



HICC Submission to Neha

Review panel on the right to housing for women, Two Spirit, Trans, and gender-diverse people

June 2025

Housing, Infrastructure, and Communities Canada (HICC) is responsible for advancing national housing outcomes, reducing and preventing homelessness, and supporting and promoting public infrastructure to foster inclusive, sustainable, and prosperous communities. As the lead federal department responsible for housing policies and programming development since 2024, HICC works closely with Canada Mortgage and Housing Corporation (CMHC). Prior to 2024, CMHC served as the primary federal body for housing policies and programming and remains a key partner in delivering many federal housing programs and initiatives. Other federal departments, agencies, and Crown corporations also have roles in supporting housing for diverse populations and in reducing and preventing homelessness.

As requested by Neha, this submission includes input on relevant HICC initiatives, with a focus on policies and programs under the National Housing Strategy (NHS), including Reaching Home, as well as Canada's Housing Plan. The submission was informed by questions that were provided by Neha and organized under six different themes. Please refer to the CMHC submission for input related to the initiatives within their purview.

National Housing Strategy

The NHS, currently, is a 10+year plan to give more people in Canada a place to call home. Launched in 2017, the NHS includes a range of complementary programs and initiatives that address diverse needs across the entire housing continuum, prioritizing Canada's most vulnerable populations. For more information, click [here](#).

Federal Homelessness Programming

Reaching Home, launched in 2019, is a key component of the NHS and the Government of Canada's flagship homelessness program. It is a community-based program aimed at preventing and reducing homelessness across Canada, with funding of \$5 billion over nine years (2019 – 2028). For more information, click [here](#). HICC also delivers the Veteran Homelessness Program (VHP), which supports the commitment to prevent and reduce Veteran homelessness in Canada by delivering contribution funding through two streams: the Services and Supports Stream, and the Capacity Building Stream. In addition, \$250 million has been allocated over two years, starting in 2024/25, for the Unsheltered Homelessness and Encampments Initiative (UHEI) to address unsheltered homelessness and encampments through housing-first approaches across the country.

Canada's Housing Plan

Introduced in 2024 and building on the NHS, Canada's Housing Plan sets out an integrated, all-hands on deck approach to the housing crisis. It focuses on three key areas: building more homes, making it easier to rent or own a home, and helping people who cannot afford a home. It includes programs and initiatives aimed at reducing homebuilding costs, streamlining city planning, innovating construction methods, and expanding the workforce. The Plan includes investments and actions that aim to make it easier to rent or buy a home, as well as provide affordable housing for those in need, including students, seniors, and marginalized communities, and work towards ending chronic homelessness. The plan is underpinned by partnerships with all orders of government, home builders, private, non-profit, public sectors, and communities. For more information, click [here](#).



Theme 1: Conduct meaningful engagement & respect Indigenous rights

The Government of Canada has engaged with various groups, including with expert roundtables on social inclusion, shelters for victims of family violence, women's housing, Northern housing, and Indigenous housing. A timeline of these consultations and reports are available on the [Consulting with Canadians webpage](#).

Additionally, the Government of Canada engages with Indigenous governments and organizations, as well as conducts focus groups with vulnerable peoples, including low-income households, newcomers, Indigenous peoples, and individuals who have experienced homelessness. These interactions have helped identify key NHS priority areas: housing for those in greatest need, Indigenous housing, and Northern housing. The NHS also prioritizes several vulnerable populations, including women and children fleeing domestic violence, Indigenous peoples, and 2SLGBTQI+ people.

HICC advances housing, homelessness supports for Indigenous peoples through a range of action plans, policy and programs under the NHS, including Reaching Home, and Canada's Housing Plan. These measures specifically address First Nations, Inuit, and Métis core housing needs and homelessness, including the CMHC-led Indigenous Shelter and Transitional Housing Initiative.

Reaching Home provides funding and support to urban, Indigenous, territorial, and rural and remote communities to address local homelessness needs. Indigenous peoples and organizations are eligible for services and funding under all streams and there are two funding streams specifically designed to meet the needs of Indigenous peoples. The Indigenous Homelessness stream provides funding to 30 urban communities (urban centres outside of the territories) and seven regions across the country for the delivery of culturally-appropriate services and supports for Indigenous peoples living in urban centres who are experiencing or at-risk of homelessness. In addition, Reaching Home's Distinctions-based Approaches stream provides dedicated funding to address the specific and unique needs of First Nations, Inuit, and Métis individuals experiencing or at-risk of homelessness. Priorities are determined in collaboration with First Nations, Inuit, and Métis partners. A portion of this funding has been allocated for Modern Treaty Holders with provisions related to social service delivery in their treaty.

Insights from discussions with Indigenous governing entities and organizations informed the development and renewal of key strategies, housing programs, and initiatives as part of Canada's Housing Plan, such as the *Housing Design Catalogue*. Further, the Government of Canada has committed \$4 billion for implementation of the Urban, Rural and Northern Indigenous Housing Strategy, which is led by CMHC. Implementation of the Strategy is underway, with distinctions-based funding agreements in place and ongoing negotiations for a "for Indigenous, by Indigenous" National Indigenous Housing Centre. HICC is also a member of the Assembly of First Nations' Joint Working Group on Housing, Related Infrastructure and Homelessness, as well as the Inuit-Crown Partnership Committee Housing and Homelessness working groups and Métis Nations Reaching Home working groups, providing the Department with the regular opportunity to engage, uncover insights, and develop options on housing and homelessness policies and programs.

HICC also engages individuals with lived and living experience of homelessness through its Persons with Lived Experience (PWLE) Advisory Table. Established in 2024, the PWLE Advisory Table provides the government



with ongoing feedback and often has representation from those directly affected by the issue being examined by Neha. In addition, HICC also benefits from the reports developed by mechanisms established under the National Housing Strategy Act (NHS Act)—the Federal Housing Advocate, the National Housing Council, and review panels—which draw on participatory approaches to help ensure the Government of Canada has access to a deeper understanding of diverse perspectives, especially from among priority groups.

Theme 2: Incorporate evidence-based targets, timelines, and milestones

HICC works collaboratively with CMHC (and other federal departments) to ensure the use of evidence-based inputs, establish housing targets, monitor progress of housing commitments, and provide updates to the public and other accountability mechanisms.

As described earlier, the NHS was developed following consultations, including with the Pan-Canadian Voice for Women’s Housing, which prioritized women-focused housing and inclusive gender perspective and a Women’s Housing Need survey. The feedback gathered through NHS consultations and engagement has helped to inform the development of policies and programs, including the Inuit and Métis Housing Strategies (delivered via CIRNAC), as well as the Urban, Rural and Northern Indigenous Housing Strategy, which is a responsibility of CMHC.

The aims and targets of the NHS are described on the website, [About the National Housing Strategy](#). Together, CMHC and HICC monitor and report on the progress of housing targets and timelines. Since December 2024, HICC is responsible for reporting on the NHS. CMHC collects data for most of the NHS programs and initiatives. On a quarterly basis, CMHC provides an update for the Progress Report that gets published on the Place To Call Home (PTCH) page, hosted on the HICC website, which can be viewed [here](#).

Reaching Home aims to reduce chronic homelessness nationally by 50% by 2027/28. Since its launch in 2019, over 160,000 people across Canada have benefited from core homelessness prevention supports, such as emergency short-term rental assistance or landlord/family mediation. Over 90,000 people were assisted in attaining more stable housing. In addition, approximately 77% of individuals contacted a year or more later had remained housed or successfully exited the program. Reaching Home prioritizes an outcomes-based and data-driven approach to preventing and reducing homelessness, where local organizations and service providers work together to achieve community level results and reduction targets using person-specific data. Communities are required to use data to set baselines, set homelessness reduction targets, and track progress for each of the core outcomes of Reaching Home. More broadly, data is also used to inform action in policy making, program planning, performance management, investment strategies and/or service delivery.

HICC is committed to providing ongoing support to Reaching Home communities and to continue using data and evidence to identify ways of preventing and reducing homelessness. For example, through Action Research on Chronic Homelessness (ARCH), HICC is investing in communities to conduct action research to identify what additional measures are needed to help eliminate chronic homelessness, as well as to contribute to broad learning and new approaches that can be used in communities across Canada.



To monitor progress towards homelessness reduction targets, HICC collects data on the experiences of homelessness among priority groups, including women and 2SLGBTQI+ people, through various sources including the nationally coordinated Point-in-Time Counts and the Homeless Individuals and Families Information System (HIFIS). In conjunction with its Community Entity delivery model, Reaching Home's outcomes-based approach keeps the decision-making process at the local level. This gives communities greater flexibility to address local priorities, such as gender-based violence, and to deliver programming designed to meet the needs of specific populations, including those with intersectional needs and identities, such as Indigenous women, women and children fleeing violence, and 2SLGBTQI+ communities.

There are numerous factors that affect the housing system that are partially or fully outside of the federal government's direct control and that impact progress of the NHS and Canada's Housing Plan. This includes, for example, interjurisdictional barriers, labour shortages, and delayed supply chains, as well as economic pressures, such as the rising cost of living, including the cost of rental units, and a lack of appropriate and affordable housing (market and non-market).

Theme 3: Prioritize those in greatest need & eliminate discrimination

The Government of Canada has integrated Gender-based Analysis Plus (GBA Plus) throughout the program cycle of the NHS, including in the development, implementation, and monitoring of targets. Reaching Home and Canada's Housing Plan build on the GBA Plus analysis conducted for the NHS and continue to integrate findings and identified gaps into the development and implementation of initiatives.

The NHS identifies priority populations: survivors of gender-based violence; seniors; Indigenous Peoples; young adults; people with disabilities; individuals dealing with mental health and addiction issues; Veterans; 2SLGBTQI+ communities; racialized groups, including Black Canadians; recent immigrants, including refugees; and people experiencing homelessness. The NHS priority populations based on six areas: survivors of gender-based violence; seniors; Indigenous peoples; young adults; people with disabilities; individuals dealing with mental health and addiction issues; Veterans; 2SLGBTQI+ communities; racialized groups, including Black Canadians; recent immigrants, including refugees; and people experiencing homelessness. Priority groups were identified in the context of the NHS's six priority areas of action, which are: housing for those in greatest need; community housing sustainability; Indigenous housing; northern housing; sustainable housing and communities; and balanced supply of housing. This is not necessarily an exhaustive list, and it is noted that in many cases needs are complex given intersectionality and housing challenges.

Examples of programs under the NHS that support priority populations include:

- The Affordable Housing Fund—a \$14.6 billion fund that provides low interest or forgivable loans and contributions to support the creation of new market and below-market housing and the repair and renewal of existing housing—prioritizes funding for projects that support people experiencing homelessness, survivors of gender-based violence, seniors, Black and racialized people, Indigenous peoples, and persons with disabilities, as well as 2SLGBTQI+ people. In June 2022, a \$50 million carve-out for Black Canadians was announced. Overall, as of March 2025, \$11.99 billion has been committed to support the creation of 46,116 new units and the repair/renewal of 174,447 units.



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- An additional \$315.4 million over seven years was committed in Budget 2021 for the Canada Housing Benefit to provide financial assistance for low-income women and children fleeing violence. As of March 2025, 33.2% of total NHS funding has been committed towards meeting the housing needs of women and their children—the NHS target is 25%.
 - The \$420 million Indigenous Shelter and Transitional Housing Initiative, delivered with Indigenous Services Canada, to support the construction of additional shelters and transitional homes for Indigenous women, children, and 2SLGBTQI+ individuals fleeing gender-based violence, including in urban areas and in the North. As of March 2025, funding has been committed toward the construction of 37 new shelters and 36 new transitional homes.
 - Over \$5.84 billion in federal funding has been committed through the NHS for new construction and repair of Indigenous and Northern housing.

Building on the GBA Plus analysis conducted through the NHS, as well as additional analyses, Reaching Home has identified priority groups that align with those of the NHS (e.g., women, Indigenous peoples, 2SLGBTQI+ people and people with disabilities). These groups are also at a higher risk of homelessness, with women being more likely to experience hidden homelessness (e.g., couch surfing, unsafe housing, etc.).

Reaching Home includes two funding streams designed to meet the needs of Indigenous peoples: Indigenous Homelessness and Distinctions-based Approaches. Further, mechanisms for community involvement are built into the Reaching Home program to achieve broad and inclusive representation. Community and Regional Advisory Boards, which are applicable to the Designated Communities, Indigenous Homelessness, Territorial Homelessness and Rural and Remote funding streams, are local organizing committees responsible for setting direction and priorities for addressing homelessness in their respective regions. These local organizing committees are expected to ensure broad and inclusive representation around each table (e.g., engaging Indigenous governments, key community organizations beyond the homeless-serving sector and individuals in the community, including Indigenous peoples and people with lived and living experience of homelessness). The Government of Canada also works with Reaching Home communities to co-develop and deliver outcomes-based approaches to address local homelessness needs.

In addition, in Budget 2024, the federal government allocated \$250 million to address the urgent issue of encampments and unsheltered homelessness. This federal support is helping communities open more shelter spaces, transitional homes, and services to assist people experiencing unsheltered homelessness and living in encampments to find more stable housing solutions. This funding flows through direct agreements between HICC and provincial governments, and some communities. Community Encampment Response Plans were developed to respond to the unique experiences of those affected by unsheltered homelessness and encampments, through human rights-based approaches that promote housing stability with support services to ensure the dignity of individuals.

Additionally, through the Services and Supports stream of the Veteran Homelessness Program, funding recipients collect data on the number of rent supplements and wrap-around supports provided to Veterans experiencing or at imminent risk of homelessness. On a voluntary basis, key demographics (such as gender, Indigenous identity, etc.) of Veterans served are also collected. Through the Capacity Building Stream, six projects are funded to conduct research and build sector capacity to respond to the unique needs of Veteran sub-populations experiencing or at imminent risk of homelessness.



Canada's Housing Plan builds on the GBA Plus findings and gaps identified within the NHS and Reaching Home. As a result, key initiatives within Canada's Housing Plan, such as the Canada Housing Infrastructure Fund (CHIF) and the Urban, Rural and Northern Indigenous Strategy, led by CMHC, were developed to be responsive to the realities and needs of identified priority groups. For example, CHIF was designed to reflect the needs of Indigenous applicants across the country, including flexibilities and tailored support reflective of the unique nature of infrastructure and housing needs in Indigenous communities. This includes, e.g., the longer application deadline for Indigenous applicants under the CHIF Direct Delivery stream, a minimum 10% of total funding envelope to be dedicated to Indigenous-led projects, and the added eligibility of projects which preserve existing capacity or increase reliability of existing infrastructure. In addition to targeted financial resources, CHIF offers application resources as well, including targeted webinars for Indigenous applicants, an Indigenous-specific CHIF applicant guide, and additional application and portal support for Indigenous applicants through the dedicated CHIF program team.

Theme 4: Dedicate the maximum of available resources

HICC has not estimated the resources required to address the unmet need for housing for women, Two Spirit, trans, and gender-diverse people. Generally, HICC's funding models provide allocations-based or direct-delivery funding to groups and partners that serve diverse communities and population groups. HICC prioritizes enabling municipalities and provincial, territorial, and Indigenous governments to determine how to allocate funds to best serve diverse populations.

Theme 5: Employ all appropriate means, and ensure government coordination

The *Department of Housing, Infrastructure and Communities Act* equips the Department to deliver on its mandate to advance national housing outcomes, reduce and prevent homelessness, and support and promote public infrastructure. The NHS Act declares it is the Government of Canada's housing policy to recognize that the right to adequate housing is a fundamental human right affirmed in international law and commits the government to further the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights. The NHS Act also commits the Minister to develop and maintain a national housing strategy to further the housing policy, taking into account principles of a human rights-based approach to housing. HICC and CMHC (portfolio Crown corporation) work closely together to design and implement housing plans, policies, and programs and deliver on national housing commitments.

The Government of Canada policy landscape includes several intersecting policies, programs and strategies that contribute to the advancement of the right to housing for women, Two Spirit, trans and gender diverse people. For example, as led by WAGE, the bilateral agreements with provinces and territories to end gender-based violence enable them to supplement and enhance services and supports within their jurisdictions to prevent gender-based violence and support survivors, including by identifying opportunities to improve social infrastructure and enable environments (e.g. providing wraparound services and a range of housing options).



There are a number of key areas that impact housing and homelessness, which are either outside of the direct mandate of the HICC portfolio, or that intersect with that of other federal departments, agencies, or Crown corporations. For example:

- Immigration levels planning
- Indigenous housing
- Housing workforce measures
- Industrial strategy and innovation in homebuilding
- Tax policy
- Health, mental health and substance use, public health
- Justice, corrections, and public safety

There are also aspects of housing that are outside of the direct levers available to the federal government, and that require intervention by and collaboration with other orders of government. For example:

- Landlord and tenant rights and responsibilities (e.g., rent control)
- Provincial and territorial building codes
- Financial oversight and consumer protection
- Zoning, permitting and development charges
- Bylaws (e.g., residential occupancy and repair)

The cross-cutting challenges and the need for a whole-of-government approach is emphasized through Canada's Housing Plan, where HICC leads on overall coordination, but individual initiatives are led by a number of different federal entities and implicate even more.

Theme 6: Promising examples

HICC is positioned to provide promising examples of projects within initiatives that it delivers. Reaching Home and the Veteran Homelessness Program have funded many successful projects, including:

- Through Reaching Home funding, to address rural Manitoba's immediate need for support, [Nova House](#) provides emergency shelter and resources to survivors of Intimate Partner Violence when they need it the most. Nova House helps prevent re-entry into unsafe situations while simultaneously promoting self-sufficiency among survivors. The shelter also offers advocacy and support in navigating Child and Family Services. Federal funding is specifically used to employ outreach workers who work with Nova House's clientele to safely reintegrate them back into the community.
- Reaching Home also funds Chez Doris, a shelter for women experiencing homelessness in Montréal. Among the many programs it provides, one focuses on recognizing and adapting to the complexities surrounding Indigenous women: the Indigenous Housing Program. This program specifically supports local Indigenous women and their children experiencing homelessness. This initiative provides meals, beds clothing, recreational activities, as well as financial assistance in a secure and accepting environment.
- In Nanaimo, British Columbia, Reaching Home supports the program for young mothers at the [Tillicum Lelum Aboriginal Friendship Centre](#), which provides short and long-term transitional housing placement and services tailored to meet cultural needs for young Indigenous moms and their children.



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- Through the Veteran Homelessness Program's Capacity Building stream funding, Lawson Research Institute is currently conducting a study to gain a deeper understanding of the intersectionality of gender with other dimensions, including parenthood and past trauma, to co-create gender-specific guidelines and policy interventions.
 - In partnership with the Yukon Anti-Poverty Coalition, the Queer Yukon Society Utility Payment Program provides a one-time payment of up to \$500 per household to cover utility bills for 2SLGBTQI+ Yukoners currently experiencing homelessness or housing insecurity. Eligible utilities include phone/internet, electricity, power, hydro, firewood, propane, oil, water, and off-grid utilities such as gas for generators. Without this program, households are at risk of homelessness, particularly when their homes become unsafe to occupy due to the lack of heating.

