

NATIONAL HOUSING STRATEGY

Fact Sheet: The Strategy

A Place To Call Home

Nothing is more important than home. Canada's first ever National Housing Strategy is a 10-year, \$40-billion plan that will strengthen the middle class, fuel our economy and give more Canadians across the country a place to call home.

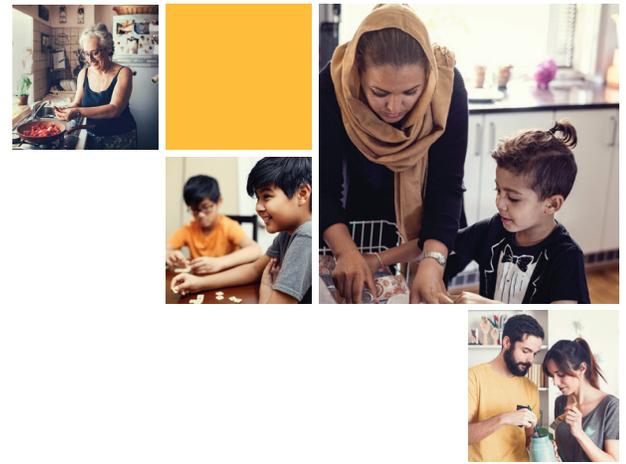
Over the next decade, the National Housing Strategy will remove 530,000 families from housing need, cut chronic homelessness by 50% and change the face of housing in Canada forever.

What is The Strategy?

Canada has one of the best housing systems in the world. But some 1.7 million families still don't have a home that meets their basic needs.

Through the National Housing Strategy, the federal government is re-engaging in affordable housing and bringing together the public, private and non-profit sectors to ensure more Canadians have a place to call home.

To achieve this goal, the strategy will focus first on the most vulnerable Canadians. This includes women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults.



Over the next 10 years, the strategy will cut chronic homelessness in half, remove 530,000 families from housing need and invest in the construction of up to 100,000 new affordable homes.

It will create liveable communities where families thrive, children learn and grow, and their parents have the stability and opportunities they need to succeed.

It will take steps towards advancing the right to housing so that no one is ever refused a home because of their gender, religion or background.

It will set out concrete targets and then report on the results, to let Canadians know what the plan has achieved and where there's still work to do.

It will spearhead innovative new housing research, data and demonstration projects to fill gaps in our knowledge, share the best ideas and shape the future of housing policy in Canada.

And it will seek out input from voices that haven't always been heard and people who know first-hand what it's like not to have a home.

Together, these commitments will give more Canadians access to an affordable home. They will build vibrant and inclusive communities where people want to live, work and play. And they help ensure all Canadians have a chance at a brighter future.

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

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

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



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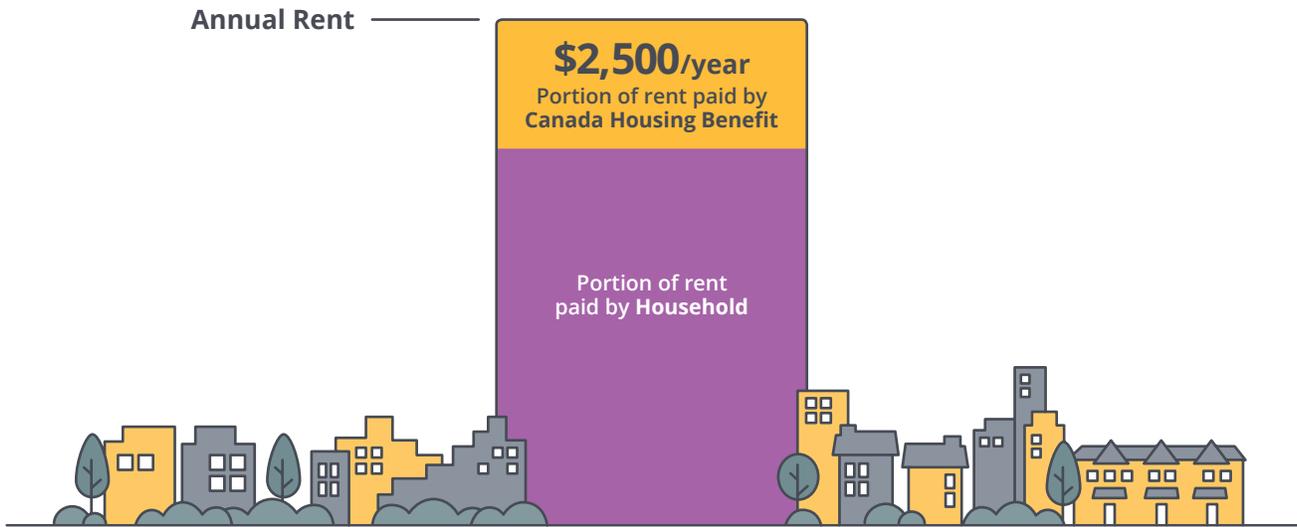
Fact Sheet: Canada Housing Benefit

A new Canada Housing Benefit will be launched in 2020 to provide affordability and respond to local housing needs and priorities. This is money that will go directly to families to help offset rent costs for families who are dedicating far too much of their income to pay rent.

The Government of Canada will invest \$2 billion to establish the Canada Housing Benefit. Provinces and Territories will be asked to partner on this jointly funded initiative that will bring the total to \$4-billion with expected PT cost-matching.

Delivered by the Provinces and Territories, with support from municipalities and other partners, it is estimated that the Canada Housing Benefit will provide an average of \$2,500 per year to each recipient household.

By the final year of the National Housing Strategy, the Canada Housing Benefit will have helped significantly reduce or eliminate housing affordability challenges for more than 300,000 of the most vulnerable households.



300,000 households across Canada

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





Fact Sheet: Enhanced Federal-Provincial/ Territorial Partnerships



To foster a new level of collaboration between Canada’s governments, the Federal government will invest \$20.5 billion to help the provinces and territories build more affordable housing, reduce homelessness and create better outcomes for all Canadians. This includes:

- \$8.4 billion delivered through existing federal-provincial/territorial agreements
- \$4.4 billion in federal investments in provincial and territorial housing programs in 2016 and 2017, including new investments from Budget 2016
- \$4.3 billion for a new Canada Community Housing Initiative to preserve and expand community housing (\$8.6 billion expected cost-matching)
- \$2 billion for a new Canada Housing Benefit (\$4 billion expected cost-matching)
- \$1.1 billion to help the provinces and territories meet local housing needs and priorities (\$2.2 billion expected cost-matching)
- \$300 million to address the housing needs of families living in the North

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

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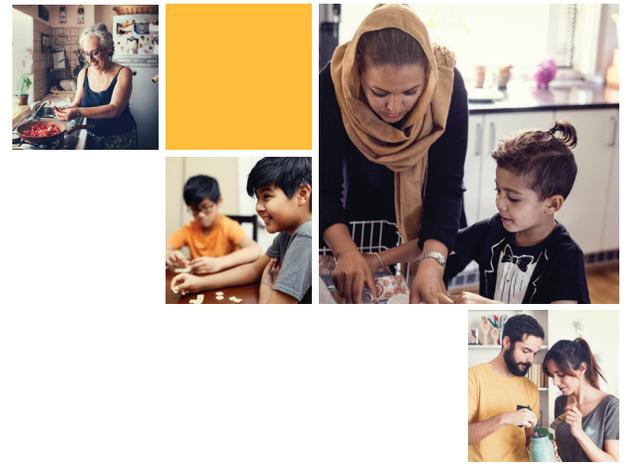


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Fact Sheet: Homeowners

The National Housing Strategy is meeting the needs of Canadians, including seniors, Indigenous Peoples, survivors of family violence, people with disabilities, refugees, veterans, and those grappling with homelessness. But it also addresses the needs of people across the whole spectrum of Canadian society. This includes making sure that middle-class Canadians can afford to own a home.

About 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. To help these Canadians, the strategy will explore ways to make it easier to get a mortgage



and buy a home that meets their needs and that they can afford.

Canada's highest-priced economic regions of Toronto and Vancouver are challenging housing markets for young families, those migrating from lower-cost cities, low- to modest-income families and single-member households. The Strategy will look at ways to promote more balanced housing markets in these high-priced areas. And it will introduce new tools to reduce mortgage fraud.

- ✓ **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

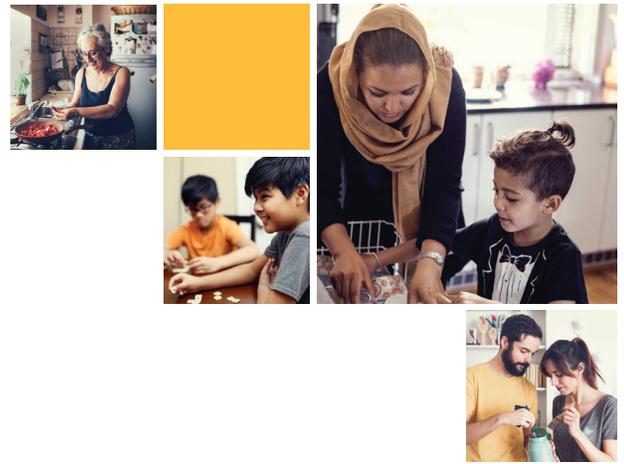
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Fact Sheet: Investments in Community Housing Resiliency



Community housing has been the backbone of Canada’s response to our most urgent housing challenges for more than 60 years. Close to half a million Canadians currently live in some form of community housing. But many of these buildings are aging and in desperate need of repair.

To help preserve and renew our social housing stock for future generations, the strategy will invest \$4.8 billion to create and maintain a resilient community housing sector. This investment includes:

- \$4.3 billion for a new Canada Community Housing Initiative (to be cost-matched by the provinces and territories) to preserve the existing supply of community-based housing, build a more modern and sustainable community housing system, and keep housing affordable for 330,000 low-income households
- \$500 million for a new Federal Community Housing Initiative to protect low-income tenants as old operating agreements expire, and continue to offer homes and hope to vulnerable Canadians

In addition, a new Community-Based Tenant Initiative will be created to provide funding to local grassroots organizations that assist people in need. These funds will make sure that people living in community housing will be better able to take part in the decisions that affect their lives, and have their voices heard.

385,000 households
protected from losing an affordable home

330,000 units
from the Canada Community
Housing Initiative

+

55,000 units
from the Federal Community
Housing Initiative

Plus another

50,000 units
benefiting from an expansion
of community housing



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Fact Sheet: A Plan to Make Homelessness History

Homelessness affects people from all walks of life, from women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities and veterans, among others.

The impact of homelessness on the health and well-being of Canadians — and on the Canadian economy — is staggering. Every year, some 135,000 Canadians rely on shelters.

To tackle this urgent need head-on, the strategy sets out a detailed plan to make homelessness history. The first step is an investment of \$2.2 billion in a renewed Homelessness Partnering Strategy, which will give communities the power to create local solutions to local housing needs. The aim of this plan is to cut chronic homelessness in Canada by 50% within the next 10 years.



In addition, the strategy will work with our partners to make sure all veterans have access to a safe and affordable place to call home. This includes an investment of \$4 million in a Veterans Emergency Fund, which offers financial support and assistance to veterans in crisis.

 **50%**
reduction in estimated number of chronically homeless shelter users

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

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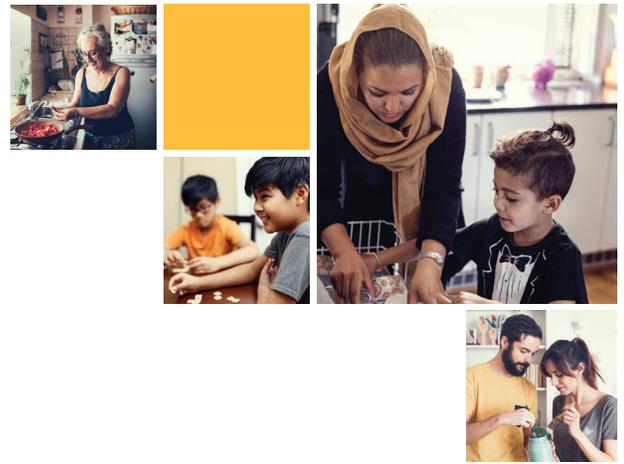
Fact Sheet: Who will it help?

The Housing Strategy is a truly national plan, built by — and for — Canadians. Over the next decade, it will invest \$40 billion to build stronger communities and help Canadians across the country access a safe, affordable home.

The first priority will be to help the most vulnerable Canadians access housing that is safe and located close to transit, jobs, healthcare and other services. At least 25% of NHS investments go to projects for women, girls, and their families.

To this end, the strategy will remove 530,000 Canadians from housing need. This includes women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults.

Community housing provides a safe, affordable place for thousands of vulnerable Canadians to call home. But many of these homes are under-funded or in need of urgent repair.



To protect low-income families and preserve our social housing network, the strategy will invest \$4.3 billion in a new Canada Community Housing Initiative. These funds will help the provinces and territories protect and renew our existing social housing, build thousands of new community-based homes, and keep housing affordable for 330,000 households across the country.

Community housing providers will receive another \$500 million through a new Federal Community Housing Initiative. This initiative will make sure they can continue to offer affordable rents for tenants in need, as our federal operating agreements for these homes expire over the next 10 years.

The strategy will invest \$4 billion, jointly funded with provinces and territories, to create a new Canada Housing Benefit to meet local needs and fight the challenge of housing affordability. It will support families and individuals in housing need, including those potentially living in social housing, those on a social housing wait-list, and those housed in the private market but struggling to make ends meet. The Benefit will deliver an average of \$2,500 a year to each recipient household and grow to support at least 300,000 households.

The strategy will also make \$200 million in surplus federal lands and buildings available to non-profits and other affordable housing providers at little or no cost. This will help create more affordable homes for Canadians in need, and encourage the development of sustainable, mixed-use and mixed-income communities.



Fact Sheet: Indigenous peoples and northern communities

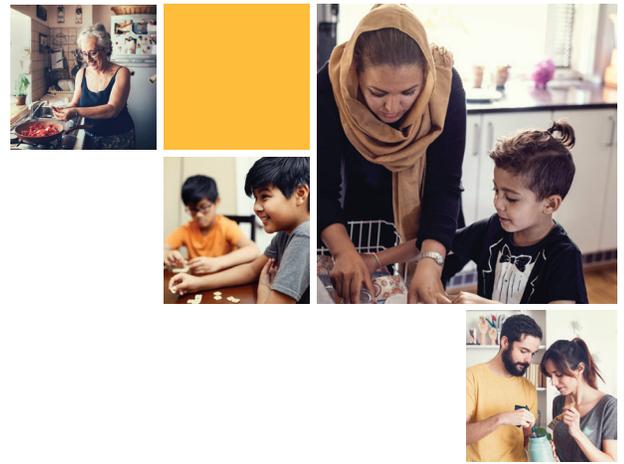
No relationship is more important to the Government than the one with Indigenous peoples. Indigenous peoples face some of the most complex and challenging housing issues in the country.

To address those issues, we will work on a nation-to-nation basis to create distinctions-based strategies that meet the unique housing needs of First Nations, Inuit and Métis Nation partners.

These strategies will be founded on the core principles of self-determination, reconciliation, respect and cooperation. The goal will be to give Indigenous peoples the tools they need to create, control and manage their own housing.

In addition, housing challenges in Canada's North are also very different than in the rest of the country. Harsh climates, remote locations and higher costs make homes in northern communities more expensive to build, operate and maintain.

To offset these high costs, the strategy will invest \$300 million to help some 3,000 northern families find affordable homes.



To address the urgent housing needs on-reserve, Budget 2016 provided \$554.3 million over two years and an additional \$10.4 million over three years to help build five new shelters for families affected by domestic violence. An additional allocation of \$5 million was made to support internships for Indigenous youth to provide work experience and on-the-job training in housing.

Budget 2017 built on this work with \$225 million over 11 years to help repair and preserve existing housing, build new homes and ensure they continue to be affordable. In addition, a portion of the \$4 billion, 10-year investment in Indigenous community infrastructure will be dedicated to housing. Given construction costs are higher in the north, Budget 2017 committed \$300 million over the next 11 years to improve housing conditions across the region.

