National Housing Strategy

Progress on the National Housing Strategy

SEPTEMER 2025

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

Launched in 2017, the NHS is currently a 10+ year, $115+ billion plan to give more people in Canada a place to call home.

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

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

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

[i] https://housing-infrastructure.canada.ca/housing-logement/housing-plan-logement-eng.html

Federal NHS Initiatives

Key Highlights

Since the launch of the NHS, $47.00 billion has been committed through Federal NHS Initiatives to support:

- The creation, repair and acquisition of 341,739 units (164,721 new units, repairs to 177,018 units)[1,2]
  - 316,358 units are currently under construction or have been repaired/built.
- The continuing availability of 45,629 community housing units (FCHI Phase II) where operating agreements expired, through direct support for 11,726 low-income community housing units.

[1] Some units that received funding from multiple NHS initiatives may be double counted.

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

Create New/Modernize Existing Housing Supply

Program	Launch Date	Announced Funding	Target	Progress to date
Affordable Housing Fund (AHF)[i]	May 2, 2018	$16 billion over 11 years from 2018/19 to 2028/29	Create 60,000 new housing units and repair or renew 170,000 housing units.	$13.72 billion has been committed to support the creation of 54,151 new units (35,987 under 80% median market rent) and the repair/renewal of 174,638 units (135,697 under 80% median market rent). Of the $13.72 billion, $8.27 billion are loans and $5.45 billion are contributions/forgivable loans. Based on data collected at the time of application, the average monthly rent of new units that are under 80% median market rent is expected to be $723. The average rent would be affordable to households with a before-tax income of $28,912 per year. Similarly, the average rent of repaired units that are under 80% median market rent is expected to be $814. The average rent would be affordable to households with a before-tax income of $32,555 per year. **New Units** Of the 54,151 new units, 11,731 units are conditional commitments, 42,420 units are financial commitments, including 16,992 units that are under construction and 25,428 units that are built. This includes commitments to make 1,667 shelter spaces or transitional housing units available for survivors of gender-based violence, 9,938 housing units for seniors, and 631 units for people with developmental disabilities. Funding has been committed to support the creation of 22,964 units that meet program accessibility criteria. This includes 9,307 accessible units and an additional

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

				13,657 adaptable units in 238 projects with full universal design. Excluding projects that meet program accessibility criteria through universal design, the average percentage of units per project that are accessible is 28% for all new construction projects. **Repair/Renewal Units** Of the 174,638 repair units, 247 units are conditional commitments, 174,391 units are financial commitments, including 133,674 units that are under construction or repaired/renewed. This includes commitments to repair/renew 644 shelter spaces or transitional housing units for survivors of gender-based violence, and 42,070 units for seniors.
Affordable Housing Innovation Fund (AHIF)[i]	September 30, 2016 (Phase 1)	$208.3 million over 5 years from 2016/17 to 2020/21	4,000 below-market housing units created using innovative business approaches and building techniques.	Phase 1: $205.27 million committed to support the creation of 14,545 units, of which 10,662 will meet the program affordability criteria. Of the total units committed, 9,226 units are currently under construction and 5,319 units are built.
	August 30, 2022 (Phase 2)	$407.2 million over 6 years from 2022/23 to 2027/28	At least 10,800 housing units created, repaired, or acquired.	Phase 2: $232.2 million committed to support the creation, repair, or acquisition of 9,480 units, of which 5,787 will meet the program affordability criteria. Of the total units committed, 7,817 units are currently under construction and 1,663 units are built/repaired/acquired.
Apartment Construction Loan Program (ACLP)[ii]	April 20, 2017	$54.9 billion over 15 years from 2017/18 to 2031/32	Construction of more than 131,000 new rental housing units across Canada.	$28.15 billion in loans has been committed to support the creation of 71,414 units, of which 45,904 units will meet the program affordability criteria. Of the 71,414 units, 17,523 are conditional commitments, 7,179 are financial commitments, 28,215 units are currently under construction, and 18,497 units are built. ACLP has committed funding to support the creation of a total of 15,079 accessible units. The average percentage of units per project that are accessible is 28% for all new construction projects. Based on data collected at the time of application, the average monthly rent of new units that are affordable to median-income families is expected to be $1,565 The average rent would be affordable to households with a before-tax income of $62,605 per year.

[i] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-innovation-fund
[ii] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/apartment-construction-loan-program

Co-operative Housing Development Program (CHDP) [i]	June 6, 2024	$1.5 billion over 7 years from 2024/25 to 2030/31	Create up to 3,200 new co-operative housing units.	$715.15 million in funding has been committed to create 1,449 new co-operative housing units. Of the 1,449 new co-operative housing units, 337 are conditional commitments, and 1,112 units are under construction.
Federal Lands Initiative (FLI) [ii]	February 11, 2019	$318.9 million over 10 years from 2018/19 to 2027/28	Create 5,500 housing units by transferring surplus federal lands and buildings to housing providers at low or no cost.	$142.54 million has been committed to support the creation of 4,899 new units (1,894 under 80% median market rent) and the repair/renewal of 208 units (110 under 80% median market rent). Of the 208 repair/renewal units, all 208 are under development and/or built. The FLI program provides funding to transfer surplus federal lands and buildings to support the development of housing. In almost all cases, when the land transfer takes place, the proponent will have several steps to undertake before beginning construction, which could include zoning, project design or land remediation. Of the 4,899 new units, 4,392 units are currently under development and 507 units are built. Funding has been committed to support 1,475 units that meet program accessibility criteria. This includes 1,157 accessible units and an additional 318 adaptable units in projects that have full universal design. Excluding projects that meet program accessibility criteria through universal design, the average percentage of units per project that are accessible is 20%.
Rapid Housing Initiative (RHI) [iii]	October 27, 2020	$4 billion over 4 years 2020/21 to 2023/24	Create over 12,000 affordable housing units.	$3.83 billion has been committed to support the creation of 16,016 new affordable units, of which 9,971 units are built, 5,136 are currently under construction and 909 units are financially committed. All units committed under the Rapid Housing Initiative are intended to serve and be affordable to the vulnerable populations who are/or otherwise would be in severe housing need; this includes people experiencing or at risk of experiencing homelessness. Of the total units committed, 6,187 units are for Indigenous peoples, and 2,348 units are for seniors.

As of September 30, 2025

[i] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/co-op-housing-development-program

[ii] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/federal-lands

[iii] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rapid-housing

Regional Breakdown of Federal NHS Supply Initiatives

The breakdown includes the latest results for the Affordable Housing Innovation Fund[i], the Apartment Construction Loan Program[ii], the Affordable Housing Fund[iii], Federal Lands Initiative[iv], Co-operative Housing Development Program[v], and Rapid Housing Initiative[vi] It includes commitments for loans and contributions for new and repaired units.

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

Through these six federal NHS supply programs, $47 billion has been committed to new, repaired and acquired housing units across Canada.

	Atlantic	Quebec	Ontario	Prairies	British Columbia	Territories	Total[1]
Affordable Housing Fund							
New Unit Funding ($M)	$647	$847	$4,183	$1,920	$2,718	$400	**$10,830**
New Units/Beds	3,271	6,836	18,560	8,430	13,643	1,435	**54,151**
Repair Funding ($M)	$73	$157	$2,241	$207	$178	$39	**$2,894**
Repair Units/Beds	5,336	9,907	126,923	17,752	12,919	1,801	**174,638**
Affordable Housing Innovation Fund – Phase 1							
New Unit Funding ($M)	n/a	$47	$35	$9	$62	$3	**$202**
New Units/Beds	n/a	2,561	2,709	431	2,946	8	**14,399**
Repair Funding ($M)	n/a	n/a	$4	n/a	n/a	n/a	**$4**
Repairs Units/Beds	n/a	n/a	146	n/a	n/a	n/a	**146**

[i] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-innovation-fund
[ii] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/apartment-construction-loan-program
[iii] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund
[iv] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/federal-lands
[v] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/co-op-housing-development-program
[vi] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rapid-housing

Affordable Housing Innovation Fund – Phase 2							
New Unit Funding ($M)	$25	$33	$110	$33	n/a	$8	**$208**
New Units/Beds	100	1,445	4,685	793	n/a	101	**7,124**
Acquisition Funding ($M)	n/a	n/a	n/a	n/a	n/a	n/a	**$24**
Acquired Units/Beds	n/a	n/a	n/a	n/a	n/a	n/a	**2,356**
Apartment Construction Loan Program							
Funding ($M)	$975	$4,560	$13,237	$973	$8,385	$22	**$28,153**
Units/Beds	3,081	13,711	31,655	4,001	18,879	87	**71,414**
Co-operative Housing Development Program							
Funding ($M)	$75	$2	$440	n/a	$198	n/a	**$715**
Units/Beds	198	19	895	n/a	337	n/a	**1,449**
Federal Land Initiative							
New Unit Funding ($M)	$6	n/a	$62	$15	$48	$3	**$134**
New Units/Beds	176	n/a	2,664	656	1,367	36	**4,899**
Repair Funding ($M)	$7	$1	$1	n/a	n/a	n/a	**$9**
Repair Units/Beds	184	12	12	n/a	n/a	n/a	**208**
Rapid Housing Initiative							
Funding ($M)	$209	$879	$1,370	$642	$555	$176	**$3,831**
New Units/Beds	1,198	5,173	4,275	2,995	1,741	634	**16,016**

As of September 30, 2025

[1] Totals for the Affordable Housing Fund and the Affordable Housing Innovation Fund are higher than the regional breakdown, as the regional breakdown for these programs excludes $116.66 million for 11,315 units in portfolios that have buildings in more than one region.

How progress is tracked

In this report, the progress is tracked at four different phases:

1. **Conditional Commitment** is when funding is earmarked to support the building or repair of units for which formal project agreement is still subject to final approvals and conditions (Letter of Intent is signed). As conditional commitments are subject to final approval, funding and units reported may fluctuate each quarter.
2. **Financial Commitment** is when a formal agreement is duly executed, and a binding agreement is reached
to provide credit under pre-specified terms and conditions (Letter of Agreement is signed).
3. **Construction/Repair Underway** is when units are in the process of being built or repaired. For FLI, which provides funding to transfer surplus federal lands and buildings to support the development of housing, this includes units under development. FLI projects are considered under development once land transfer has occurred.
4. **Completed** is when units are built or repaired.

Construction Timelines

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

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

[i] https://housing-infrastructure.canada.ca/housing-logement/ptch-csd/reports-rapports/building-roadmap-feuille-route-construire-eng.html

Funding to Support the Community (Social) Housing Sector

Program	Launch Date	Funding	Target	Progress To date
Federal Community Housing Initiative (FCHI)[i]	April 1, 2018 (Phase I)	$38 million over 2 years from 2018/19 to 2019/20	Funding for community housing providers to support 55,000 community housing units. Support of 13,700 low-income units, with operating agreements under federal administration through CMHC.	Over $42 million in rent assistance was provided to 25,706 community housing units during Phase 1 of the program which sunset in 2019/20. Since 2020/21, through Phase 2, $204.5 million in rent assistance was provided to 11,726 low-income units with operating agreements which supports the continued availability of 45,629 community housing units. Overall, $246.51 million has been committed so far to support 49,114 community housing units have been supported through Phases 1 and 2.
	September 1, 2020 (Phase II)	$580.2 million over 8 years from 2020/21 to 2027/28		
Community Housing Transformation Centre (CHTC)[ii] **and Sector Transformation Fund (STF)**	April 11, 2019 (CHTC) December 2019 (STF)	$64.2 million over 10 years from 2018/19 to 2027/28	Increase knowledge and technical capacity of the community housing sector to support effective and sustainable business models while continuing to provide affordable housing. Funding and tools for housing providers to support efficient and effective business models.	Established in June 2019, CHTC is a non-profit organization led by an Executive Director and a Board of Directors. CHTC delivers the Sector Transformation Fund. $56.9 million has been provided to the CHTC to set up operations, cover operating and program-eligible costs, and provide funding to 415 STF projects. Project areas of impact include the Environment, Indigenous, Local Projects, Sector Growth, Sectoral Impact, Social Inclusion and Sustainable Business. Many examples can be found on the CHTC website[iii].
Community Based Tenant Initiative (CBTI)	December 2019	$10 million over 4 years from 2019/20 to 2022/23	Funding for local organizations that assist people in housing need to enable participation in housing decision-making.	$10.0 million to support 189 CBTI applications. The program sunset in 2022/23.

As of September 30, 2025

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

[ii] https://centre.support/

[iii] https://centre.support/grants/

One Time Direct Support Payments

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

As of December 31, 2023

Homelessness Initiatives

Initiative	Launch Date	Funding	Target	Progress to Date
Reaching Home[ii,1]	April 1, 2019	$5 billion over 9 years from 2019-20 to 2027-28	Reduce chronic homelessness nationally by 50% by March 2028.	Reaching Home is a community-based program that helps prevent and reduce homelessness across Canada. This program is investing $5 billion in funding over 9 years to reduce chronic homelessness nationally by 50% between 2016 and 2028. This includes an additional $1 billion announced in Budget 2024 to help stabilize funding for the program. • +22% change in chronic homelessness among shelter users (between 2016 and 2023) Overall results for Reaching Home (includes Designated Communities, Indigenous Homelessness, Rural and Remote Homelessness, and Territorial Homelessness streams): • 110,702 people placed in more stable housing under Reaching Home (cumulative for 2019/20 to 2024/25)[2] • 199,697 people received core prevention services under Reaching Home (cumulative for 2019/20 to 2024/25)[2] As part of the overall investment, Reaching Home is investing approximately $1.2 billion in funding over 9 years through the Indigenous Homelessness stream and through Distinctions-based Approaches. Specifically for Reaching Home's Indigenous Homelessness Funding Stream[2,3]: • 19,485 people placed into more stable housing. • 26,353 people who benefited from

[i] https://www.canada.ca/en/services/taxes/child-and-family-benefits/top-up-canada-housing-benefit.html
[ii] https://www.infrastructure.gc.ca/homelessness-sans-abri/index-eng.html

				core prevention services. The overall investments also include approximately $88 million in funding over 9 years through the Territorial Homelessness stream. Specifically for Reaching Home's Territorial Homelessness Funding Stream[2]: • 677 people placed into more stable housing. • 4,134 people who benefited from core prevention services.

Veteran Homelessness Program[1]	Spring 2023	$79.1 million over 5 years from 2023-24 to 2027-28	To prevent and reduce Veteran homelessness in Canada	The Veteran Homelessness Program is aimed at preventing and reducing Veteran homelessness by providing direct funding to communities across Canada to support their efforts in addressing the needs of Veterans experiencing or at risk of homelessness. The Veteran Homelessness Program, which is part of the NHS, launched in spring 2023. Service providers have been offering services since fall 2024.
				Specifically, through the Veteran Homelessness Program[i]:
				• 1,460 Veterans benefited from services (in 2024/25)
				• 200 Veterans benefited from rent supplements (in 2024/25)
				  ◦ Of those, 67 were experiencing homelessness and were placed into housing
				  ◦ Of those, 133 were at-risk of homelessness

Unsheltered Homelessness and Encampments Initiative (UHEI)[1]	September 6, 2024	$250 million over two years from 2024/25 to 2025/26	To address unsheltered homelessness and encampments across communities in Canada.	The Unsheltered Homelessness and Encampments Initiative was launched in Fall 2024. The initiative provides funding to support communities across Canada in addressing unsheltered homelessness and encampments. Funding agreements have been signed with provinces/territories and selected municipalities, and funding is rolling out to communities. Specifically, through the Unsheltered Homelessness and Encampments Initiative: • 320 people have been placed into more stable housing (in 2024/25)[2] • 2,543 people have benefited from

[i] The numbers below are as of August 7, 2025, and based on 87% of approved Annual Results.

				core prevention services (in 2024/25)[2].

As of September 30, 2025

[1] Programs are led by Housing, Infrastructure and Communities Canada.
[2] As of November 4, 2025.
[3] Outcomes data is not currently available for the Distinctions-based approaches funding.

Improving Homeownership Options for Canadians

Initiative	Launch date	Funding	Target	Progress to date
Shared Equity Mortgage Providers (SEMP) Fund[i]	July 31, 2019	$100 million over 5 years from 2019/20 to 2023/24	Assist 1,500 first-time homebuyers and assist in the creation of 1,500 new homeownership units.	$37.95million committed to assist in the creation of 1,371 new homeownership units. The program sunset in 2023/24.
First-Time Home Buyer Incentive (FTHBI)[ii]	September 2, 2019	$1.25 billion over 5 years from 2019/20 to 2023/24	Assist up to 100,000 first-time homebuyers.	25,512 applications approved, representing $461.1 million in Shared Equity Mortgages. The program sunset in 2023/24.

As of September 30, 2025

First-Time Home Buyer Incentive by Region

	Alberta	Atlantic	British Columbia	Ontario	Prairies and North	Quebec
Approved Applications (#)	8,938	2,600	985	1,559	3,835	7,595
Funded Applications (#)	8,937	2,599	983	1,559	3,833	7,578
Approved Shared Equity Mortgages ($)	$181,884,716	$36,032,453	$21,009,725	$29,760,064	$62,097,652	$130,071,030
Funded Shared Equity Mortgages ($)	$180,462,411	$35,851,129	$20,949,975	$29,583,090	$61,576,763	$129,009,737

As of September 30, 2025

[i] https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/shared-equity-mortgage-providers-fund
[ii] https://www.placetocallhome.ca/fthbi/first-time-homebuyer-incentive

Human Rights-Based Approach to Housing

Initiative	Launch Date	Description	Progress to Date
National Housing Strategy Act[i]	N/A	The Act recognizes the right to adequate housing as a fundamental human right affirmed in international law. The Act requires the federal government to maintain a national housing strategy to further housing policy, taking into account key principles of a human rights-based approach to housing, and report to Parliament every three years on the progress towards the strategy's goals and outcomes.	Tabled in Parliament on April 8, 2019, as part of Bill C-97, and received Royal Assent on June 21, 2019. The *National Housing Strategy Act* came into force on July 9, 2019.
National Housing Council[ii]	November 22, 2020	The Council, with diverse representation, will further housing policy by providing advice to the responsible Minister on, among other things, the effectiveness of the National Housing Strategy with the aim of improving housing outcomes and to further the progressive realization of the right to adequate housing.	The Council continues to meet quarterly, with their most recent meeting held on September 18-19, 2025, where the Council discussed priorities for the upcoming year. On September 5, 2025, the Council submitted a letter to the Minister of Housing and Infrastructure which proposed a definition of "housing affordability" that the Council hoped could be considered for adoption by Build Canada Homes. The Council proposed that affordability be defined as "housing costing no more than 30% of gross household income." On August 6, 21, 25 and 29, 2025, the Neha review panel on the right to safe, adequate and affordable housing for women, Two Spirit, Trans, and gender-diverse people, and the government's duty to uphold this right, held dialogue sessions with rights holders, service providers, and experts. . The Neha oral hearing record and written submissions from government departments were published on the National Housing Council website on September 4, 2025. The Neha review panel presented its preliminary findings and emerging recommendations at the Pan-Canadian Voice for Women's Housing Symposium in Ottawa on September 25, 2025.

[i] https://laws-lois.justice.gc.ca/eng/acts/N-11.2/
[ii] https://nhc-cnl.ca/

Federal Housing Advocate[i]	2020	The Federal Housing Advocate is an appointment by the Governor in Council and supported by the Canadian Human Rights Commission.[ii] The Federal Housing Advocate's mandate includes consulting with members of vulnerable groups and working directly with communities affected by systemic housing issues. The Advocate may request that the National Housing Council establish a review panel to hold a hearing to review any systemic housing issue within federal jurisdiction. The Advocate also monitors and reports annually on their findings related to systemic housing issues that they hear about and associated recommendations.	**Annual report** Pursuant to the *National Housing Strategy Act,* the Federal Housing Advocate (FHA) submitted her 2024-25 annual report to the Minister of Housing and Infrastructure on April 30, 2025. The Minister subsequently tabled the annual report in Parliament on May 29, 2025, and tabled his response in Parliament on September 26, 2025. **FHA Released Two Reports on Human Rights-Based Housing** On September 4, 2025, the Federal Housing Advocate published two reports – an advice report, How a Human Rights-Based Approach Can Help Solve the Housing Crisis and a briefing paper, Human Rights-Based Housing Targets and Mechanisms for Canada commissioned by the FHA to Dr. Carolyn Whitzman.

As of September 30, 2025

[i] https://www.housingchrc.ca/en
[ii] https://www.housingchrc.ca/en

Data, Innovation & Research

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

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

Innovation

Initiative	Launch Date	Funding Available	Target	Progress to Date
Solutions Labs[i]	May 21, 2018	$25.9 million from 2018/19 to 2026/27	Provides housing stakeholders with funding to help solve complex and persistent housing problems and foster innovation in the housing sector. Support experts and housing stakeholders to incubate and scale potential solutions to housing affordability pressures.	$25.3 million to support 98 solutions labs fostering innovation in the housing sector.
NHS Demonstrations Initiative[ii]	May 21, 2018	$12.5 million over 10 years from 2018/19 to 2026/27	Support demonstrations of forward-looking, innovative technologies, practices and strategies that explore the future of housing in Canada.	$12.3 million to support 60 demonstration projects.
Housing Supply Challenge[iii]	October 23, 2020	$300 million over 5 years from 2020/21 to 2024/25	The Housing Supply Challenge (HSC) invites citizens, stakeholders, and experts from across Canada to propose innovative solutions to the barriers that limit the housing supply. The Housing Supply Challenge will result in new ideas and solutions that will help more people find an affordable place to call home.	Each round had dozens of submitted solutions and prototypes funded: **In Round 1:** Data Driven, a total of 136 solutions were submitted, of which 21 were shortlisted and 14 prototypes were ultimately selected for funding (sharing a pool of $22.5 million for implementation). **In Round 2:** Getting Started, a total of 167 solutions were submitted, of which 29 were shortlisted and 14 prototypes were ultimately selected for funding (sharing a pool of $38 million for implementation). **In Round 3:** Northern Access, a total of 187 solutions were submitted, of which 33 were shortlisted and 15 solutions were selected for funding (sharing a pool of $72 million for implementation). **In Round 4:** Building for the Future, a total of 252 solutions were submitted, of which 26 were shortlisted and 16

[i] https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/solution-labs
[ii] https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/nhs-demonstrations-initiative
[iii] https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-supply-challenge

				solutions were selected for funding (sharing a pool of $36 million for implementation). **In Round 5:** Level-Up, a total of 254 solutions were submitted, of which 18 semi-finalists were identified, followed by 9 finalists. Final game-changer prizes were awarded to 4 recipients. Prize recipients for the Round shared a pool of $66.4M to implement their solutions.

As of September 30, 2025

Capacity Building

Initiative	Launch Date	Funding Available	Target	Progress to Date
Housing Research Scholarship Program[i]	Spring 2018	$3.65 million over 10 years	Funding for postdoctoral fellows, PhD and Master's students to help build housing expertise in Canada.	$2.39 million in Scholarships awarded for 35 postdoctoral fellowships, 5 PhD students and 10 Master's students, to conduct research in support of the NHS. The 2025 competition is currently underway with results expected in Spring 2026.
Housing Research Award Program[ii]	April 2018	$500,000 over 10 years	Promote and extend impactful housing research.	To date, the program has given out 21 awards and 4 travel bursaries for a total of $320,000. The 2025 competition is currently underway with results expected in January 2026.
Collaborative Housing Research Network[iii]	July 12, 2018	$13.9 million over 10 years	Canada-wide collaboration of academics and community partners in research to inform housing policy decision-making.	$640,000 awarded to 8 Partnership Development Grants ($80,000 each) to help lay the foundation of the Network. Research Network created by supporting 6 multi-year team grants. Investment for first 5 years was $7.9 million. In February 2025, the original six teams or networks funded under this initiative were approved for grant renewal funding for an additional 3-year period totalling $5.2 million. A funding announcement on the renewal of the Network took place in June 2025.

As of September 30, 2025

[i] https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-research-scholarship-program
[ii] https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-research-awards
[iii] https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/collaborative-housing-research-network

Thought Leadership

Initiative	Launch Date	Funding Available	Target	Progress to Date
NHS Research and Planning Fund[i]	June 18, 2018	$6.6 million over 10 years	Support non-profit housing stakeholders and Indigenous partners seeking to plan, undertake, and share housing related research.	The program has been fully committed to support 57 research proposals across the country. Successful projects from the 2024 competition were announced in June 2025.
NHS Housing Needs Data	Fall 2018	$62 million over 10 years	Enhance data collection and analysis, development of new housing surveys and comprehensive databases with social, economic and financial information to produce housing statistics.	Two surveys were created to better understand housing conditions and experiences in Canada, including for those living in social and affordable housing. • Results from the third **Canadian Housing Survey**[ii] • Data collection completed for fourth cycle of the Canadian Housing Survey • Results from the fifth **Social and Affordable Housing Survey – Rental Structures (CMHC)**[iii] Supplemental sample added to the Canadian Income Survey to produce better Annual Measures of Core Housing Need.[iv] Creation of foundational documents necessary to initiate a mortgage industry data standards organization in Canada. Survey of Non-Bank Residential Mortgage Lenders to get a more complete picture of the overall mortgage market in Canada. Progress toward building a database of all social housing across Canada.

As of September 30, 2025

[i] https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/research-and-planning-fund
[ii] https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/surveys/canadian-housing-survey
[iii] https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/surveys/social-affordable-housing-survey-rental-structures
[iv] https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/household-characteristics/incidence-urban-households-core-housing-need

Enabling/Connecting

Initiative	Launch Date	Description	Progress to Date
Expert Community on Housing (ECoH)[i]	November 21, 2018	The Expert Community on Housing is an open community where members with a wide range of housing experience can collaborate, share knowledge, contribute to the development of housing solutions, and network with leaders within and outside of the traditional housing ecosystem to address common challenges.	Currently hosting over 2,700 members with ongoing intake of new members. ECoH has hosted up to 175 individual learning events (workshops, webinars, summits, etc.) to-date.
National Housing Conference	2018/19	Bi-annual conference to bring industry experts together.	CMHC hosted a National Housing Conference in 2018/19. Due to COVID, the 2020/21 conference was cancelled and none were held in 2021/22 and 2022/23. CMHC hosted the National Housing Conference, with a theme of "*Unlocking Solutions Together*" on March 18-19, 2024, in Ottawa. A conference summary report is available on the CMHC website.

As of September 30, 2025

Increased Efficiency

Initiative	Launch Date	Funding Available	Target	Progress to Date
Housing Accelerator Fund (HAF)[ii]	March 17, 2023	$4.4 billion over 5 years from 2023/2024 to 2027/2028	The Housing Accelerator Fund will fast track at least 112,000 new permitted housing units by providing incentive funding to local governments encouraging initiatives aimed at increasing housing supply. HAF also supports the development of complete, low-carbon and climate-resilient communities that are affordable, inclusive,	241 HAF agreements have been signed, committing $4.37 billion to fast track 119,685 permits for new homes. The first annual reporting cycle was completed in March 2025 for the 178 proponents under the first round of HAF. The results were generally positive, with 77% of initiatives on track or completed. Based on the March 2025 reporting cycle, HAF communities exceed the year one unit forecast for total permitted units by 16% (160,830 permitted units compared to the year one forecast of all permitted units of 138,603). Visit the HAF Progress website[iii] to learn more about initiatives being

As of September 30, 2025

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

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

[iii] https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund/housing-accelerator-fund-progress

			equitable and diverse.	funded under HAF, and ongoing developments.

As of September 30, 2025

Commitments and Expenditures

The following two tables provide an overview of capital commitments and expenditures made for both new and repaired housing units under federally-delivered National Housing Strategy initiatives:

- Affordable Housing Innovation Fund
- First Time Home Buyers Incentive
- Apartment Construction Loan Program
- Affordable Housing Fund
- Rapid Housing Initiative
- Shared Equity Mortgage Providers Fund
- Federal Lands Initiative
- Co-operative Housing Development Program

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

Capital Commitments[1]	**$28,109M**
2017	$84M
2018	$405M
2019	$2,642M
2020	$2,997M
2021	$4,028M
2022	$4,024M
2023	$2,713M
2024	$5,576M
2025	$5,640M
Expenditures[1]	**$7,766M**
2016/17	$10M
2017/18	$70M
2018/19	$0M
2019/20	$155M
2020/21	$1,214M
2021/22	$1,828M
2022/23	$1,122M
2023/24	$2,084M
2024/25	$1,041M
2025/26	$242M

As of September 30, 2025

[1] These numbers include the following initiatives: Affordable Housing Innovation Fund, First Time Home Buyers Incentive, Apartment Construction Loan Program, Affordable Housing Fund, Rapid Housing Initiative, Federal Lands Initiative, Shared Equity Mortgage Providers Fund, and Co-operative Housing Development Program.

Federal/Provincial/Territorial NHS Investments

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

The Government has bilateral agreements[ii] with all 13 Provinces and Territories representing over $15.8 billion in joint funding over 10 years (2018/19-2027/28) to protect, renew and expand community housing, and support provincial priorities related to housing repair, construction and affordability.

- **Alberta:** joint investment of $1.2 billion
- **British Columbia:** joint investment of $1.6 billion
- **Manitoba:** joint investment of almost $641.2 million
- **New Brunswick:** joint investment of $423.8 million
- **Newfoundland and Labrador:** joint investment of $366.9 million
- **Northwest Territories:** joint investment of $158.6 million
- **Nova Scotia:** joint investment of $543.6 million
- **Nunavut:** joint investment of $367.7 million
- **Ontario:** joint investment of $6.0 billion
- **Prince Edward Island:** joint investment of $58.1 million
- **Quebec:** joint investment of $3.7 billion
- **Saskatchewan:** joint investment of $610.1 million
- **Yukon**: joint investment of $90.8 million

The most recent action plans are linked below:

- Alberta[iii]
- British Columbia[iv]
- Manitoba[v]
- New Brunswick[vi]
- Newfoundland and Labrador[vii]
- Northwest Territories[viii]
- Nova Scotia[ix]
- Nunavut[x]
- Ontario[xi]
- Prince Edward Island[xii]
- Saskatchewan[xiii]
- Yukon[xiv]

As of September 30, 2025

[i] https://scics.ca/en/product-produit/news-release-federal-provincial-and-territorial-ministers-endorse-new-housing-partnership-framework/
[ii] https://www.cmhc-schl.gc.ca/en/nhs/federal-provincial-territorial-housing-agreements
[iii] https://open.alberta.ca/publications/albertas-action-plan-for-the-national-housing-strategy
[iv] https://www.bchousing.org/sites/default/files/media/documents/BC-Action-Plan-2025-28.pdf
[v] https://www.gov.mb.ca/housing/pubs/hah-three-year-action-plan-25-26-to-27-28.pdf
[vi] https://www.gnb.ca/content/dam/GNB3/org/housing/docs/housing-nb-action-plan-2025.pdf
[vii] https://www.nlhc.nl.ca/wp-content/uploads/2025/03/National-Housing-Strategy-NHS-Action-Plan-4-2025-2028-FINAL.pdf
[viii] https://www.nwthc.gov.nt.ca/en/2025-28-cmhc-nwt-bilateral-agreement
[ix]https://beta.novascotia.ca/documents/national-housing-strategy-action-plan-2025-2028
[x] https://different-basket-89cd87b086.media.strapiapp.com/CMHC_NHC_Action_Plan_CHB_SGBV_1745d6b803.pdf
[xi] Ontario's Third Action Plan under the National Housing Strategy (2025-2028) | ontario.ca
[xii] https://www.princeedwardisland.ca/en/publication/cmhc-pei-three-year-action-plan-2026-2028
[xiii] https://www.saskatchewan.ca/government/government-structure/crown-corporations/treasury-board-crowns/saskatchewan-housing-corporation/publications-and-resources
[xiv] https://yukon.ca/sites/default/files/2025-03/yhc-cmhc-yk-bilateral-agreement-three-year-action-plan_3.pdf

How progress is tracked

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

Federal/Provincial and Territorial NHS Initiatives

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

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

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

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

Joint Funding Commitments

Initiative	Total Funding Allocation until 2027/28	Federal Funding Committed[3]	P/T Funding Committed[3]
Canada Community Housing Initiative	$8.6 billion	$1.849 billion	$2.159 billion
PT Priorities Housing Initiative	$2.2 billion	$949.0 million	$1.372 billion
Canada Housing Benefit[1]	$4.7 billion	$936.1 million	$1.147 billion
Northern Funding[2]	$300 million	$210.0 million	N/A

As of September 30, 2025

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

[2] Northern Funding does not require Territorial cost-matching.

[3] Funding Committed is based on claims submitted by Provinces and Territories as of September 30, 2025. P/T funding is only updated in Quarter 1 and 3 reporting. These are active claims and subject to change if claim revisions are submitted by Provinces and Territories.

Provinces and Territories Progress to Date against National Housing Strategy Targets[1]

Indicator	PTs reported progress[2]	Target by 2027/28
Units continue to be offered in social housing[3]	309,938	330,000
Of which there is no net loss of Urban Native Housing Units for low-income households[4]	*4,720*	*7,000*
15% Expansion of rent assisted units[5]	27,806	50,000
At least 20% of existing social housing units repaired[5]	151,814	60,000
Of which are retained Urban Native Housing Units in good condition[4]	*3,543*	*7,000*
Number of Households Assisted through Canada Housing Benefit	330,102	300,000

As of March 31, 2025

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

[2] Reflects progress reported as of March 31, 2025, except in the case of Newfoundland and Labrador and Ontario (September 30, 2024). CMHC is working with these provinces to include the latest data on progress towards meeting targets under the National Housing Strategy bilateral agreements. We expect the data will be available shortly. Progress is subject to revision as information becomes available.

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

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

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

Provincial and Territorial Action Plan 2027/28 Targets

CMHC and each Province and Territory mutually agree on targets established in an Action Plan published by the Province or Territory, which are linked in the FPT Investments section.

Province/ Territory	Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[2]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
Alberta	23,700	507	4,740	507	3,555	45,992
British Columbia	34,491	1,739	6,934	1,766	5,174	41,865
Manitoba	23,417	663	5,470	663	2,108	18,787
New Brunswick	9,954	34	1,991	52	1,262	7,133
Newfoundland and Labrador	5,957	75	1,192	75	894	3,236
Northwest Territories	1,231	75	856	10	100	532
Nova Scotia	11,615	111	3,000	111	1,591	6,472
Nunavut[3]	1,625	N/A	325	N/A	244	1,309
Ontario	131,063	1,452	26,213	1,452	19,660	43,604
Prince Edward Island[3]	936	N/A	377	N/A	588	2,398
Quebec[1]	63,630	1,128	N/A	1,128	N/A	145,270
Saskatchewan	16,448	249	3,290	249	2,467	13,171
Yukon[3]	543	N/A	775	N/A	517	5,864
Total	**324,610**	**6,033**	**55,163**	**6,013**	**38,160**	**335,633**

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

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

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

Provincial and Territorial Level Progress to Date[1]

Based on the agreed upon process for publishing the Provincial and Territorial National Housing Strategy progress reporting data, the content of this section will be updated during the publication of the third quarter NHS results (September 30, 2025). As a result, the figures in this section may be different than those reported above under Provinces and Territories Progress to Date against National Housing Strategy Targets.

Alberta[1]

Alberta remains on track to meet its National Housing Strategy targets and goals under the province's *Stronger Foundations* strategy which will support an additional 25,000 households by 2031. To date, Alberta has committed to build 1,801 units under the NHS with hundreds more already committed that will be reported to CMHC. A significant increase in reported progress is expected as Alberta completes an internal review of reporting processes. Alberta is also committed to working to collect appropriate data on Survivors of Gender-Based Violence to address reporting data gaps in time for the 2025-26 progress report, which will support future program evaluation.

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[2]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
23,700	507	23,576	507	1,801	16,063

As of March 31, 2025

British Columbia[1]

As of March 31, 2025, the BC Priorities Housing Initiative program contributed to the addition of 1,866 affordable rental housing units and supported 2,089 adaptations through the Rebate Accessible Home Adaptations program. The CCHI program helped maintain 28,967 units of Social Housing Agreement and added 2,654 new Rent Assist units.

A total of 1,483 social housing units were repaired through provincial cost-matching contributions under the Capital Renewal Funding program for Non-Profits.

The CHB program has supported 53,712 unique clients, including direct recipients, rent subsidies to non-profit societies, one-time top-up recipients, and provincial cost-matching recipients of the Rental Assistance Program and Shelter Aid For Elderly Renters programs.

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[2]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
28,967	1,483	4,727	771	2,654	53,712

As of March 31, 2025

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

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

Manitoba[1]

Joint investments under the Canada Mortgage and Housing Corporation - Manitoba bilateral agreement under the National Housing Strategy (NHS) have placed Manitoba in a strong position to meet or exceed its targets at or before agreement expiry. Manitoba exceeded its repair targets within the first three-years of this agreement. In 2024-25, Manitoba committed $50,569,000, including $6,317,000 in federal funding, toward new units of social and affordable housing under the NHS. Manitoba has also made great progress on the preservation of existing social and affordable housing, and the repair of Urban Indigenous housing in the province.

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[2]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
16,326	775	12,351	503	2,170	12,407

As of March 31, 2025

New Brunswick[1]

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[2]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
7,927	38	3,939	52	572	7,175

As of March 31, 2025

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

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

Newfoundland and Labrador[1,2]

Over the course of the 2024-25 fiscal year, the Newfoundland and Labrador Housing Corporation (NLHC) continued to meet its affordable housing goals. With the ongoing support of CMHC, NLHC expanded its social housing stock by 45 units and repaired 110 of its existing social housing units during this reporting period. Additionally, NLHC continues to work with its housing partners in both the private and community sectors, as evidenced through initiatives such as the Newfoundland and Labrador Community Housing Growth Fund which could deliver up to 100 new affordable housing units across the province.

For more information, visit the Newfoundland and Labrador Housing Corporation website.

Units continue to be offered in Social Housing[3]	No net loss of Urban Native Housing units for low-income households[3]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
5,957	75	2,136	75	277	2,112

As of September 30, 2024

Northwest Territories[1]

Units continue to be offered in Social Housing[3]	No net loss of Urban Native Housing units for low-income households[3]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
1,201	75	642	0	60	459

As of March 31, 2025

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

[2] Reflects progress reported as of March 31, 2025, except in the case of Newfoundland and Labrador and Ontario (September 30, 2024). CMHC is working with these provinces to include the latest data on progress towards meeting targets under the National Housing Strategy bilateral agreements. We expect that data will be available shortly. Progress is subject to revision as information becomes available.

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

Nova Scotia[1]

Nova Scotia (NS) is on track to meet or exceed all 9-year targets. Due to high demand, NS increased investments in the Canada-NS Housing Benefit, allowing the province to assist 11,635 households, exceeding the target of 6,074. Despite significant increases in construction costs, NS invested more in new supply and remains on track to meet its 9-year expansion target of 1,591 units. NS also funded the repair and renewal of 4,487 units, surpassing the 3,000-unit target and demonstrating the province's commitment to maintaining social housing units. NS invested to ensure 111 URN Indigenous units remain affordable and are repaired to good condition.

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[2]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
11,615	66	4,487	111	1,536	11,635

As of March 31, 2025

Nunavut[1]

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[3]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition[3]	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
1,625	N/A	344	N/A	338	26

As of March 31, 2025

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

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

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

Ontario[1,2]

Ontario continues to work closely with the federal government under the National Housing Strategy (NHS) and through provincially delivered initiatives to address the urgent need for more affordable housing, while implementing innovative approaches to reduce and prevent homelessness.

Through Ontario's recently approved final 3-year NHS Action Plan (2025-26 to 2027-28), Ontario is on track to achieve all of its NHS targets by the end of the current NHS in 2027-28, including the creation of more than 19,660 new rent-assisted units. Ontario is making significant progress against the year-end 2024-25 target, which will be reported on through the subsequent round of NHS reporting updates on Housing, Infrastructure and Communities Canada's (HICC) 'Canada's National Housing Strategy' website.

Units continue to be offered in Social Housing[3]	No net loss of Urban Native Housing units for low-income households[3]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
131,063	1,452	86,080	1,275	10,771	25,555

As of September 30, 2024

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

[2] Reflects progress reported as of March 31, 2025, except in the case of Newfoundland and Labrador and Ontario (September 30, 2024). CMHC is working with these provinces to include the latest data on progress towards meeting targets under the National Housing Strategy bilateral agreements. We expect that data will be available shortly. Progress is subject to revision as information becomes available.

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

Prince Edward Island[1]

PEI is meeting or exceeding many targets including the creation of new social housing units, preservation and repair of existing social housing units, rental support assistance through the Canada Housing Benefit, and increasing the supply of supportive housing. PEI is committed to continuing to make historic investments in housing, for more information please see the PEI Housing Corporation Annual Report, 2024-2025 PEIHC Annual Report.

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[3]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition[3]	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
936	N/A	487	N/A	740	2,663

As of March 31, 2025

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

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

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

Quebec[1]

The data related to the implementation of the Canada-Quebec Agreement is presented in the Société d'habitation du Québec (SHQ)'s Annual Report (this report is available in French only - Rapport annuel de gestion 2024-2025).

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[2,3]	At least 20% of existing Social Housing Units repaired[4]	Retained Urban Native Housing Units are repaired to good condition[3]	15% Expansion of Rent Assisted Units[4]	Number of Households Assisted through CHB
63,630	N/A	8,980	N/A	3,961	184,803

As of March 31, 2025

Saskatchewan[1]

Saskatchewan is currently meeting or exceeding most of the targets and outcomes set under the National Housing Strategy (NHS) bilateral agreement. While progress on the Canada Housing Benefit has not fully met the target to date, the Saskatchewan Housing Benefit program has seen an increase in uptake of more than 57 per cent since the 2023-24 fiscal year, and more households are being connected to the benefit to better afford their housing costs. Saskatchewan will continue to improve housing affordability, and maintain, improve, renew, and expand community housing with NHS investments to serve those in the greatest housing need.

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[2]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
16,448	249	3,290	249	2,425	7,371

As of March 31, 2025

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

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

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

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

Yukon[1]

Units continue to be offered in Social Housing[2]	No net loss of Urban Native Housing units for low-income households[3]	At least 20% of existing Social Housing Units repaired	Retained Urban Native Housing Units are repaired to good condition[3]	15% Expansion of Rent Assisted Units	Number of Households Assisted through CHB
543	N/A	775	N/A	501	6,121

As of March 31, 2025

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

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

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

National Housing Strategy Overall

Key Highlights

- Overall, under the National Housing Strategy, $74.08 billion has been committed as of September 30, 2025.

  This will:
  - support reducing or eliminating housing need for 655,408 households.[1,2]
  - support the creation of 183,274 new housing units and 328,832 repaired housing units.[1,3]
  - Protect 359,052 Community Housing units. [1,2]
  - assist 330,102 households through the Canada Housing Benefit.
  - assist 25,512 households under the First-Time Home Buyer Incentive.
  - assist 815,190 renters under the One-time top-up to the Canada Housing Benefit.

Women and Their Children

- As of September 30, 2025, the NHS has committed an estimated $21.81 billion towards meeting the housing needs of women and their children, which includes funding for the construction, repair and support of 318,163 housing units.[4]
  - Of the $21.81 billion, at least $3.36 billion is targeting the needs of women and their children, and at least $18.45 billion is supporting the needs of women and their children.
  - This represents 33.1% of all NHS funding committed.[5]
  - Since the numbers above are a percentage of NHS investments and available information will increase with time, the percentage is expected to fluctuate each quarter.

Federal Supply Initiative Units Targeting and Supporting Women and their Children	New Units	Repair Units
Affordable Housing Fund	20,768	57,120
Apartment Construction Loan Program	20,623	n/a
Rapid Housing Initiative	5,360	n/a
Affordable Housing Innovation Fund	30	0
Federal Lands Initiative	129	0
Co-operative Development Housing Program	644	0

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

As of September 30, 2025

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

[1] Some households that were supported by multiple NHS initiatives may be double counted.

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

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

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

[1] https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2021-nhs-projects/serving-women-children-through-national-housing-strategy

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

Housing for those in greatest need

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

NHS

Populations made vulnerable[1, 2]	New Units Committed	Repair Units Committed[3]
Survivors of gender-based violence	4,302	2,772
Seniors	12,393	42,070
Young adults	1,047	24
Indigenous peoples	17,695	20,965
People with developmental disabilities	2,296	24,006
People with physical disabilities		
People dealing with mental health and substance abuse issues	3,022	775
Veterans	246	29
2SLGBTQI+	162	7
Racialized groups	613	8
Black Canadians	699	157
Recent immigrants (especially refugees)	470	304
People experiencing or at risk of homelessness	10,910	4,125

As of September 30, 2025

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

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

[3] For ease of reporting, this includes acquired units.

Affordable Housing Innovation Fund

Populations made vulnerable[1,2]	New Units Committed
Survivors of gender-based violence	30
Seniors	16
Young adults	0
Indigenous peoples	1,328
People with disabilities	26
People dealing with mental health and substance abuse issues	4
Veterans	0
2SLGBTQI+	0
Racialized groups	0
Black Canadians	15
Recent immigrants (especially refugees)	0
People experiencing homelessness	965

As of September 30, 2025

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

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

[3] For ease of reporting, this includes acquired units.

Federal Lands Initiative

Populations made vulnerable[1,2]	New Units Committed
Survivors of gender-based violence	60
Seniors	91
Young adults	0
Indigenous peoples	296
People with disabilities	29
People dealing with mental health and substance abuse issues	0
Veterans	0
2SLGBTQI+	10
Racialized groups	0
Black Canadians	0
Recent immigrants (especially refugees)	0
People experiencing homelessness	0

As of September 30, 2025

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

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

Rapid Housing Initiative

Populations made vulnerable[1,2]	New Units Committed
Survivors of gender-based violence	923
Seniors	2,348
Young adults	279
Indigenous peoples	6,187
People with disabilities	844
People dealing with mental health and substance abuse issues	1,104
Veterans	0
2SLGBTQI+	109
Racialized groups	263
Black Canadians	175
Recent immigrants (especially refugees)	162
People experiencing homelessness or at risk of homelessness	3,622

As of September 30, 2025

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

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

Affordable Housing Fund

Populations made vulnerable[1,2]	New Units Committed	Repaired Units Committed
Survivors of gender-based violence	2,645	2,772
Seniors	9,938	42,070
Young adults	768	24
Indigenous peoples	9,693	20,965
People with disabilities	1,378	24,006
People dealing with mental health and substance abuse issues	1,914	775
Veterans	246	29
2SLGBTQI+	43	7
Racialized groups	350	8
Black Canadians	406	157
Recent immigrants (especially refugees)	308	304
People experiencing homelessness	6,323	4,125

As of September 30, 2025

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

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

Co-Operative Housing Development Program

Populations made vulnerable[1,2]	New Units Committed
Survivors of gender-based violence	644
Seniors	0
Young adults	0
Indigenous peoples	191
People with disabilities	19
People dealing with mental health and substance abuse issues	0
Veterans	0
2SLGBTQI+	0
Racialized groups	0
Black Canadians	103
Recent immigrants (especially refugees)	0
People experiencing homelessness	0

As of September 30, 2025

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

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

Indigenous and Northern Housing

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

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

NHS Funding Exclusively for Indigenous and Northern Housing

$420M	$138.1M	$200M	$300M	$1.2B
through the Indigenous Shelter and Transitional Housing Initiative	through the Affordable Housing Fund	through the Canada Community Housing Initiative	through Northern Funding	through Reaching Home: Canada's Homelessness Strategy (Indigenous Homelessness Stream and Distinctions-based Approaches)

- **$420 million through the Indigenous Shelter and Transitional Housing Initiative** to build a minimum of 38 new shelters and 50 new transitional homes for Indigenous women, children and 2SLGBTQI+ people escaping gender-based violence.
    - **$381.70 million** has been conditionally or financially committed toward the construction of 38 new shelters and 39 new transitional homes.
- **$25 million through the Affordable Housing Fund** to repair 560 units in the existing urban Indigenous community housing stock.
    - $24.96 million has been conditionally or financially committed toward the repair of 572 units.
- **$13.1 million through the Affordable Housing Fund for 2 emergency shelters** in the territories. This is part of the $44.8 million 2020 Shelter Initiative for Indigenous women and children escaping family violence. This initiative is supporting the construction of 12 Indigenous shelters across Canada. There will be:
    - 2 in the territories funded through the Affordable Housing Fund.
    - 10 in First Nations communities in the provinces, funded through the On-Reserve Shelter Enhancement Program.
- **$100 million through the Affordable Housing Fund** to support the construction and repair of Housing in the Northwest Territories and Yukon.
    - All $100 million of the dedicated funding, and an additional $30.65 million in Affordable Housing Fund funding has been conditionally or financially committed to support the development of 383 new units.
- **$200 million through the Canada Community Housing Initiative, delivered by Provinces and Territories under the NHS Bilateral Agreements** to support 7,000 units in the existing urban Indigenous community housing stock so they continue to be made available to low-income households.
    - Provinces and territories have maintained 4,720[1] and ensured 3,543 [1] urban Indigenous housing units are in good condition, also listed above under Federal/Provincial/Territorial NHS investments. Provinces and territories may support these units with NHS Bilateral Agreement funding Initiatives outside of the $200 million allocated through the Canada Community Housing Initiative.

- **$300 million through Northern Funding,** as part of the $606.6 million federal-territorial joint investment delivered by Territories under the NHS Bilateral Agreements. Progress to date is listed above, under Federal/Provincial/Territorial NHS Investments. Progress to date includes units supported with NHS Bilateral Agreement Initiatives which includes the $300 million set aside for Northern Funding.
- **$1.2 billion through Reaching Home: Canada's Homelessness Strategy** to address Indigenous homelessness predominantly in urban centers. This includes:
    - $890.1 million through an Indigenous Homelessness stream to support community-based responses to Indigenous homelessness and to continue to address local priorities.
    - $286.94 million to be invested in Distinctions-based Approaches determined in collaboration with Indigenous partners.
    - Additionally, $88 million is allocated through the Territorial Homelessness Stream.
- **Legacy funding to support First Nations housing on reserve.**
    - Between April 2018 and September 2025, $889.70 million has been invested to support 4,247 newly constructed homes under the Section 95 On-Reserve program.
    - As of September 30, 2025, 21,976 units continue to be subsidized.

[1] Data reflects progress reported and based on joint funding as of March 31, 2025, except in the cases of Newfoundland and Labrador and Ontario (September 30, 2024). CMHC is working with these provinces to include the latest data on progress towards meeting targets under the National Housing Strategy bilateral agreements. We expect data will be available shortly. Progress is subject to revision as information becomes available. Progress toward these targets does not include results from Quebec. The Canada-QC Agreement requires Quebec report on these targets by March 2028.

Funding through NHS Programs of General Application

Federal Supply Initiatives

$5.94 billion has been conditionally or financially committed through the federal supply initiatives. This includes the Affordable Housing Fund commitments for urban Indigenous housing, emergency Indigenous shelters and housing in the territories listed above. Federal supply initiative commitments will support:

- 34,566 units through Indigenous and Northern housing projects. This includes 1,024 projects in the territories, where 50% of the population is Indigenous.
    - 23,347 units are for new construction and 11,219 units are for repair or renewal.
- Commitments made to date will support:
    - 17,000 units on reserve
    - 3,956 units in the territories
    - 11,294 Indigenous units in urban areas
    - 2,316 Indigenous units in rural or remote areas

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

Federal Initiatives Supporting the Community Housing Sector

$8.74 million has been conditionally or financially committed through the federal initiatives to support Indigenous housing in the community housing sector:

- $5.72million through the Federal Community Housing Initiative to support the affordability of 333 rental assistance units for Indigenous peoples
- $3.02 million through the Community Housing Transformation Centre to support 59 Indigenous and Northern housing projects.

Housing Accelerator Fund

$134.6 million has been committed to accelerate permits for 2,189 units in 73 Indigenous and Northern communities.

Data, Innovation and Research

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

- $7.64 million toward 47 Research and Data Initiative projects
- $107.95 million toward 48 Housing Supply Challenge projects

As of September 30, 2025

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

National Housing Strategy Support to Affordable and Community Housing

National Housing Strategy Support to Affordable and Community Housing

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

This new approach significantly increases support to the community housing sector through new supply programs such as the Affordable Housing Fund, the Federal Lands Initiative, the Affordable Rental Housing Innovation Fund, and the Co-operative Housing Development Program, as well as through the Rapid Housing Initiative which has now sunset.

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

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

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

BUILDING MOMENTUM: MOVING CANADA'S HOUSING COMMITMENTS FORWARD: 2023 NATIONAL HOUSING STRATEGY PROGRESS REPORT[i]

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

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

The NHS initiatives have a number of key targets, including:

- build up to 240,000 new housing units
- repair 300,000 housing units
- remove up to 580,000 households from housing need

[i] https://housing-infrastructure.canada.ca/alt-format/pdf/housing-logement/ptch-csd/nhs-triennial-report-2023-en.pdf

[ii] https://housing-infrastructure.canada.ca/housing-logement/ptch-csd/about-strat-apropos-eng.html

To request an alternate format, please contact us at:
1-877-250-7154nfo@infc.gc.ca
180 Kent Street, Suite 1100Ottawa, Ontario K1P 0B6

Progress on the National Housing Strategy
Cat. No. T92-2E-PDF
ISSN 2819-2672