Minister of Housing and Infrastructure
Minister responsible for
Pacific Economic Development Canada

Ministre du Logement et de l'Infrastructure
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Ottawa, Canada K1P 0B6

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Sylvia Maracle
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Neha Review Panel
National Housing Council
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Dear Sylvia Maracle, Pamela Glode Desrochers and Marie Pascaline Menono:

Pursuant to section 17.2(1) of the *National Housing Strategy Act*, I am pleased to respond on behalf of the Government of Canada to the Neha Review Panel. I am grateful for your report entitled "*We are human. We deserve a place to live. It's that simple": Final report and recommendations of the Neha review panel*, and to the participants who contributed their experiences and expertise through this process.

The Neha Review Panel highlights the barriers that women, Two Spirit, Trans, and gender-diverse people face in accessing safe, adequate, and affordable housing, and provides recommendations to the Government of Canada under six areas: 1) transform Canada's colonial housing system to uphold the right to housing for Indigenous peoples; 2) fund and equip community-led organizations to house and support their members; 3) provide inclusive emergency and transitional supports for diverse women, Two Spirit, Trans, and gender-diverse people facing violence and homelessness, while committing to permanent housing; 4) fulfill the right to affordable housing and an adequate standard of living for diverse women, Two Spirit, Trans, and gender-diverse people; 5) establish human rights-based standards across jurisdictions; and 6) reduce the use of costly institutional systems by increasing access to safe, adequate, and affordable housing for women, Two Spirit, Trans, and gender-diverse people across the life cycle.

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Through the *National Housing Strategy Act*, the Government of Canada recognizes that housing is essential to the inherent dignity and well-being of the person and is committed to the progressive realization of the right to adequate housing. The Government of Canada also recognizes the distinct challenges and housing barriers faced by vulnerable populations. This is why Canada's National Housing Strategy places significant emphasis on addressing the housing needs of populations with unique needs. To support this objective, the Government of Canada applies Gender-based Analysis Plus to inform the design of housing and homelessness programs and policies.

The housing challenges faced by vulnerable populations can have profound and lasting impacts on individuals' lives. Improving housing outcomes for all, therefore, requires leadership and cooperation among all governments and stakeholders. In this context, I will take the opportunity to outline recent progress in the Government of Canada's approach to improving housing outcomes for people in Canada, including women, 2SLGBTQI+, Trans, and gender-diverse people.

**Recommendation 1: Transform Canada's colonial housing system to uphold the right to housing for Indigenous peoples**

Acknowledging that housing is foundational to health, family and community, everyone in Canada deserves a safe place to call home. The Government of Canada notes the Neha Review Panel's recommendation to uphold and expand funding commitments to the Urban, Rural and Northern Indigenous Housing Strategy (U.R.N. Strategy). Budget 2025 re-confirmed the remaining $2.8 billion for urban, rural, and northern Indigenous housing needs, building on the $1.18 billion in distinctions-based funding advanced directly to partners through the U.R.N. Strategy. Additionally, Budget 2025 indicated that the Minister of Indigenous Services will coordinate a cross-government Indigenous Housing Strategy following engagement with First Nations on reserve, Inuit Treaty Organizations, Métis governments, and Modern Treaty holders and Self-Governing Indigenous Governments. The Government is committed to working with Indigenous partners so that these strategies reflect the needs of Indigenous communities.

Since 2016, the Government of Canada has disbursed approximately $3.5 billion to support the direct delivery of distinctions-based housing funding to Inuit Treaty Organizations, Métis governments, and Northern and Modern Treaty and Self-Governing First Nations for self-determined housing development. With these funds, partners have built new housing units (including emergency and transitional housing), undertaken repairs, and provided rent supplements. The Government's approach has supported Indigenous control and jurisdiction of programs and services, as well as predictability and certainty of resources.

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Several federal housing programs also help advance Indigenous housing priorities, with work underway to better coordinate and streamline government efforts. This includes programs of general application, as well as programs such as the Indigenous Shelter and Transitional Housing Initiative, which supports the construction of new shelters and transitional homes for Indigenous women, children and 2SLGBTQI+ people fleeing violence.

Since 2016 and as of September 2025, $3.94 billion has been invested by Indigenous Services Canada in First Nations on reserve housing infrastructure. Through these investments, over 4,000 new homes have been constructed, more than 10,800 homes have been renovated, over 2,000 new lots have been serviced to pave the way for new construction. Further, over 13,000 additional projects are already underway. According to the Census, the percentage of overcrowded households on reserve decreased from 12.7 percent in 2016 to 11.3 percent in 2021.

Funding is also being provided by the Government of Canada to Indigenous women's and 2SLGBTQI+ organizations to help inform policy and program development, including with respect to housing. Through these mechanisms and other initiatives, the Government of Canada is contributing to Indigenous housing solutions in response to the needs and priorities of Indigenous communities across Canada.

**Recommendation 2: Fund and equip community-led organizations to house and support their members**

The Government of Canada funds a range of initiatives that recognize the crucial role of community-led organizations in providing housing and services for Indigenous and equity-seeking groups. Housing, Infrastructure and Communities Canada, and its portfolio organizations, provide allocations-based or direct delivery funding to groups and partners, including community-led and Indigenous organizations, that serve diverse communities. In September 2025, $1.5 billion in loans was added to the now almost $16 billion Affordable Housing Fund for its New Construction Stream, and $385 million was accelerated in its Rapid Housing Sub-Stream, with eligibility for community housing providers and First Nations, Inuit, and Métis governments. This is in addition to the $1.5 billion Co-operative Housing Development Program, launched in June 2024, and co-designed with the Co-operative Housing Federation of Canada and the co-operative housing sector. As of December 2025, the Co-operative Housing Development Program has committed $1.2 billion towards 20new co-op projects, creating 2,787 new co-operative housing units.

Additionally, the Government of Canada has committed over $5 billion through Reaching Home: Canada's Homelessness Strategy towards community-based approaches to prevent and reduce homelessness. Through Reaching Home, approximately 112,283 people have been placed into more stable housing, and 202,640 people have benefitted from core prevention services as of December 2025.

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To help facilitate access to affordable housing, in September 2025, the Government of Canada launched Build Canada Homes, the new federal one-stop-shop for increasing the supply of affordable housing. The new agency focuses primarily on non-market housing, supporting a mix of income needs. Build Canada Homes is already welcoming proposals, including from non-profit and community housing providers and First Nations, Inuit, and Métis organizations and governments as eligible affordable housing project partners to advance shared housing outcomes.

With an initial $13 billion capitalization, Build Canada Homes has a mandate to move quickly. One of its early initiatives includes the deployment of $1 billion to build transitional and supportive housing for people who are homeless or at risk of homelessness. Concrete investments have already been announced, such as Dunn House Phase 2, which will provide new supportive housing in Toronto's Parkdale community. Build Canada Homes has also secured five major partnerships – with the City of Ottawa; the provinces of British Columbia, Nova Scotia and Quebec; and a tripartite agreement with Nunavut and Nunavut Tunngavik Incorporated – and is advancing construction work on six Direct Build housing projects in Dartmouth, Longueuil, Ottawa, Toronto, Winnipeg, and Edmonton. In addition, the Government of Canada will soon launch the $1.5-billion Canada Rental Protection Fund under Build Canada Homes – to be led by the community housing sector.

**Recommendation 3: Provide inclusive emergency and transitional supports for diverse women, Two Spirit, Trans, and gender-diverse people facing violence and homelessness, while committing to permanent housing**

Recent increases in homelessness in communities across Canada are deeply concerning. The Government of Canada is committed to working with all partners to prevent and reduce homelessness and advance the availability of adequate housing, including for diverse women, Two Spirit, Trans, and gender-diverse people facing violence. As of December 2025, $395.74 million has been committed through the Government of Canada's Indigenous Shelter and Transitional Housing Initiative to build 38 new shelters and 42 new transitional homes for Indigenous women, children, and 2SLGBTQI+ people escaping gender-based violence. Additionally, $304.1 million over five years and $96.6 million in ongoing funding has been committed towards the operation of these shelters and transition homes, as well as to support culturally relevant violence prevention activities. As a result, the network of emergency shelters and second-stage housing funded by Indigenous Services Canada's Family Violence Prevention Program has expanded to improve the safety and security of Indigenous women, children, families and 2SLGBTQI+ people. Once selected projects have completed construction and become operational, access to culturally appropriate safe spaces for those facing gender-based violence will increase across Canada.

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Further, Budget 2025 proposed to provide Women and Gender Equality Canada with $223.4 million over five years, starting in 2026-27, with $44.7 million ongoing, to conduct its work and strengthen federal action on gender-based violence. Budget 2025 also reaffirmed the Government of Canada's commitment to working with provinces and territories to end gender-based violence. Through the current bilateral agreements under the National Action Plan to End Gender-Based Violence, jurisdictions continue to fund essential prevention services and direct supports for survivors. In the first year of implementation, more than $37.7 million was invested under the social infrastructure and enabling environment pillar. These investments assist shelters serving women, girls, and 2SLGBTQI+ people facing violence, and to help communities build capacity.

**Recommendation 4: Fulfill the right to affordable housing and an adequate standard of living for diverse women, Two Spirit, Trans, and gender-diverse people**

The Government of Canada recognizes the systemic challenges facing vulnerable people when it comes to accessing an adequate standard of living, including housing. To enable the development of affordable housing supply that reflects what people across Canada can afford, Build Canada Homes is using an income-based definition of housing affordability where affordable housing means spending less than 30 percent of a household's before-tax income on housing costs based on the median household income of an area.

In addition to growing the supply of affordable housing, the Government of Canada remains committed to protecting vital social programs that millions of Canadians rely on. This includes the Canada Disability Benefit, which is increasing the financial well-being of hundreds of thousands of low-income, working-age persons with disabilities; the Canada Child Benefit, which provides up to $7,997 per child and is making a difference in the lives of approximately 3.5 million Canadian families; and the Canada Housing Benefit, a $4.7 billion program that has helped 330,102 households with portable, housing affordability support as of March 2025.

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**Recommendation 5: Establish human rights-based standards across jurisdictions**

As noted, the Government of Canada is committed to furthering the progressive realization of the right to adequate housing and it recognizes that this means taking concrete, measurable steps. In Budget 2024, the Government of Canada announced $250 million over two years for the Unsheltered Homelessness and Encampments Initiative. This temporary initiative designed to address the most pressing need was cost-matched by provinces, territories, and municipalities, and required the development of Community Encampment Response Plans in collaboration with the local homeless-serving sector, Indigenous partners, and people with lived experience. These plans were required to incorporate human rights-based and Housing First approaches, as well as inclusive planning and implementation.

More broadly, all federal initiatives under the existing National Housing Strategy are guided by a human rights-based approach to housing. The strategy emphasizes the importance of addressing the needs of key groups including seniors, Indigenous peoples, survivors of gender-based violence, and 2SLGBTQI+ individuals, and persons with disabilities among others. Several National Housing Strategy programs prioritize funding for projects that serve these groups, with some programs having dedicated funding or targets tailored specifically to these groups. For example, the Affordable Housing Fund 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. As of December 2025, the National Housing Strategy has committed over $23 billion towards meeting the housing needs of women and their children, which includes funding for the construction, repair and support of 321,955 housing units. Furthermore, dedicated and prioritized funding of $5.94 billion through Indigenous and Northern housing projects has resulted in 23,955 new homes and 11,242 repaired or renewed homes.

In addition, the Government of Canada has taken action to protect and support renters through work with provincial and territorial partners, including publishing the *Blueprint for a Renters' Bill of Rights* in September 2024 and delivering on the Tenant Protection Fund, announced in Budget 2024. Recognizing the challenges facing people with accessibility needs, the Government of Canada is working with provinces and territories through the Canadian Board for Harmonized Construction Codes to update the National Building Code, including to improve accessibility in housing.

In September 2025, building on commitments made through the National Housing Strategy – and recognizing that responsibility for housing and homelessness is shared across jurisdictions – the Government of Canada affirmed its commitment to working with provinces and territories to improve housing outcomes across the country. This includes working on: renewing intergovernmental partnerships on affordable housing, which currently provide essential financial supports to keep Canadians housed and support critical social housing; strengthening responses to homelessness through coordinated investments; aligning efforts to unlock housing supply and reduce barriers to homebuilding; supporting Indigenous housing and working with First Nations, Inuit, and Métis partners to advance Indigenous led solutions; and scaling up the use of modern methods of construction to enhance speed and efficiency.

**Recommendation 6: Reduce the use of costly institutional systems by increasing access to safe, adequate, and affordable housing for women, Two Spirit, Trans, and gender-diverse people across the life cycle**

The Government of Canada understands the importance of increasing access to and directing funding towards safe, adequate, and affordable housing. This is why it provided Build Canada Homes with an initial $13 billion capitalization to accelerate housing development across the country and that it committed to renew housing partnerships to ensure ongoing support for affordable housing. As the Government of Canada looks towards the renewal of those partnerships, it intends to continue working closely with provinces and territories to drive clear outcomes for Canadians. In advancing its work, the Government of Canada is committed to listen to all the voices, including women, 2SLBTQIA+ and those with lived experience of homelessness. It will further ensure that a Gender-Based Analysis Plus lens is applied throughout and that all efforts proceed in alignment with the development of the cross-government Indigenous Housing Strategy led by Minister Gull-Masty.

While the Government of Canada has made important investments, including through the launch of Build Canda Homes , we also recognize that there is still more work to be done to support those in greatest need. As part of this work, the Government of Canada continues the preliminary work of renewing and strengthening the National Housing Strategy and remains committed to supporting long-term solutions to the housing and homelessness challenges in the country. The Government of Canada remains committed to continuing this work, grounded in a human rights-based approach.

The Government of Canada also recognizes that effectively addressing housing and homelessness requires coordinated leadership across federal departments, as well as strong collaboration with other orders of government, including First Nations, Inuit, and Métis. The shared commitment made by federal, provincial, and territorial ministers in September 2025, to renew the housing partnership as current bilateral agreements approach expiry in 2028, reinforces the importance of this approach. As work toward the next National Housing Strategy continues to evolve, the Government of Canada will ensure that the Strategy reflects this whole-of-government commitment.

The Government of Canada takes note of the recommendations and will continue to engage with them, including through targeted roundtables, and ongoing engagement with advocates, service providers, and people with lived experience. This includes identifying opportunities to strengthen coordination across federal programs and policy levers. Informed by this work, the Government of Canada remains committed to advancing a more equitable, and responsive housing system for women, Two Spirit, Trans, and gender-diverse people in Canada.

Thank you again for your very important work on the Neha Review Panel.

Sincerely,

The Honourable Gregor Robertson, P.C., M.P.
Minister of Housing and Infrastructure and Minister responsible for
Pacific Economic Development Canada