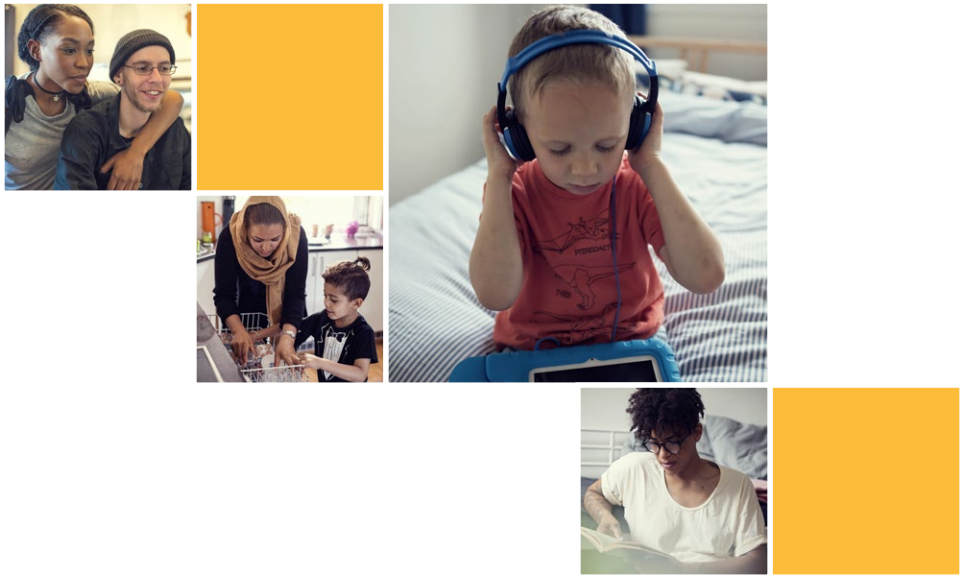
Bilateral Meetings and Forums with Indigenous Organizations

15

A total of 21 focus groups were also held to gather feedback from Canadians who have lived experience of housing need, including people with disabilities, low-income individuals, people who are or have been homeless, survivors fleeing family violence and seniors. Across all groups, affordability and the availability of housing that meets essential needs were unanimously identified as being the most common housing challenges.

On National Housing Day on November 22, 2016, the results of these consultations were released in a report entitled **What We Heard**. The message was clear: Canadians want better housing outcomes, not just for themselves, but also for all those individuals and families who are in greatest housing need, including low-income Canadians, homeless people and other vulnerable groups with distinct needs.

The National Housing Council will build on the success of the National Housing Strategy consultations. The Council, which will bring together representatives from the federal government, the provinces and territories, municipalities, the housing sector, the research community, and people with lived experience of housing need, is designed to increasingly democratize the development of housing policy in Canada. Council members will bring a diversity of experience and expertise to the table to advise on the federal government's research and inform its policy planning. The Council will also provide input into regular assessments of the National Housing Strategy, as part of an annual report on the progress of the Strategy.



Chapter 12

Housing Progress Report

Budget 2016 increased the federal investment in affordable housing by $2.3 billion over two years. This funding is in addition to annual federal investments of $1.7 billion to support existing community housing under long-term operating agreements.

Expanding Affordable Housing: Provincial and Territorial Delivery

Budget 2016 increased the federal government's total housing investment through the provinces and territories by $1.4 billion over two years. Information about how provinces and territories use these investments becomes available to Canada Mortgage and Housing Corporation when provinces and territories provide claims related to funding commitments and their claims-based indicators. The following offers an overview of some of the progress and impacts that have resulted from these increased investments so far:

Investments / Initiatives	Progress to Date
Doubling the Investment in Affordable Housing (IAH) **$504.4 million** in funding to double current federal funding under the provincial/territorial cost-matched portion of the IAH (delivered by provinces and territories).	As of September 30, 2017: • 3,192 projects to assist 11,153 households • $303.5 million claimed by the provinces and territories
Increasing Affordable Housing for Seniors (IAH) **$200.7 million** to increase affordable housing for seniors and improve their housing conditions (provided through the IAH, delivered by provinces and territories).	As of September 30, 2017: • 949 projects to assist 3,553 households • $105.5 million claimed by the provinces and territories
Increasing Affordable Housing for Victims of Family Violence (IAH) **$89.9 million** for the construction and renovation of off-reserve shelter spaces for victims of family violence (provided through the IAH, delivered by provinces and territories).	As of September 30, 2017: • 3,118 projects to assist 4,520 households • $63.1 million claimed by the provinces and territories

Investments / Initiatives	Progress to Date
Supporting Energy- and Water-Efficiency Retrofits to Existing Community Housing (IAH) **$490.4 million** for retrofits and renovations to existing community housing administered by the provinces and territories to address the increasing demand for repairs, improve efficiency and reduce energy use (provided through the IAH, delivered by provinces and territories).	As of September 30, 2017: • 2,317 projects to retrofit or renovate 95,403 units • $490.5 million claimed by the provinces and territories
Supporting Northern Housing (IAH) **$97.7 million** to address urgent housing needs in Northern communities (provided through the IAH, delivered by territories).	As of September 30, 2017: • 41 projects to assist 183 households • $40 million claimed by territories

Expanding Affordable Housing: Federal Programs

Budget 2016 also committed $870 million in new funding over two years to support federally administered housing and homelessness programs, including programs for First Nation people living on- and off-reserve. This funding is in addition to the $403.3 million in annual funding that is currently invested for pre-existing federally administered housing program commitments. Many of these new investments are already being implemented across the country, including the following:

Investments / Initiatives	Progress to Date
Renovation and Retrofit of Existing Federally Administered Community Housing **$83.5 million** Investment is being provided over two years, starting in 2016-17, for retrofits and renovations to existing federally administered community housing to address the increasing demand for repairs, improve efficiency and reduce energy use.	**As of September 30, 2017:** • 248 projects to retrofit or renovate 7,739 units • $19.4 million expended • $74.3 million committed

Investments / Initiatives	Progress to Date
Rent Subsidies for Federally Administered Community Housing Providers **$30 million** Budget 2016 reallocated up to $30 million over two years, starting in 2016-17, to renew subsidies for eligible federally administered community housing projects that have operating agreements expiring in the next two years, until the end of March 2018.	Transitional funding to the first projects started flowing in November 2016 to help support affordability for low-income households in federally administered community housing projects (including those owned by co-operatives) with operating agreements expiring until the end of March 2018. As of September 30, 2017: • 7,057 community housing households are benefiting from continued subsidies
Tackling Homelessness **$111.8 million** Provided by Budget 2016 over two years ($57.9 million in 2016-17 and $53.9 million in 2017-18), which builds on existing funding of nearly $600 million over five years (2014-19). Budget 2016 funding was primarily allocated to regionally delivered streams enabling: • funding for the Designated Communities stream to be increased by $27 million in both 2016-17 and 2017-18, to a total of $110.8 million each year; • a doubling of investments in the Aboriginal Homelessness stream. This represents an increase of $14.3 million in both 2016-17 and 2017-18, to a total of $28.7 million each year; and • a doubling of investments in the Rural and Remote Homelessness stream. This represents an increase of $5.6 million in both 2016-17 and 2017-18, to a total of $11.2 million each year. Budget 2016 invested an incremental $12.5 million over two years in the Innovative Solutions to Homelessness stream.	Outside Quebec, all contribution agreements with community entities have been amended to enable additional regionally delivered funding to flow. An enhanced Canada-Quebec Agreement was concluded in July 2016 to enable the additional funding to flow, with all recommended projects in Quebec having been approved.

Investments / Initiatives

Improving Housing in First Nations Communities

$554.3 million

To address urgent housing needs on-reserve, Budget 2016 proposed to provide $554.3 million over two years, including $416.6 million over two years to address immediate housing needs on-reserve.

The remaining $137.7 million will be provided over two years to support the renovation and retrofit of existing housing on-reserve, including $10 million over two years for skills and capacity development for the design, construction, inspection and overall management of housing on-reserve.

In addition to these targeted investments, an average of $143 million per year has been provided by Indigenous Services Canada and approximately $150 million per year has been provided by Canada Mortgage Housing Corporation to First Nations to support a range of housing needs, including construction, renovation, maintenance, insurance, capacity building, debt servicing, and the planning and management of their housing portfolios.

$10.4 million

Budget 2016 also provided an additional $10.4 million over three years to support the construction of new shelters for victims of family violence and the renovation of existing shelters in First Nations communities on-reserve.

Progress to Date

Budget 2016 investments are being delivered through existing programs on reserve to ensure that funds reach communities as quickly as possible and that they continue to have the flexibility to allocate funds based on their most pressing local needs. First Nations partners report on projects completed at year end.

Delivered by Canada Mortgage Housing Corporation:

Construction, renovation and service of homes in First Nations on-reserve communities:

To address urgent housing needs on reserve, Budget 2016 provides additional $554.3 million over two years beginning in 2016-17 ($416.6 million for Indigenous and Northern Affairs Canada and $137.7 million for Canada Mortgage Housing Corporation). These important levels of investments are resulting, over the 2 years commitment, and as of June 30 2017, in the construction, renovation/retrofit and or servicing of 8,808 units. Of that number, more than 50% have been completed, representing 4,460 new homes for First Nations people across the country.

Renovation and Retrofit On-Reserve:

As of September 30, 2017:

- 4,332 units to be renovated or retrofitted
- $69.1 million being invested
- $95.4 million committed

Skills and Capacity Development:

As of September 30, 2017:

- 443 First Nations communities assisted
- $7.0 million invested
- $8.9 million committed

Shelter Enhancement Program:

As of September 30, 2017:

- To date, all 5 shelters have been committed.

Investments / Initiatives	Progress to Date
Supporting Inuit Housing **$80 million** In addition to the $97.7 million provided to the territories through the IAH to address urgent housing needs in Northern communities, Budget 2016 also earmarked another investment of $80 million to address housing needs in three Inuit regions. Through Budget 2016, Indigenous and Northern Affairs Canada is flowing funding for housing directly to three of the four organizations managing Inuit issues: the Makivik Corporation in northern Quebec, the Inuvialuit Regional Corporation in the Northwest Territories, and the Nunatsiavut Government in Newfoundland and Labrador. Canada Mortgage and Housing Corporation continues to manage housing requirements in Nunavut with funds flowing through the territorial government.	Budget 2016 investments are being directly delivered by Inuit governments and organizations in Nunavik, Inuvialuit and Nunatsiavut to ensure that funds reach communities as quickly as possible, and that they have the flexibility to plan for the construction season, purchase materials and consider innovative and new ideas. Inuit partners report on projects completed per the requirements in existing funding arrangements and land claim agreements.
Housing Internship Initiative for First Nations and Inuit Youth (HIIFNIY) **$5 million** A further $5 million in 2016-17 to support internships for Indigenous youth under HIIFNIY, which provides work experience and on-the-job training in the housing sector. The funding was provided in Budget 2016 under the renewed Youth Employment Strategy.	$5 million was expended towards 537 youth internships in 2016-17. This Budget 2016 initiative ended on March 31, 2017.

Investments / Initiatives	Progress to Date
Supporting the Construction of Affordable Rental Housing – Affordable Rental Innovation Fund **$208.3 million** An investment of $208.3 million over five years starting in 2016-17 for the creation of an Affordable Rental Innovation Fund. Funding will be used to test innovative business approaches such as unique housing designs and financial models, in order to lower the cost and risks of financing affordable rental housing projects.	The Affordable Rental Innovation Fund was launched September 30, 2016, to encourage new funding models and innovative building techniques in the rental housing market. The Fund is looking for unique ideas that will revolutionize the affordable housing sector. All proposals are being reviewed and assessed on an ongoing basis, and funding announcements will be made when projects have been approved. As of September 30, 2017: • 1 project for the creation of 40 households • $1.5 million has been expended • A significant number of applications have been received from across the country
Supporting the Rental Construction Financing Initiative **$2.5 billion** A total of $2.5 billion will be invested over four years for a Rental Construction Financing Initiative to encourage the construction of affordable rental housing projects by making low-cost loans available to municipalities and housing developers during the most at-risk phases of development.	The Rental Construction Financing Initiative was launched April 20, 2017, to provide low-cost loans to encourage the construction of rental housing across Canada, where the need for rental homes is clearly demonstrated. Over 30% of Canadians rely on rental housing as an alternative to homeownership. Continued access to both affordable and market rental housing is critical. As of September 30, 2017: • A significant number of applications have been received from across the country

Investments / Initiatives	Progress to Date
Assisting Homeowners Affected by Pyrrhotite **$30 million** Up to $30 million over three years, starting in 2016-17, will be invested to help homeowners deal with costly structural problems in their homes as a result of the presence of the mineral pyrrhotite in their foundations. This funding will be provided by the Government of Canada and the Province of Quebec.	On July 11, 2016, the governments of Canada and Quebec signed an agreement to provide assistance for homeowners dealing with pyrrhotite. Federal funds will be committed through the existing Quebec program to indemnify homeowners whose homes are impacted by pyrrhotite. As of September 30, 2017: • The Province of Quebec claimed $10 million to benefit 162 homeowners
Prepayment Flexibilities for Co-operative and Non-Profit Housing **$150 million** In Budget 2015, the Government announced $150 million over four years, starting in 2016-17, to allow co-operative housing and non-profit community housing providers to prepay long-term, non-renewable mortgages held with Canada Mortgage and Housing Corporation, without any penalty. Upon prepayment, housing providers will be able to access financing from the private market at current interest rates, which will lower mortgage expenses and help keep rents affordable. In addition to waiving prepayment penalties, housing providers who received an upfront capital contribution that is earned over the life of the loan will also be forgiven for the unearned portion of the contribution at the time of payout.	As of September 30, 2017: • 144 long-term, non-renewable mortgages paid out • $74.4 million in waived penalties

Investments / Initiatives	Progress to Date
Addressing Gaps in Housing Market Information and Data Canadian households and industry rely on housing market data to make informed decisions. Governments also depend on data to design effective housing policies. Canada Mortgage and Housing Corporation is working to address gaps in both data and information that may be acting as a barrier to informed decision making or the creation of evidence-based housing policy.	Canada Mortgage and Housing Corporation is working closely with Statistics Canada and the Department of Finance to support access to improved data on foreign investment in housing. To date, Canada Mortgage and Housing Corporation has released information on foreign ownership in Canada's condominium markets by age of structure and local geography and conducted industry round tables on foreign investment in Vancouver, Toronto and Montréal. In 2016, Canada Mortgage and Housing Corporation broadened its Housing Market Assessment (HMA) framework report to include local-level reports for 15 census metropolitan areas. Canada Mortgage and Housing Corporation also began reporting on prices and square footage for condominium units in December 2016. In its October Rental Market Survey, Canada Mortgage and Housing Corporation added rental turnover rates and broadened coverage of the centres covered in secondary rental markets. Findings were released on November 28, 2016. In September 2016, Canada Mortgage and Housing Corporation published a **Housing Market Insight** report on rents at the lower end of the market for purpose-built rental apartment units across Canada. Canada Mortgage and Housing Corporation is currently conducting research concerning municipal government charges on new housing.

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30-01-18

ALTERNATIVE TEXT AND DATA FOR FIGURES

Investments under the National Housing Strategy vs. Baseline Housing Investments

- The graph is represented using two lines showing historical trends in funding between the National Housing Strategy as well as legacy social housing agreement and Investment in Affordable Housing.
- The vertical axis represents the funding figures in billions of dollars while the horizontal axis represents the years of funding starting with year 2015-16 until 2027-2028.
- The solid yellow line represents the funding under the National Housing Strategy (includes all federal investments as of fiscal year 2016-17 and cost-matching by provinces and territories where required by program parameters).
- This line starts around $4 billion at year 16-17 and trends upwards incrementally until reaching a peak of just over $5 billion. Small dips in the trend line are observed at years 2018-2019 and 2021-22 as it gradually smooths upwards towards the end of the funding period.
- The second time series is represented as grey dotted line stretching from 2015-2016 until 2027-2028. This line represents funding under legacy social housing agreements and Investment in Affordable Housing (includes cost-matching by provinces and territories where required by program parameters). The starting point of the line sits just above $2.5 billion and plateaus for several years until it dips by close to $1 billion between 2018 and 2021. From 2021, the line gradually trends downwards as funding decreases in the future years till 2027-2028.