



ADVOCATING FOR CHANGE: THE HOUSING CRISIS IN CANADA

The Office of the Federal Housing Advocate's
2022–2023 Annual Report to the Minister

Canadian Human Rights Commission

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The Federal Housing Advocate's message

It is my pleasure to present you this Annual Report from my first full year in the role as Canada's first Federal Housing Advocate. This report is a snapshot of the work my office and I have carried out together from April 2022 to March 2023. A big piece of the data included in this Annual Report comes from submissions we have received from the public on systemic housing issues and unmet housing needs across Canada. Our aim is to provide as much detail as possible to give your office an accurate reading of what individuals and housing advocates across Canada are telling us.

My most important role is to build the power of people on the front lines of Canada's housing and homelessness crisis, and to amplify their voice to your office, Minister.

Over the past year, I have learned the most from meeting directly with people from across Canada and hearing about how they are experiencing the housing and homelessness crisis in their communities.

In British Columbia, I heard from people who are falling through the safety net. Some are just one accident away from homelessness—including a man I met who sustained a workplace injury that ultimately resulted in him having to live in an encampment.

In Prince George, many of the conversations at the Moccasin Flats encampment centred around missing and murdered Indigenous women and girls, and how many people who are unhoused felt they had no safe place to go.

In Vancouver, the disparity was staggering: the tent encampment where people are living in Crab Park was silhouetted against a luxury cruise ship in the distance.

In Montreal, I visited a 24-hour shelter space that serves unhoused and precariously housed people each day, which is located not far from a sparkling new luxury condo building.

I visited with people in Nunavut and Nunatsiavut, in partnership with Nunavut Tunngavik and Nunatsiavut Kavamanga, and witnessed the long-standing housing crisis there that amounts to a human rights failure in need of urgent attention.

But for as long as there has been housing injustice in Canada, there have also been determined people pushing for change. The movement for the human right to housing in Canada has come a long way. From the 2017 launch of the National Housing Strategy, to the 2019 passing of the National Housing Strategy Act, finally enshrining the human right to adequate housing into domestic law for the first time.

But our advocacy still has a long way to go, particularly in the face of the 2023 Federal Budget which completely missed the mark on addressing the most pressing housing crisis this country has ever seen. There are no new ideas, and not nearly enough new money announced for housing. The homelessness crisis was not even mentioned. This is simply unacceptable.

The Budget's investments fall drastically far short of what is required to stem the tide of housing loss and homelessness that is sweeping across the country. It also fails to deliver on Canada's commitment to the human right to housing and does not even mention housing as a human right.

So, across Canada, people must continue asserting their rights, demanding to be heard, and advocating for themselves, their neighbours, and their communities.

We see this advocacy unfolding in cities and communities from coast to coast to coast. Front-line workers are protecting people from falling through our tattered safety net. Sector leaders are speaking out about the high costs of insufficient funding for housing, health, and social services—human costs, social costs, and economic costs. Activists and advocates are pushing for change at all levels of government.

Governments at all levels need to come to the table to meet their obligations when it comes to ending the housing crisis in Canada, and the federal government must lead the way.

My job is to keep the conversation focused on human rights. To amplify people's voices and advocate for and with them. And most importantly, I work directly with people affected by inadequate housing and homelessness to find solutions to the housing crisis, together.

When I met with people across Canada, I saw how much people want to be part of the solution.

I met with local advocates in Prince George who were pushing for community solutions for residents of encampments there. They worked together to provide clean water, bathrooms, a community garden, and housing solutions.

I met a man living in the encampment in Stadacona Park in Victoria who bought his own broom so that he could sweep the tennis courts there every day. He took such pride in this act of care for his neighbours so that they could share a clean space together.

These are the stories that resonated with me the most over the past year. They are the stories of people using the best tools they have to claim their human right to a space to call home.

It will take all of us, working together, to make the right to housing real. To make sure the right to housing is a top priority for governments.

We have come a long way, and we have a long way to go. I am hopeful that together, we can and we will realize the right to housing in Canada.

Sincerely,

Marie-Josée Houle,
Federal Housing Advocate

The right to housing from coast to coast to coast

Over the course of 2022–2023, the Federal Housing Advocate made it a priority to meet with people who are directly affected by inadequate housing and homelessness.

One of the Federal Housing Advocate's duties is to consult with rights holders and civil society groups on the right to housing across Canada. Meeting with people, right where they live, allows the Advocate to build relationships directly with First Nations, Métis and Inuit and to have personal conversations with people experiencing inadequate housing and homelessness who may not always have access to virtual meeting technology.

These visits are key to informing the Advocate about the unique realities faced by people in different parts of the country. They offer opportunities to work with partners across all sectors to find meaningful solutions. Importantly, the Advocate's engagement visits inform her reviews, research, reporting and recommendations to government duty bearers.

Last year, we heard from people across Canada about the systemic housing issues that are of serious concern in their cities, communities, and situations. The Advocate traveled to several communities to meet with people in person, including:

- British Columbia: Victoria, Prince George and Vancouver
- Nunavut and Nunatsiavut: Nain, Hopedale, Goose Bay, Pangnirtung, Rankin Inlet, Iqaluit
- Quebec: Montreal and Saint-Jérôme
- Winnipeg, Manitoba
- Saskatoon, Saskatchewan

Thousands of people across the country are having their human right to adequate housing violated. Affordability for those who need it most is being eroded. Housing insecurity is worsening. People are at risk of falling through the growing cracks of the safety net into homelessness. Encampments are more visible than they have ever been.

Canada has work to do.

As people in Canada continue to feel the effects of the housing and homelessness crisis, we will continue to amplify their voices and experiences and push for solutions.

In a busy year of cross-country visits, three key highlights stand out: the Advocate's visits in British Columbia, the North, and Quebec.

Core housing need Canada-wide

Almost 1.5 million, or 1 in 10, households were in core housing need in 2021. Core housing need is defined as living in an unsuitable, inadequate or unaffordable dwelling and not able to afford alternative housing in their community. (Statistics Canada)

The role of governments at all levels

The National Housing Strategy Act establishes housing as a human right for everyone in Canada. Governments at all levels have a responsibility to respect, protect and fulfil this right. The federal government has a responsibility to lead the way. Provincial, territorial and municipal governments have jurisdiction over many housing and homelessness policies, laws, and programs. Municipalities play an important role in community planning, approval processes and responses to encampments.

The Advocate encourages provincial and municipal policy makers to consider and take action on the observations and recommendations from her visits. Solving the housing crisis will mean mobilizing all available resources, prioritizing systemically disadvantaged groups, and fully implementing the human right to adequate housing.

British Columbia: Victoria, Prince George, and Vancouver

Between August 22 and September 2, 2022, the Federal Housing Advocate visited Victoria, Prince George and Vancouver in British Columbia to listen, observe and bear witness to the housing challenges that unhoused and precariously housed people are facing.

This was the Advocate's first regional visit of her mandate and the first opportunity to meet rights holders in person since her appointment in February 2022.

Housing affordability, homelessness and encampments, and Indigenous housing were frequent subjects of discussion for the people the Advocate met with.

Governments and duty-bearers need to move forward with active collaboration that includes lived experts and other advocates who are developing important solutions.

Unaffordable housing in British Columbia

Census data shows that British Columbia has the highest rates of unaffordable housing in Canada at 25.5% in 2021. The province also has the highest number of renter households. (Statistics Canada)

Areas for action

Listening, learning and giving voice to people's experiences is a key priority for the Advocate, and much of the visit focused on this goal. It is our job to amplify the opinions, concerns, and proposed remedies of the people we met with and heard from, including rights holders, legal advocates, non-profit sector organizations, and academics.

The opinions and solutions provided to the Advocate serve as testimonies from people with lived experience and contribute to a body of evidence that will support and inform our ongoing work.

So far, the areas for action identified by the Advocate for advancing the human right to adequate housing in British Columbia include measures at all levels of government, such as:

- Improve security of tenure in the province and prevent evictions, including by making improvements to provincial tenancy laws and decision-making processes at the Residential Tenancy Branch.
- Recognize the distinct rights of Indigenous peoples when it comes to housing policies and programs, and include them in the development of new approaches.
- Stop the use of policing and law enforcement to forcibly remove encampments.
- Provide encampment residents access to basic services such as clean water, sanitation facilities, electricity, and heat.
- Improve housing affordability by building the capacity of the non-market housing sector and increasing the percentages of affordable housing in new developments.
- Strengthen tax and anti-speculation measures to combat the financialization of housing.
- Address the intersecting crises of poverty, homelessness, and poisoned drugs by adopting anti-poverty measures and by continuing to target resources and policy measures to evidence-based solutions, such as safe injection sites and safe drug supply.
- Expand housing-related settlement supports for newcomers.
- Allocate funds and other resources to urgently address inadequate habitability conditions in single-room occupancy units (SROs), supportive housing, and on-reserve housing to target immediate health and safety concerns related to ventilation, mold, lack of fire safety, and inadequate cooling.

There is an opportunity for British Columbia's newly established, standalone housing ministry to take a leadership role in tackling the housing crisis in the province. During the Advocate's visit, she spoke with Acting Minister of Housing, the Hon. Murray Rankin. Following the Advocate's visit, she met with the Minister of Housing, the Hon. Ravi Kahlon, in February 2023 in Ottawa, to follow up and discuss observations from the trip and how the province can better uphold the right to adequate housing for all.

Snapshot: Victoria

It was clear that people are falling through the cracks of our tattered safety net. Some are just one accident away from homelessness—including a man we met in Victoria who sustained a workplace injury that ultimately resulted in him living in the encampment in Stadacona Park.

But people also want to be part of the solution. The Advocate met a man in Stadacona Park who bought his own broom so that he could sweep the tennis courts there every day. He took such pride in this act of care for his neighbours so that they could share a clean space together.

Snapshot: Prince George

The Advocate met with residents of the Moccasin Flats encampment in Prince George to hear about their experiences.

Many of the conversations here were around the lack of promised amenities for the encampment, missing and murdered Indigenous women and girls, and how many people who are unhoused felt they had no safe place to go.

The residents here have created a shared timeline of their history, from before the encampment, during the height of the pandemic, to today. The poster is interactive, with residents and guests able to add their own messages.

The Advocate also met with strong local advocates who pushed for community-led solutions, efforts to provide clean drinking water, bathrooms, washing machines, additional community garden space, and innovative and adequate housing solutions for residents.

Encampment residents must have their human rights and their right to housing respected, including to basic services and to be treated with human dignity, and to be meaningfully involved in decisions that affect their lives.

Snapshot: Vancouver

The disparity in Vancouver was obvious: the tent encampment where people are living in Crab Park was silhouetted against a luxury cruise ship in the distance. The Advocate met with residents of the encampment, as well as the residents and advocates of the Downtown Eastside.

We heard from people who are unhoused and precariously housed that are demanding their human right to adequate housing. We also frequently heard about the need for governments to stop the rapid erosion of existing affordable housing from financialization.

We often heard that housing is more than just four walls and a roof. The right to safe, affordable and dignified housing links to so many other aspects of life—to privacy, to have pets, to see family members, to be supported when you need it, to maintain links with one's Indigenous culture. This is not asking for too much. These are fundamental rights everyone should enjoy.

Nunavut and Nunatsiavut: Nain, Hopedale, Goose Bay, Pangnirtung, Rankin Inlet, Iqaluit

The Federal Housing Advocate visited Nain, Hopedale, and Goose Bay in Nunatsiavut as well as Pangnirtung, Rankin Inlet, and Iqaluit in Nunavut from October 17 to 29, 2022, in partnership with the Nunatsiavut Kavamanga and Nunavut Tunngavik, to learn more about housing in the North, particularly for Inuit communities.

We know that there has long been a housing crisis for these communities. The Federal Housing Advocate witnessed first hand and heard directly from Inuit community members about the dire housing realities they face as a direct result of colonialism and a staggering failure by multiple levels of government over many decades to invest in and respect the human rights of Inuit. Despite repeated promises by multiple levels of governments, families continue to live in deplorable conditions. This is an ongoing human rights failure that needs urgent attention.

The Advocate heard the exhaustion and the urgent need for change both from people who are unhoused and those who are stressed and living in precarious housing circumstances. The level of distress cannot be underestimated, nor can the toll that being unhoused or precariously housed has on one's physical, mental and emotional health. Throughout these communities, the host Inuit leadership organizations made it possible for the Advocate to visit several forms of public and private housing, including housing that serves people with disabilities, people experiencing homelessness, women and children fleeing violence, and Elders.

Inuit must be able to exercise the right to control and manage their own housing. This right to self-determination is in line with the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). Long-term, sustainable and adequate funding is needed at all levels to address the housing crisis for Inuit.

Housing need in Nunavut

In Nunavut, the core housing need rate in 2021 was 32.9%—this is compared to the national average of 10.1%. (Statistics Canada) Core housing need is defined as living in an unsuitable, inadequate or unaffordable dwelling and not able to afford alternative housing in their community.

Areas for action

The Advocate will work with the Inuit leadership organizations to co-develop recommendations for government duty bearers to address long-standing inequalities and violations of the right to adequate housing. The recommendations will include measures to:

- Dedicate funding to meet the housing needs of Inuit and their communities, especially to maintain and renovate existing community housing supply.
- Support by all levels of government the Inuit Housing Action Plan.
- Recognition of the direct role of Inuit organizations and governments as primary partners in addressing housing needs in their communities.
- Direct and sustained federal investments, including respecting the government-to-government fiscal relationship as opposed to the creation of a myriad of federal housing and homelessness programming.
- Improved, flexible, and, where possible, direct access to programs designed to reduce housing need, and related infrastructure investments.
- Reduction in overcrowding and the numbers of dwellings requiring major repair.
- Expansion of housing options within the housing continuum in Inuit communities.
- Culturally appropriate understandings of home and household.
- Explore and remediate discrimination in banking practices and provision of insurance.

Snapshot: Pangnirtung

Consider the example of a home we visited in Pangnirtung with seal skins drying outside. The two families who live in the home, eight people in total, are facing eviction and an uncertain future.

In the media

The Advocate's visit garnered media coverage that helped to spread the word about the systemic housing issues in the North. Here are a few stories:

- November 2, 2022: [Federal advocate explores systemic housing issues in Northern visit | Nunatsiaq News](#)
- December 3, 2022: [Investments in Inuit housing inadequate to address human rights violations: watchdog | The Star](#)
- December 12, 2022: [Le besoin d'investissements « durables » pour contrer la crise du logement au Nunavut | Radio-Canada](#) (The need for 'sustainable' investments to address Nunavut's housing crisis | Radio-Canada)
- December 21, 2022: [Housing conditions in Nunatsiavut a 'human rights failure,' says federal housing advocate | CBC News](#)
- January 11, 2023: [Abbott pledges support for Nunatsiavut housing after federal advocate calls it 'abominable' | CBC News](#)

Quebec: Montreal and Saint-Jérôme

The Federal Housing Advocate visited Montreal and Saint-Jérôme from February 20 to 24, 2023, to learn more about the housing and homelessness situation, including encampments in both communities.

The Advocate met with people experiencing homelessness, including people living in encampments, outreach workers, housing rights advocates and shelter providers. She also met with residents who are living in the encampment under the Ville-Marie expressway.

On February 23, the Advocate publicly launched a national review on homeless encampments in Canada during a reception and art exhibition, which followed a workshop entitled *Habiter la rue : repenser notre réponse à l'itinérance* at the Archives nationales du Québec à Montréal.

What we heard

During her meetings in Quebec, the Advocate heard about the urgent need for more investments in social housing and to enhance protections for tenants. Advocates and shelter providers spoke about an increase in the number of people experiencing homelessness for the first time, a growing demand for homelessness services and the challenge of ensuring that psycho-social supports were in place to ensure people experiencing trauma, mental health and addiction issues were successful in getting off the streets when housing was found.

She also heard frustration from some people about the lack of meaningful progress in addressing the housing crisis for Indigenous peoples. There is an urgent need for significant steps to be taken to implement the recommendations of the National Inquiry into Missing and Murdered Indigenous Women and Girls, the calls to action of the Truth and Reconciliation Commission as well as the [Public Inquiry Commission on relations between Indigenous Peoples and certain public services in Québec \(Viens Commission\)](#).

In Montreal, she also heard about the fear and insecurity encampment residents experience when they are under constant threat that their homes will be dismantled and their belongings damaged or lost. While encampments cannot be seen as a solution to homelessness, the Advocate heard about how they can offer people living in them an important sense of community, can reduce the risk of being isolated and can help outreach workers provide access to important services, including health and food.

The Advocate heard that much of the burden for responding to the human cost of this crisis is falling on community organizations. While these organizations remain committed and have tremendous experience, they are over-worked and under-resourced. In Quebec, as elsewhere, it seems the system is fractured. Governments are reacting to the crisis, but there is no broad vision or a clear strategy to address the housing emergency.

There is a need for a paradigm shift that puts people first. A system that upholds human dignity. A system that builds community solidarity and puts human rights first.

Holding government to account on the right to housing

Last year, the Federal Housing Advocate developed evidence-based recommendations that respond to issues in Canada's housing system and shortcomings in the National Housing Strategy. The recommendations the Advocate made during the course of 2022–2023 are included throughout this report, and compiled in Annex A.

This report is also an opportunity for the Advocate to make new recommendations. In the first year of the Advocate's mandate, it has become clear that it is not enough to identify barriers to the right to housing and recommend solutions. Canada's housing and homelessness emergency will only be effectively addressed when governments commit to meaningful, effective action.

The final recommendations contained in the sections below are focused on the mechanisms through which governments can demonstrate accountability and implement effective measures to address the many other recommendations in this report that the Advocate made throughout the 2022–2023 year. Detailed recommendations are available in Annex B.

The National Housing Strategy Act recognized the right to adequate housing in domestic law for the first time. To make this right real, governments must be accountable for its implementation. Implementing the right to housing in Canada is going to take all of us, working together. It is going to take sustained government action and resources. It will require commitment and coordination at all levels.

Recommendations to the Government of Canada

The Advocate calls on the Prime Minister, Minister of Housing and Diversity and Inclusion, Finance Minister, other members of Cabinet, and all Parliamentarians to recognize and implement the human right to adequate housing, as legislated in the National Housing Strategy Act.

In 2023, the Government of Canada should:

1. Establish a Cabinet working table to develop an all-of-government action plan on implementing the human right to adequate housing in accordance with the National Housing Strategy Act. The table should include the Ministers whose portfolios interact with housing, such as Health, Mental Health and Addictions, Justice, Indigenous Services, Crown-Indigenous Relations, Veterans' Affairs, Intergovernmental Affairs, Employment and Disability Inclusion, Families and Social Development, Immigration, Women and Gender Equality, and Seniors.

Key elements of the action plan should include:

- A. Taking an all-of-government approach in responding to the housing and homelessness crisis, recognizing the crucial links between access to adequate housing and all key areas of Canada's economic and social policy, including health, justice, and immigration.
- B. Developing a mechanism similar to Gender-based Analysis Plus (GBA+) to apply the requirements of progressive realization of the right to housing in all budgets, laws, policy and program development that affect housing and homelessness, such as through Treasury Board Submissions and Memoranda to Cabinet.
- C. Making a commitment by Cabinet officials to acknowledge, and raise awareness about, the human right to housing.

Recommendations to the Minister of Housing and Diversity and Inclusion

The National Housing Strategy Act sets out the Minister's accountability to respond to recommendations from the Federal Housing Advocate, National Housing Council, and Review Panels. As Canada's Minister for Housing and Diversity and Inclusion, he must take a leadership role in the recognition and implementation of the human right to adequate housing.

The Advocate calls on the Minister to take the following specific, concrete steps in 2023 to respond to the Advocate's recommendations on the National Housing Strategy, encampments, financialization and housing supply.

1. By June 2023, provide a detailed response to the Advocate's calls to action on the National Housing Strategy, issued on National Housing Day 2022.
2. In 2023, establish and lead a working table to re-design the National Housing Strategy in alignment with the human rights obligations of the National Housing Strategy Act. Membership should include the Federal Housing Advocate along with the Deputy Ministers of the Canada Mortgage and Housing Corporation (CMHC) and Infrastructure Canada.
3. In 2023, direct the Deputy Minister of Infrastructure to work with other implicated Deputy Ministers (such as Health, Public Health, Indigenous Services Canada, Women and Gender Equality, and Employment and Social Development Canada) to establish and lead a working table to implement Canada's commitment to end homelessness by 2030, with an immediate focus on addressing encampments using a human rights-based approach.
4. In 2023, direct the CEO of CMHC to work with the Deputy Minister of Finance to develop and implement measures to address the financialization of housing in Canada, and implement a human rights-based approach to Canada's housing supply plan. This working table would initially receive and implement the recommendations from the upcoming National Housing Council's Review Panel and the study by the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) on financialization of housing, and monitor the effectiveness of those measures. It would also expand and refine CMHC's Housing Supply model, using a human rights-based approach focused on housing supply for those in greatest need.

These three working tables should take an all-of government approach, bringing together implicated federal departments, along with Provincial, Territorial and Municipal counterparts, National Indigenous Organizations, and representatives of communities directly affected by inadequate housing and homelessness. They should operate with rapid timelines to implement urgent changes and use the National Housing Strategy to its greatest potential to address the housing and homelessness crisis.

Recommendations to provinces, territories, and municipalities

The National Housing Strategy Act recognizes housing as a human right for everyone in Canada, and makes the progressive realization of this right the basis for all housing policy.

All orders of government, including provinces, territories, and municipalities, have an obligation to protect, respect, and fulfill the human right to housing within their areas of jurisdiction. They must implement effective measures, using the maximum of available resources and employing all appropriate means, to realize the right to adequate housing in the shortest possible time, giving priority to those in greatest need.

For provinces and territories, this means:

- Providing the housing, health, and social services people require to transition out of homelessness into permanent, accessible housing;
- Protecting tenants' rights and preserve the affordability of rental housing by regulating rent increases; and
- Ensuring that income security programs provide sufficient benefits to enable people with disabilities, lone-parent families, and other low-income households to afford adequate housing and to live in peace, security, and dignity.

For municipalities, this means:

- Respecting the rights and dignity of people experiencing homelessness, including those in informal dwellings, unsheltered homelessness, and encampments, and ensuring that they have the services they require as a basic precondition to life and health, such as water, sanitation, and fire prevention;
- Reallocating investments away from policing as a means of responding to homelessness, mental health crises, and intimate partner violence, and instead funding community-based crisis response services and social infrastructure that foster community safety;
- Using planning and zoning powers to prioritize the development and preservation of housing that is affordable and accessible for those in greatest need.

In the coming year, the Federal Housing Advocate will continue to work with provinces, territories, and municipalities to support them in advancing the right to housing, and to ensure that the federal government is providing the resources and powers sub-national governments need in order to uphold their human rights obligations.

Canada needs a national right to housing strategy

In 2022, the National Housing Strategy passed its five year mark since the federal government released the 10-year, \$72 billion National Housing Strategy in 2017 to reverse Canada's housing and homelessness crisis. That figure has now jumped to \$82+ billion.

At its halfway point, the Auditor General's report adds to the growing evidence that the Strategy is far behind on its goals of halving core housing need and eliminating homelessness by 2030, and it is not meeting the needs of Indigenous peoples and disadvantaged groups.

The world is a very different place than it was when the Strategy was introduced. We have experienced an unprecedented pandemic and resulting economic crisis that have exposed the fragility of Canada's housing system. The number of people falling through the tattered safety net has grown. Those facing disadvantage are falling further behind. The number of people experiencing homelessness who are First Nations, Inuit and Métis remains disproportionate.

Housing is a fundamental human right for every person in Canada. The National Housing Strategy Act recognized this right in Canadian law for the first time in 2019, after the Strategy was released. The Act requires the government of Canada to develop and maintain a National Housing Strategy to advance this right.

It is time to update the Strategy to reflect these realities, correct its failings, and prioritize the human right to housing for those in greatest need.

The National Housing Strategy belongs to every person in Canada who is experiencing homelessness, facing eviction, living in sub-standard conditions, confronting discrimination, or struggling to afford housing costs.

It is our best chance to address persistent failings in our housing system and uphold the human right to housing for people facing housing insecurity and homelessness.

It is our housing strategy—let's make it work for us.

Recommendations I – National Housing Strategy

The Federal Housing Advocate calls on the Federal Government to make the following changes to the National Housing Strategy (NHS):

1. Provide better housing for Indigenous peoples, no matter where they live. The Strategy must address Canada's legacy of colonialism that results in systemic housing inequality for Indigenous people.
2. Make programs purpose-built to address the needs of people experiencing inadequate housing and homelessness, and ensure that they show measurable results for people most in need, including the Strategy's priority groups.
3. Prioritize the development and acquisition of housing supply that is permanently affordable and provides community value. Research shows that less than five percent of housing units produced by the largest NHS capital programs are affordable to households experiencing core housing need and homelessness. Instead of unnecessarily financing what the market is already producing, NHS investments must return community value through housing that is affordable, accessible, and suitable for people excluded from the housing system.
4. Demonstrate the leadership role of the federal government and a coordinated approach to involve all levels of government in solving the housing crisis. The Strategy requires concerted action and leadership from the federal government as well as other orders of government to end the housing crisis.

Detailed recommendations are available in Annex A.

Budget 2023 fails to address Canada's housing emergency

Following the release of the 2023 Federal Budget on March 28, the Federal Housing Advocate issued a statement condemning it as a sorry disappointment. Budget 2023 completely misses the mark on addressing the most pressing housing crisis this country has ever seen. There are no new ideas, and not nearly enough new money announced for housing. The homelessness crisis was not even mentioned. This is simply unacceptable.

The Budget's investments drastically fall short of what is required to stem the tide of housing loss and homelessness that is sweeping across the country. It also fails to deliver on Canada's commitment to the human right to housing and does not even mention housing as a human right.

In recent years, Canada has recognized in law this human right to adequate housing. But those are not mere words. They impart responsibilities. They require the federal government to devote tangible financial resources to make sure this human right is upheld for everyone. But this Federal budget did not do that.

By failing to properly invest in housing, Budget 2023 fails Indigenous peoples, as well as women, people who are Black and racialized, people with disabilities, people who are 2SLGBTQ+, and other disadvantaged groups, who are bearing the brunt of the housing and homelessness crisis.

There is no health without adequate housing. There is no reconciliation without adequate housing. There is no safety for Indigenous women, girls, and Two-Spirit people without adequate housing. There is no mental health or addiction recovery without adequate housing. There is no gender equity, racial justice, or inclusion without adequate housing.

Yet the only new money for housing in this budget is \$4B over seven years, beginning in 2024–25, to implement a co-developed Urban, Rural and Northern Indigenous Housing Strategy. Granted, this is a welcome investment that comes after years of advocacy by Indigenous-led organizations. But when compared with the [National Housing Council's call for \\$6.3B](#) over two years beginning in 2022–23, this budget provides too little, too late.

The challenges facing people in Canada have gotten worse over the past year: with inflation and increasing interest rates, the loss of affordable housing at rapid rates, and with newcomers to Canada facing disproportionate barriers to their right to adequate housing.

Yet Budget 2023 includes no measures to improve the National Housing Strategy, despite the [Auditor General's finding](#) that the Strategy is not resulting in measurable decreases in chronic homelessness. As it stands, the Strategy is not meeting its goals of halving core housing need and eliminating homelessness by 2030, and it is not meeting the needs of Indigenous peoples and disadvantaged groups.

Missing from this Federal Budget are desperately-needed investments in the Strategy's programs such as:

- Expanded and long-term funding for the Rapid Housing Initiative, the most effective program in the Strategy for creating new homes that are affordable and accessible to those in deepest need;
- A new acquisition fund to enable municipalities, non-profits, and co-ops to purchase housing stock and make renovations to aging buildings, which will protect affordable housing, increase non-market housing options, and counter the financialization of housing;
- Increases to the Canada Housing Benefit, to help people weather inflation and keep a roof over their heads;
- New funds for the Reaching Home program, to help municipalities provide shelter and services for people experiencing homelessness.

Budget 2023 also fails to address major systemic issues that are affecting the human right to housing in Canada. There is no mention of homelessness, nor any promise of relief for people enduring deplorable conditions in [encampments](#). Though it expresses concern about the [financialization of housing](#) across Canada, the budget stops short of introducing new measures to address it.

Each of these failures of Budget 2023 point to the urgent need to re-design the National Housing Strategy, so that the \$82B already invested in the Strategy can make a real difference in the lives of people in Canada.

The Advocate's job in the coming year will be to keep the conversation focused on housing as a human right, and to highlight the connections between housing and other key issues. Issues such as: mental health, the poisoned drug supply, the lack of a GBA+ approach to housing, and gender-based violence and inequity.

The Advocate will also continue to amplify the voices of Indigenous partners about Missing and Murdered Indigenous Women and Girls, Indigenous Child Welfare, and to push for significant investments in the larger ticket items next year, so Canada can see this year's Budget as a runway to appropriately addressing housing as a human right, rather than a race to fall off the cliff.

The Government of Canada must put its money where its mouth and uphold its human rights obligations, end homelessness, and put the human right to adequate housing at the centre of economic and social policy.

Recommendations II – 2023 Federal Budget

Prior to the release of the 2023 Federal Budget, the Federal Housing Advocate issued the following recommendations:

1. That the Government ensure housing related budget initiatives are focused on fulfilling Canada's commitments legislated in the National Housing Strategy Act to advance the progressive realization of the right to adequate housing.
2. That the Government move expeditiously to address the housing crisis for Indigenous peoples from coast to coast to coast. Budget 2023 must deliver on the Government's commitment to support the development and provide long-term funding for an urban, rural and northern Indigenous housing strategy that is for Indigenous and by Indigenous.
3. That the Government undertake a thorough revision of the National Housing Strategy to strengthen the overall Strategy and ensure programs are delivering on human rights commitments, particularly when it comes to targeting those in greatest need.
4. That the Government demonstrate the leadership role of the federal government and a coordinated approach to involve all levels of government in solving the housing crisis.

Detailed recommendations are available in Annex A.

Engaging Parliamentarians

Housing Accelerator Fund

In June 2022, the Federal Housing Advocate [submitted evidence](#) to the Standing Committee on Human Resources, Skills and Social Development and the Status of People with Disabilities (HUMA) on the topic of the Housing Accelerator Fund.

The Housing Accelerator Fund was announced in the 2021 Federal Budget, and earmarked \$4-billion to help municipalities accelerate the supply of additional housing units across the country.

Her submission underlined the need for the fund to be designed, implemented and monitored using a human rights-based approach. People experiencing inadequate housing and homelessness must be at the centre of all considerations. It must improve housing outcomes for Indigenous Peoples as well as rural, remote and northern communities.

At the same time, the Advocate's written statement emphasized that the Fund should "do no harm," and careful consideration must be given to ensure it does not exacerbate the financialization of housing or contribute to the erosion of existing affordable housing stock.

The Advocate spoke about the importance of applying a human rights lens in implementing the fund, which includes affordability. The Committee echoed this emphasis, as several members spoke of the necessity that the fund be made more accessible, affordable and green.

Recommendations III – Housing Accelerator Fund

In order to align the Housing Accelerator Fund with the human rights obligations imposed by the National Housing Strategy Act, the Federal Housing Advocate recommends that the Fund:

1. Prioritize the needs of people experiencing inadequate housing and homelessness, members of disadvantaged groups, and Indigenous peoples;
2. Dedicate the maximum available resources to increasing the supply of adequate and affordable housing for these groups over the long term and to preventing the loss of affordable housing and neighbourhoods;
3. Meaningfully involve affected communities, those most in need and Indigenous Peoples in the design, implementation and monitoring of the Fund;
4. Adopt a human rights-based approach, with clear human rights-informed targets, timelines and indicators;
5. Collect disaggregated data to understand the challenges and monitor results; and
6. Ensure collaboration and coordinated action between federal, provincial, territorial, municipal and Indigenous governments on implementing a human rights-based approach to the Fund.

Study on financialization

Last year, the Standing Committee on Human Resources, Skills and Social Development and the Status of People with Disabilities (HUMA) announced it would review [the impacts of financialization on Canada's housing system](#).

Financialization, otherwise described as corporate investment in housing, is one of the major causes of the housing crisis and lack of affordable housing in Canada. The HUMA committee announced its intention to study financialization in October 2022. The adopted motion declared that it would examine “corporate ownership of single family homes, rent gouging and renovations, and the impact of ‘real estate investment trusts’ (REITs) on the rental housing market.”

In particular, the Committee indicated that it would dedicate a panel to discussing the financialization of housing with the Federal Housing Advocate. It also called on the authors of [six research reports](#) commissioned by the Advocate's office to provide expert testimony and present key findings contained in their research.

The Advocate looks forward to appearing before the Committee to share more information about the devastating, ongoing impact of the financialization of housing. The Advocate will also share her conclusions about how decision-makers and federal regulation can mitigate the harmful impacts of financialization.

Recommendations IV – Financialization

The expert research commissioned by the Office of the Federal Housing Advocate identifies multiple measures to address financialization under five key areas:

1. Tracking ownership and measuring the impacts of financialization;
2. Developing mechanisms to definancialize ownership;
3. Suspending state subsidies and support to financialized landlords;
4. Ensuring public pension funds promote social good through legislation; and,
5. Developing enduring rent controls and tenant protections.

The Federal Housing Advocate urges decision makers to consider these options when examining solutions. At the HUMA Committee panel, the Advocate invites members to seek the views of the researchers and other witnesses about the specifics of their recommendations.

The Advocate recognizes this is a complex and technical area. The Advocate's role is not to make specific policy prescriptions. Parliamentarians need to rely on the expertise of the public service to design policy solutions that will fulfill human rights obligations.

When determining policy responses, governments must put human rights at the centre.

The [directives on financialization](#) recommended by the international housing rights monitor The Shift also provide useful guidance for Parliamentarians.

Engaging other levels of government

In 2022–2023, the Federal Housing Advocate highlighted the human rights obligations of provinces, territories and municipalities when it comes to housing and homelessness in Canada.

In particular, last year the Advocate highlighted the human rights responsibilities of all levels of government when it comes to encampments and encampment residents across Canada.

Encampments are an issue of growing concern. Responses to encampments have been largely left to municipal governments, which have limited resources to appropriately support encampment residents. However, all levels of government share obligations to respect and protect the rights and dignity of encampment residents and people experiencing homelessness.

Last year, the Advocate reached out to municipal leaders in several cities across the country to express concern over the dismantling of encampments. This led to productive dialogue and engagement, and better awareness of the human rights responsibilities that municipalities must consider in their decision-making.

The conditions that lead to people living in encampments are systemic and complex. It will take all levels of government to address them. Solutions will need to be filtered through a human rights based lens, and will require concerted effort from multiple levels of government.

The Advocate strives to work with all levels of government to eliminate housing need and homelessness in the shortest timeframe possible. While provincial and municipal governments do not have a statutory obligation to respond to the Advocate's recommendations, it will take all of us to make progress on the right to housing in Canada. The National Housing Strategy Act establishes housing as a human right for everyone in Canada. Governments at all levels have a responsibility to respect, protect and fulfil this right. In this light, the Advocate encourages provinces and territories to:

- Fully adopt the human right to adequate housing into provincial or territorial legislation, policies and programs.
- Adopt and abide by the [National Protocol for Homeless Encampments in Canada](#), which sets out a human rights approach to realizing the right to adequate housing for encampment residents.
- Work with all levels of government to fully align the National Housing Strategy with the human right to adequate housing, including through its multilateral and bilateral agreements and sharing provincial or territorial disaggregated data on how disadvantaged groups are having their right to housing recognized or not by the Strategy's programs.

Monitoring Canada's international obligations

The Federal Housing Advocate has an important monitoring role to ensure that Canada is living up to its international obligations to advance the human right to adequate housing for all.

The human right to adequate housing is recognized under international law, as early as the 1948 Universal Declaration of Human Rights. Canada committed to the progressive realization of the right to housing and an adequate standard of living in 1976 when its signature on the International Covenant on Economic, Social and Cultural Rights came into force.

Canada's commitment to the human right to adequate housing was reaffirmed in 2019 when Parliament passed the National Housing Strategy Act (the Act), which recognizes housing as a human right. The Act makes specific reference to the International Covenant on Economic, Social and Cultural Rights, but there are many United Nations treaty bodies and mechanisms which contribute to monitoring the right to housing in Canada.

It is critical that governments at all levels take their international human rights obligations seriously. International human rights bodies and mechanisms provide important guidance for developing human rights-based solutions to Canada's housing crisis.

The Committee on the Rights of the Child

Last year, the Office of the Federal Housing Advocate provided input into the Canadian Human Rights Commission's submission to the United Nations Committee on the Rights of the Child.

In order to monitor how well Canada is implementing the rights set out in the United Nations Convention on the Rights of the Child, the Committee conducts a periodic review. During this process, human rights monitoring bodies in Canada submit information for the Committee to consider in its final report.

In its concluding observations for Canada's combined fifth and sixth periodic reviews released in June 2022, the Committee highlighted that women and children are particularly vulnerable to housing insecurity and that First Nations, Inuit and Métis children as well as children of African descent and belonging to minority groups continue to face disproportionate levels of poverty.

Recommendations V – United Nations Committee on the Rights of the Child

The Advocate urges the federal, provincial and territorial governments to take urgent action to follow up the Committee’s concluding observations and these two housing-related recommendations in particular:

- **Clear measures and timelines needed to end homelessness among children**
The Committee recommended that Canada address these gaps by strengthening its timelines and priorities to end child homelessness and guarantee all children from low-income families have stable access to adequate and affordable long-term housing.
- **Revising eviction laws to protect the rights of children**
The Committee recommended Canada revise provincial and territorial eviction laws to ensure that they prioritize the best interests of the child, and that all avenues to prevent evictions are pursued.

Hearing directly from people across Canada

A wave of new data: The first year of the Advocate's submission tool

An important duty of the Federal Housing Advocate is to listen to and amplify the voices of those impacted by inadequate housing and homelessness. One of the ways we do this is by receiving submissions from people across Canada on systemic housing issues.

In May 2022, we launched our public submission tool and process so that individuals as well as organizations can submit relevant information directly to the Advocate.

The following snapshot is the first comprehensive look at what we gathered over the course of the first year of the submission tool.

How it works

Submissions can be made using an online tool that we built and tested with feedback from over 30 different community organizations, stakeholders and people with lived experience. Their input was invaluable in ensuring the form is responsive to a variety of needs, situations, and experiences.

People and organizations can also make a submission by email or mail, including by using a downloadable form in English and French.

Submissions are a critical way for the Advocate to hear directly about systemic housing issues in Canada. The Advocate does not intervene in individual cases. Instead, the Advocate will use these submissions to raise awareness on the most common and critical housing issues people are facing, make recommendations to improve Canada's housing laws, policies and programs, and drive change on systemic housing issues.

Submissions are a key part of how the Advocate identifies systemic housing issues to review or refer to a review panel.

Helping people find help

We consulted with 30 community organizations across the country to help us develop the tool and provide support to people in their communities who need help making a submission to the Advocate.

The submission tool is also supported by toll-free phone assistance offered to people who need help using the tool.

We provided a series of online seminars on how to use the tool to front-line service providers that work with people experiencing housing inadequacy and homelessness. These service providers are an important advocacy link for people with lived experience to have their voices heard and effect meaningful change.

People requiring immediate assistance are referred to 2-1-1 so they can be connected to local support services. 2-1-1 is a national source of information for health and social services, including assistance for people experiencing homelessness and housing insecurity. They provide people in crisis with personalized help navigating the complex network of programs and organizations quickly and easily. This collaboration will help ensure that people experiencing inadequate housing and homelessness get the immediate help they need.

Who we heard from

Since the launch in May 2022, 220 people who have experienced inadequate housing and homelessness made a submission to the Federal Housing Advocate about their situation. In addition, 36 organizations shared their experiences and observations.

We received submissions from most provinces and territories, but the majority came from Ontario (52 percent), British Columbia (20 percent) and Quebec (13 percent).

We acknowledge that access to technology and the scope of the Advocate's office can be a challenge in remote regions and across Canada. This year, we built the foundation of an outreach strategy to grow our reach and engage with more people, both in person and using the submission tool.

What we heard through our new submission tool

The submissions we receive help us identify emerging housing issues in Canada. They help to paint a clear picture of the priority systemic issues the Advocate can push for action on, and where Canada must do better.

The data in this section is based only on the submissions we received. The numbers do not represent a complete statistical picture of all housing or homelessness issues in Canada. These figures are also not representative of the total occurrences of these experiences in the general population.

Here are the highlights for 2022–2023.

What we heard about unaffordable housing and problems with finding housing

We learned that 77 percent of submissions described current or past issues with unaffordable housing, and 61 percent spoke of problems with finding housing.

Many submissions in these categories described having to make significant sacrifices and forgo basic needs in order to afford rent. Many also described living in unsuitable housing, and how housing choice and mobility are limited due to a lack of affordable rental stock and rapidly rising rents.

Such constraints are only further exacerbated by stagnant income assistance and disability rates, forcing people to stay in inadequate and, at times, unsafe housing. Some respondents mentioned that the scarcity of affordable housing enables discrimination of renters in their housing search by landlords.

Of the respondents who answered income and housing cost questions in the submission tool, 72 percent report spending above 30 percent of their income on housing, which is above Canada's benchmark for affordability.

What we heard about the lack of justice for tenants facing evictions

We heard that 30 percent of submissions describe currently or previously facing eviction, foreclosure, or otherwise losing housing.

Of those who had experienced foreclosure, this was often related to a loss of income during the height of the COVID-19 pandemic, and resulted in the respondents entering the rental market again.

Some of the respondents who had been evicted shared that their landlords refused to sign leases or denied them tenancy rights. While formal eviction notices either fell under the auspices of landlord use or renoviction or demoviction, a subset of these notices were given in bad faith. For example, in British Columbia where recent legislation makes renovictions administratively cumbersome, respondents reported being evicted so the landlord's family could occupy the unit, when in fact the landlord intended to renovate and increase the rent.

Many submissions described the period leading up to eviction as involving conflict or harassment from the landlord.

For those who have attempted to access legal remedies through provincial residential tenancy boards, the proceedings were reported to be burdensome and drawn out.

What we heard about housing being unsuitable for people with disabilities

We found that 57 percent of submissions were from households that include a member who identifies as a person with a disability under the Accessible Canada Act.

The Act defines disability as “any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—whether permanent, temporary or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person’s full and equal participation in society.”

These households face increased barriers to finding suitable housing for their disabilities and face increased discrimination when looking for housing.

We received six submissions from organizations who focus on this issue, including one from the Accessible Housing Network. The Network is advocating for mandatory universal design principles to be incorporated into every unit of new multi-unit residential buildings. They are urging that the National Building Code be updated so that all Canadians have access to the housing they need.

Another submission from Alberta Health Services identified the issue of accessible housing being mainly available for people willing to live on their own, primarily in one-bedroom accommodations. This results in families having to live separately in different households in order to have accessible housing.

British Columbia Complex Kids also made a submission on the struggle of parents to support children with disabilities. They noted the limited provincial programs and tax credit that support home adaptations. On a similar note, Decoding Dyslexia Ontario speaks to the lack of public services to identify dyslexia at an early stage. The struggle is not only strictly educational—it is closely linked to children’s future ability to access and afford housing.

Finally, a submission received from the Environmental Health Association of Québec highlighted that the vast majority of accommodations are not adapted for people who suffer from environmental sensitivities or multiple chemical sensitivities (ES/MCS).

What we heard about insecure housing, particularly for women and gender diverse people

We learned that 37 percent of individual submitters have been experiencing issues with their landlord, building manager, roommates, or neighbours.

Women and gender diverse people are particularly affected by abusive property owners and building managers.

Some of the issues they encountered included: landlords not making needed repairs or maintenance; threatening eviction; entering the apartment without permission; treating tenants badly on the basis of race, gender, sexual orientation, and disability; charging illegal fees and rent increases; harassment and sexual harassment of tenants; or demands for sex in exchange for housing.

We received nine submissions from women-led organizations for women's rights to housing. We initiated engagement work with the Women's National Housing and Homelessness Network (WNHHN) and the National Indigenous Housing Network (NIHN, formerly the National Indigenous Feminist Housing Working Group) who highlighted the systemic housing issues facing women, Two-Spirit and gender-diverse people, with a particular focus on Indigenous women.

- **Submission — The Crisis Ends With Us: Request for a Review into the Systemic Denial of the Equal Right to Housing of Women and Gender-Diverse People in Canada (WNHHN)**

In their submission, the WNHHN explains that across Canada, many women, girls, and gender-diverse people live in insecure or unsafe housing—or are made homeless—due to deliberate policy choices. They disproportionately live in core housing need, head single-parent households, and bear the burden of childcare, putting them at risk of eviction when faced with the impossible choice of paying the rent or feeding their children. There is a severe lack of affordable and appropriate housing that meets their diverse needs.

This affordable housing crisis is exacerbated by systemic issues that keep women trapped in poverty and struggling to access housing in overheated rental markets. In their submission, the WNHHN argues that the Canadian Government's failure to adequately address housing need and homelessness has manufactured a national human rights crisis for marginalized women and gender-diverse people. With few housing options and overwhelmed emergency shelters, many women rely on informal networks or dangerous survival strategies to meet their basic needs. The need to remain in situations of hidden homelessness not only places them at risk of exploitation and abuse, it also renders their needs invisible within mainstream systems and policy development.

- **Submission — Homeless on Homelands: Upholding Housing as a Human Right for Indigenous Women, Girls, Two-Spirit and Gender-Diverse People (NIHN)**

In its submission, the NIHN declares that Indigenous women, girls, Two-Spirit, and gender-diverse people are experiencing some of the most egregious right to housing violations across Canada. They are over-represented in almost all aspects of housing insecurity, homelessness, and poverty, and are disproportionately impacted by violence and trauma linked to precarious living situations. Indigenous peoples – First Nations, Inuit, and Métis – continue to navigate and survive violent systems of institutionalization and exclusion, practicing their cultures through land and water stewardship and utilizing mechanisms like international and national human rights covenants and declarations to assert their rights.

A submission from la Table des Groupes de Femmes de Montréal reports how the current housing crisis severely impacts women, whose housing needs and problems have grown. The pandemic trapped many women in abusive situations, disrupted the strategies of organizations who support people experiencing or at risk of homelessness, and hindered access to support resources.

The shortage of shelter spaces for women has intensified. Many must now turn to resources that do not meet their needs, or remain in unsafe environments.

The context of the pandemic makes it even more difficult for community workers to reach women. The sector itself was also hard hit by the pandemic, and many non-profit groups struggled to maintain their existing services and working conditions.

The groups report barriers to access and many sources of exclusion in social, transitional and emergency housing resources. These include women’s lack of knowledge of existing and available housing, cumbersome eligibility criteria and regulations, bureaucratic processes, and a lack of resources for women with complex life situations.

Recommendations VI – Women and gender diverse people

1. Take urgent action to implement the Calls for Justice made by the National Inquiry into Missing and Murdered Indigenous Women and Girls, and the Truth and Reconciliation Commission’s Calls to Action as they relate to access to safe, affordable and adequate housing for First Nations, Inuit and Métis women, girls, Two-Spirit and gender-diverse people.
2. Ensure that definitions of homelessness for the purposes of defining federal, provincial, territorial and policies and programs reflect the distinct experiences of homelessness among women, girls, Two-Spirit and gender-diverse people, particularly those who are Indigenous.

What we heard about homelessness or people not having their own place

Endless waiting lists are a testament to the lack of affordable housing. This shortage fuels the overcrowding of transitional housing and accommodation resources.

One in three individual submitters shared they have been experiencing issues with waiting lists for housing or shelters. We heard that the inaccessibility of shelter spaces is driving many people to live in tents or other forms of shelter for places to stay and to sleep. The Advocate's review of homeless encampments is based on a submission from Montreal highlighting how people living in encampments face significantly greater insecurity and threats to their health and human rights.

We also learned that half of the individuals who made a submission experienced homelessness at some point in their lives.

One in ten individual submitters were involved in the child welfare system or residential school system as a child or youth. Of these, the vast majority had experienced homelessness at one point in their lives. Some were not even 16 years old when they became homeless for the first time, and half became homeless for the first between 16 and 29 years old.

Some of the causes for experiencing homelessness at a noticeably young age include parents forcing children out of the household, fleeing abusive households, unplanned pregnancies, and guardians or parents being evicted for not paying their rent.

What we heard from tenants' rights associations

We received several submissions from tenant's associations and organizations advocating for tenants' rights who echo the concerns raised in individuals' submissions. They made important recommendations, including that the National Housing Strategy needs to be reviewed to be clearly oriented towards social housing, and that it be broadened to facilitate legal recourse.

One of the national leaders for social housing advocacy is the Front d'Action Populaire en Réaménagement Urbain (FRAPRU). They are a coalition of 145 organizations active in different regions of Québec, who intervene in every facet of the housing system. Their main priority is the "development and protection of social housing, in the form of public housing, cooperatives and non-profit housing." In their submission, they denounce the systemic impact of the massive shortage of affordable rental stock on the right to housing, as well as its effects on other related areas of human rights, such as health, food, security, equality, and life.

What we heard about violations of the right to housing for Indigenous peoples

The submission from the National Indigenous Housing Network (NIHN) declares that Indigenous women, girls, Two-Spirit, and gender-diverse people are experiencing some of the most egregious right to housing violations across Canada. They are over-represented in almost all aspects of housing insecurity, homelessness, and poverty, and are disproportionately impacted by violence and trauma linked to precarious living situations.

These violations are a result of historic and ongoing attempts by the Canadian state to colonize Indigenous peoples, their cultures, and their ways of living, doing, and being. In the face of these attempts, Indigenous peoples—First Nations, Inuit, and Métis—have resisted and mobilized, continuing to uphold their ways. They continue to navigate and survive violent systems of institutionalization and exclusion, practicing their cultures through land and water stewardship and using mechanisms like international and national human rights covenants and declarations to assert their rights.

Amplifying experiences of systemic housing issues in Canada

Over the course of the past year, based on research and the submissions we have received, we delved deep and worked to shine a light on key systemic housing issues in Canada and the lived experience of the people these issues are impacting every single day.

We focussed on our work on five issue areas in particular:

1. Financialization
2. Encampments
3. The right to housing for Indigenous peoples
4. The right to housing for Two-Spirit, trans and gender-diverse people
5. Homelessness of Canada's veterans

Systemic issue 1: Financialization

Last year, we continued to highlight [the issue of the financialization of housing](#) and the harm it is causing to people and communities in Canada.

Canada is seeing a growing trend of financial firms using housing as a commodity to grow wealth for their investors. Private equity firms, pension funds, and real estate investment trusts (REITs) are increasingly acquiring, operating, and developing housing as an investment strategy, with the aim of maximizing returns for shareholders.

This phenomenon, known as the financialization of housing, often sees these firms acquiring rental buildings and increasing rents or decreasing services to maximize profits. This trend is not only contributing to unaffordability across the country—it is also denying people their fundamental human right to affordable, dignified, and safe housing.

Research and engagement

[A series of reports on this issue](#) commissioned by the Office of the Federal Housing Advocate were published on September 8, 2022. The research reports have drawn wide attention and will be the focus of a study of the financialization of housing by the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA). The adopted motion in October 2022 declared that it would examine “corporate ownership of single family homes, rent gouging and renovictions, and the impact of ‘real estate investment trusts’ (REITs) on the rental housing market.”

The research findings confirm that financialization affects disadvantaged groups most, such as seniors, low-income tenants, people with disabilities, members of Black communities, and many others. It is linked to unaffordable rent increases, worsening conditions and a rise in evictions and renovictions.

Financialization is not only affecting the rights of individuals and households—it is reshaping Canada’s housing system in dangerous ways. The research estimates that about one third of all seniors’ housing in Canada has been financialized, along with 20-30 percent of purpose-built rental buildings.

The Advocate looks forward to appearing before the HUMA Committee to discuss the harmful effects of financialization and share options that policy makers can take to curb this issue.

Review panel

On September 23, 2022, [the Advocate issued a formal request](#) to the National Housing Council to launch a review panel on the human rights impacts of the financialization of purpose-built rental housing. This is the first time the Federal Housing Advocate has referred a systemic housing issue to the National Housing Council for further examination by a review panel.

In March 2023, the National Housing Council [announced plans to launch the review panel](#). The review panel—made up of three members of the National Housing Council—will collect written and oral hearings from members of the public, human rights organizations, and experts. Finally, it will issue a report with recommendations for action that the government of Canada should take to address the financialization of purpose-built rental housing and advance the right to housing in Canada.

Review panel hearings centre around public participation, particularly for communities directly affected by systemic issues. The hearing will provide an opportunity for tenants and others to share their experiences with financialization and the solutions they want to see.

Systemic issue 2: Encampments

Since the start of the pandemic, there has been a visible rise in [encampments across Canada](#). Housing is becoming increasingly unaffordable and inaccessible. People are losing their livelihoods and their homes. Many social services and shelters are at maximum capacity. More people than ever before are having to live in tents or informal shelters to survive. Many have nowhere else to go.

Last year, we continued to speak out and drive action on this issue to ensure that the rights and dignity of encampment residents are respected and upheld by decision-makers at all levels.

Advocate-led review

On February 23, 2023, the Federal Housing Advocate [launched a formal review of encampments in Canada](#), which have become a human rights crisis in cities across the country.

Although courts and human rights bodies are increasingly recognizing unsheltered homelessness as a human rights issue, people living in encampments are in some of the most vulnerable circumstances in our society. Their dignity and rights are frequently ignored. They face harassment and violence from police, bylaw officers, and the public. Most do not have access to basic services like clean water or heat. Some have suffered harm or have died as a result of exposure, fire, overdose, and other threats to life and safety.

As a result, the Advocate is very concerned that some governments are not taking the necessary steps to protect people experiencing homelessness, particularly during severe weather. Dismantling encampments during the winter puts people's health and their lives at stake. This is a serious violation of human rights.

All levels of government have an obligation to end this crisis. The conditions in encampments, coupled with the underlying failure of governments at all levels to ensure people can access adequate housing, are a violation of fundamental human rights, including the human right to housing.

With this in mind, the Advocate has launched a formal review into this systemic housing issue. The Advocate's review will focus on systemic solutions to address the factors that lead to encampments, as well as the daily struggles of the people who live there. At the conclusion of the review, the Advocate will submit her findings and recommendations to the federal Minister responsible for housing.

The Advocate's review will include testimony from people with lived experience. Anyone who has lived in an encampment can contribute to the review by making a submission to the Advocate.

This review will provide opportunities to engage with rights-holders, duty-bearers and other stakeholders to better understand the systemic issues and identify practical human rights-based solutions. The review will take place over six to nine months, and the final report will document the Advocate's finding and recommendations to the Minister responsible for housing.

The recommendations will include measures to:

- Protect the fundamental right to adequate housing and other human rights for encampment residents and those at risk of homelessness, particularly those who are Indigenous and those who are members of disadvantaged groups; and
- Provide sufficient supports to allow those living in homeless encampments to transition successfully into long-term and appropriate housing situations that respect their dignity, autonomy and privacy.

Canada must do better at meeting people's vital needs for shelter and safety. Responses to encampments must centre on people's dignity and their human rights, including their right to adequate housing.

Research and engagement

The Advocate's review builds on a [series of research reports](#) on homeless encampments released on December 8, 2022, that confirm a human rights crisis is unfolding in cities across Canada.

These reports provide critical information on the emerging issue of encampments in five regions of Canada. They also confirm that a punitive approach to encampments is failing. Tearing down encampments is unsafe and can amount to forced eviction, which is a serious violation of human rights. The researchers note that this approach does not address the underlying conditions that have led to the growth of encampments in the first place, and it does not respect the rights or increase the safety or housing security of encampment residents. Critically, a punitive approach also removes choice from encampment residents and destroys the mutual aid and community connections they have built to care for one another within a broken system.

Alongside this in-depth research, the Advocate engaged with a variety of organizations and stakeholders on the topic of encampments, including:

- A partnership with The SHIFT to engage encampment residents to raise awareness about their human rights and the role of the Federal Housing Advocate;
- A webinar organized with the Université de Montréal with the researchers on December 2nd to share the research findings;
- Expressions of concern and meetings with municipal leaders to highlight their human rights obligations when it comes to encampments;
- Engagement with the Reaching Home program at Infrastructure Canada to learn more about current federal measures to address the human rights dimension of homeless encampments; and
- Participation in a workshop entitled *Habiter la rue : repenser notre réponse à l'itinérance* at the Archives nationales du Québec à Montréal.

This engagement and research will help decision-makers take action to better support encampment residents and uphold their fundamental human rights and human right to housing.

Recommendations VII – Encampments

Governments and decision-makers at all levels must centre human rights and the right to housing in their approaches to encampments. The reports recommend five key areas where Canada must do better to uphold the rights of encampment residents:

1. Stop the use of policing and law enforcement as a response to encampments.
2. Provide funding and services at all levels of government—to support municipalities that are facing the disproportionate impact of addressing the existence of encampments, and to invest in short and long-term housing options and supports for encampment residents.
3. Ensure the meaningful participation of encampment residents in decisions that affect them.
4. Recognize the distinct rights of Indigenous Peoples and include them in the development of policy approaches to encampments.
5. Address the conditions within encampments and provide access to basic

Systemic issue 3: The right to housing for Indigenous peoples

Across Canada, Indigenous people face long-standing challenges to accessing safe and affordable housing. Indigenous people are experiencing a housing crisis, which is in effect a human rights crisis. It is important to recognize the colonial policies and systems that perpetuate dispossession and violence, leading to homelessness and inadequate housing.

Since the Federal Housing Advocate's appointment in February 2022, she has made it her priority to engage with Indigenous peoples directly in order to respect self-determination and deepen collaboration and partnership. One of the key components of a human rights-based approach and of the mandate of the Federal Housing Advocate is meaningful engagement with Indigenous peoples in all aspects of policy and advocacy.

A year of meaningful engagement

Over the course of the past year, the Advocate's engagement with Indigenous people and groups has allowed her the honour to bear witness and hear first-hand about the housing experiences of First Nations, Inuit and Métis peoples, including those in remote, urban and rural areas.

The Advocate made it her priority to meet with leaders from National Indigenous Organizations, Indigenous-led organizations and Indigenous communities to identify long-term and sustainable housing solutions. Throughout the year, the Federal Housing Advocate met with more than 25 First Nations, Metis and Inuit organizations to build relationships and discuss ways that we can work together.

Throughout this year of close talks and meaningful dialogues, the Advocate endeavoured to create an impartial and balanced approach to engagement, which is focused on promoting and ensuring participation of Indigenous peoples and their expertise and recognizing people with lived experience of housing need and homelessness as experts. Engaging with Indigenous peoples and communities must follow the standards enshrined in the UN Declaration on the Rights of Indigenous Peoples, including free, prior and informed consent. Any recommendations that may affect Indigenous peoples must be developed in collaboration with those communities and reflect their express consent and leadership.

Key takeaways

The right to housing for Indigenous peoples includes rights related to lands, resources and territories, social and economic rights, rights related to non-discrimination and the importance of Indigenous peoples' right to determine their own housing institutions, programs and policies. Throughout the Federal Housing Advocate's yearlong engagement, she learned, she listened and she identified key items that will be integral to the way forward on this issue. Here are just a few:

- Dedicated funding to meet the housing needs of First Nations, Inuit and Métis people, regardless of their residency.
- A revised National Housing Strategy that is more reflective of human rights and Indigenous rights.
- Full representation of Indigenous peoples at decision-making tables.
- Direct and sustained federal investments, including respecting the government-to-government fiscal relationship as opposed to the creation of a myriad of federal housing and homelessness programming.
- Effective inter-governmental collaboration, research and innovation, and statistics gathering.
- Meaningful input on how Advocate-led reviews and referrals to the National Housing Council for hearing panel can respect Indigenous self-government rights.

The Advocate recognizes that Indigenous governments and communities are showing great leadership in the area of housing and homelessness, however, the legacies of colonialism and systemic disadvantage mean that Indigenous peoples are disproportionately represented in people who experience homelessness and housing precarity.

The Federal Housing Advocate would like to see greater cooperation between governments and a stronger leadership role for the federal government. All levels of government have a role to play to address the housing crisis.

Systemic issue 4: Barriers to adequate housing for Two-Spirit, trans and non-binary people

Since the start of her mandate, the Federal Housing Advocate has committed to focusing her work on those with greatest housing need, including Two-Spirit, trans and non-binary people who are disproportionately affected by housing need. It is essential when considering this priority group to do so with a keen intersectional lens. This is because for gender-diverse people who face intersectional forms of discrimination—such as racialized trans people, or non-binary people with disabilities—the barriers to housing are even greater.

Learning more about barriers to housing

In 2022–2023, the Office of the Federal Housing Advocate commissioned the Women’s National Housing and Homelessness Network to prepare a research brief entitled [Housing Need and Homelessness amongst Gender-Diverse People in Canada — A Preliminary Portrait](#). Drawing on a scoping literature review on homelessness among gender-diverse people in Canada, as well as quantitative and qualitative data from the [Pan-Canadian Women’s Housing and Homelessness Survey](#), the brief examines significant, intersecting human rights violations in the area of housing, including:

- gender-based discrimination in the rental housing market,
- disproportionate housing accessibility and adequacy issues,
- unique barriers to security of tenure, and
- socio-economic marginalization that erodes access to affordable, safe, and permanent housing for gender diverse people.

This research contributes to a body of evidence to support the Advocate’s systemic reviews and also to help academics and government duty bearers to understand where to focus their efforts and future research. Some key areas for future research range from collecting better national data on housing need and homelessness experienced by Two-Spirit, trans, non-binary, and gender diverse people, to the impact of financialization on gender-diverse households, to experiences of hidden homelessness among this community.

Gaps in housing data for trans and gender diverse people

Historically, 2SLGBTQ+ people have accounted for a disproportionately large percentage of Canadians who are homeless, at risk of becoming homeless, or in core housing need. The 2SLGBTQ+ population is much more likely to be renters than the general population (53% vs. 31%), more likely to be in core housing need (17% vs 12%), and less likely to report being satisfied with their dwelling (74% vs 83%), [according to Statistics Canada](#). Recent research from Statistics Canada reveals that 2SLGBTQ+ individuals may also be at [greater risk of losing access](#) to safe and secure housing during the COVID-19 pandemic.

However, data remains limited regarding the housing and homelessness experiences of low income Two-Spirit, trans, and non-binary people living in Canada, particularly with attention to differences within the Two-Spirit, trans, and non-binary community related to household income, Indigenous identity, racialization, and disability.

In 2022–2023, we set out to provide some new disaggregated data to help fill this gap. Together, the Office of the Federal Advocate and the Policy, Research and International Relations Division of the Canadian Human Rights Commission funded and commissioned a report from Trans PULSE Canada. The report is based on housing data from the organization's national survey, a large community-based study of the health of trans and non-binary people in Canada, funded by the Canadian Institute of Health Research.

Key findings included:

- Half of participants anticipated discrimination in obtaining housing because of who they are.
- 9.8% of participants had avoided accessing a shelter when they needed one because of gender identity/expression.
- 9.3% of participants were homeless or living in precarious housing, most often living temporarily with partners, friends, or family (8.6%).
- Indigenous participants reported the highest rates of having ever lost housing (20.3%) or having to move (35.8%) because of who they are, as well as food insecurity (27.1%).
- Black participants reported the highest rates of having been denied banking (19.1%) because of who they are. Many Black participants anticipated discrimination in banking access (45.3%) and in obtaining housing (69.9%) because of who they are. Other racialized participants reported the highest rate of current homelessness (2.7%).
- Half of participants with disabilities received public social assistance or disability support in the past year. Participants with mobility disabilities had the highest reported level of avoiding using shelter (18.7%) and being denied shelter access (3.8%).

Trans PULSE Canada used multiple approaches to make the survey accessible, however, it was not possible to conduct a random sample of the trans and non-binary population. Therefore, results cannot be assumed to represent true population demographics. For instance, that 9.3% of participants were homeless or living in precarious housing, does not mean exactly 9.3% of all trans and non-binary people in Canada are homeless or living in precarious housing.

Systemic issue 5: Homelessness of Canada's veterans

In 2022–2023, the Office of the Federal Housing Advocate launched a new partnership with McGill University's Max Bell School of Public Policy to gain a deeper understanding of the challenges and opportunities for ending veteran homelessness. The Max Bell Policy Lab will review existing literature, interview key informants and craft recommendations to guide the Advocate's future work in this area. The final report and recommendations will be presented in 2023.

Last year, the Advocate also had the pleasure of engaging with the Multifaith Housing Initiative (MHI), which exists to build affordable housing that helps fix Ottawa's housing crisis and gets at-risk people into secure, safe homes. One of their projects includes an affordable housing community for veterans, which the Advocate visited on November 11, 2022.

Promoting the right to housing

Keeping the conversation focused on human rights

Achieving the human right to adequate housing for all is one of the key pillars of the Federal Housing Advocate's role. Keeping the conversation focused on human rights is her job.

Throughout the month of November and in line with National Housing Day on November 22, the Advocate used this opportunity to [call for changes](#) to the National Housing Strategy so that it better addresses persistent failings in our housing system and upholds the human right to housing for people facing housing insecurity and homelessness.

November marked five years since Canada released its 10-year, now \$82 billion National Housing Strategy in 2017 to reverse Canada's housing and homelessness crisis. As we pass its halfway point, there is growing evidence that the Strategy is far behind on its goals of halving core housing need and eliminating homelessness by 2030, and it is not meeting the needs of Indigenous peoples and disadvantaged groups.

On November 17, 2022, the Office of the Federal Housing Advocate worked in partnership with the National Right to Housing Network to host a virtual panel discussion to highlight the urgent need to revise Canada's National Housing Strategy to include a stronger human rights-based approach by putting human dignity and lived experience at the centre of all its policies.

The event, moderated by the Advocate, consisted of a diverse panel of experts who offered insights and rights-based solutions to address Canada's deepening housing crisis. The panel's solutions touched on issues of affordability, evictions and security of tenure, and housing inadequacy in northern Indigenous communities.

On November 22, 2022, the Advocate held a live video broadcast event open to the public where she highlighted the importance of advocating for housing as a human right, and outlined the current gaps in the National Housing Strategy while encouraging Canadians to voice their own views on improving the Strategy.

The National Housing Strategy is our best hope of solving the housing and homelessness crisis. It belongs to everyone in Canada—let's make it work for us.

Making connections

Engaging with other organizations in the housing and homelessness sector helps the Federal Housing Advocate make real connections with people and combine our advocacy efforts. Last year, the Advocate spoke at more than 15 events, where she touched on key themes of advocacy, housing as a human right, and collaboration at all levels to develop solutions. Here are just a few:

- A keynote speech at the Manitoba Non-Profit Housing Association's 10th annual conference, where she highlighted the importance of the non-profit sector in solving the housing crisis in Canada.
- A keynote speech at the Assembly of First Nations' 5th National Housing Forum, where she touched on the importance of First Nations leadership and vision in reimagining housing policy in Canada.
- Housing on the Hill Day, an event on Parliament Hill coordinated by the Canadian Housing and Renewal Association (CHRA). The Advocate participated in a fireside chat with CHRA Interim Executive Director Ray Sullivan, and underlined the importance of bringing together people on the front lines of the housing crisis with MPs and policy-makers.
- A keynote fireside chat in Saskatoon on the second day of the [Building Community — Saskatchewan Housing and Homelessness Conference](#) hosted by the Métis Nation-Saskatchewan (MN-S).

Canadian Alliance to End Homelessness conference

The Advocate was a keynote speaker at the November 2022 Canadian Alliance to End Homelessness (CAEH) conference. [Her speech touched on](#) the advocacy journey to achieving the right to housing in Canada, and the work ahead. Above all, she highlighted that her most important role is to support the power of the people in claiming their rights and demanding change.

"It took decades to win the recognition of the right to housing in law—but this is only the beginning. These rights belong to all of us and it will take all of us working together to make the right to housing real."

—Federal Housing Advocate, Marie-Josée Houle

The CAEH conference was also an opportunity to engage in workshops and symposiums with lived experts, front line workers, policy professionals, elders, leaders, survivors, funders, researchers, and activists. During the conference, the Advocate participated in the National Symposium on the Right to Housing for Women and Gender-Diverse People. The Advocate was honoured to hear their stories and strategize with these powerful lived experts and allies. In the wise words of one speaker, "Lived experts are great policy-makers."

Meanwhile, staff from the Office of the Federal Housing Advocate, along with partners at the National Right to Housing Network, delivered an interactive workshop entitled “Claiming the Right to Housing.” Staff shared about how the Advocate engages with the public through the housing submission tool. Using an interactive poll, participants shared the systemic housing issues most important to them, what they needed to put forward a systemic submission to the Advocate, and offered possible solutions to Canada’s housing crisis.

The Office’s research on financialization and encampments was also presented in two workshops led by the researchers Sue-Ann MacDonald and Caroline Leblanc (encampments) and Martine August, Nemoy Lewis, Jackie Brown and ACORN Canada (financialization).

Working together

Building partnerships with organizations across Canada is essential to our work. Collaborations with these stakeholders help to strengthen our research, our knowledge of systemic housing issues in Canada, and broaden our reach.

Trans PULSE

In 2022, the Office of the Federal Housing Advocate leveraged the work of Trans PULSE Canada and the Women’s National Housing and Homelessness Network to convene two expert engagement meetings. The meetings were held with Two-Spirit, trans and non-binary people (and allies) with lived or living experience of homelessness and housing precarity, and Two-Spirit, trans and non-binary academic and community leaders, to further inform future research and engagement efforts of the Office and the Canadian Human Rights Commission.

Federal and Indigenous partners

Last year, the Advocate also built strong relationships with government partners, primarily at the federal level, as well as with national Indigenous organizations. The Advocate held introductory bilateral meetings with all federal Ministers overseeing key housing programs, as well as appeared before the Federal, Provincial-Territorial Housing Forum of Deputy Ministers. The Advocate also met with the executive leadership of the national Indigenous organizations to establish strong relationships and to plan regional engagements. Through regional visits, the Advocate was also able to begin engaging with some municipal governments in British Columbia, as well as the Indigenous leadership organizations in Nunavut and Nunatsiavut.

Working together on accessibility

Last year, the Federal Housing Advocate developed partnerships to advance our shared goals with the people and organizations who have mandates under the Accessible Canada Act, including the Accessibility Commissioner at the Canadian Human Rights Commission, the Chief Accessibility Officer, and Accessibility Standards Canada.

Canada does not currently have an adequate supply of accessible housing for people with disabilities. As our population ages in the next few decades and the average life expectancy increases, the need for accessible housing will increase dramatically. Seniors are twice as likely to have a disability as younger people; it is estimated that in the next two decades, one in four people will have a disability.

Canada's current supply of housing stock specifically for seniors is in short supply. There are predicted shortages of purpose-built seniors housing and long-term care facilities. Already, because of the lack of accessible housing options and choices, some seniors and people with disabilities who could live independently are forced to take up long-term care beds, which are in high demand, costly, and should be reserved for people with complex care needs.

In our work together, we are highlighting the need for Canada to build accessibility into its housing policies and programs so that seniors and people with disabilities have a full range of housing choices that suit their needs. New housing must be designed to ensure equity for all Canadians, including seniors and people with disabilities.

One of the Advocate's priorities is to highlight the urgent need for accessible housing in the face of Canada's rapidly aging population, and ensure that new housing is designed to allow people to age in place.

The reality is that many seniors will need to age in place — that is, stay in their own homes as they grow older. Seniors who are aging at home will need to be in housing that meets their accessibility needs and accommodates future disabilities. Many homes will require renovations — some of which are extensive, expensive, disruptive and time consuming, if they are even possible at all. This situation is expected to create additional burdens for Canada's aging population, regardless of people's socio-economic position, with those most disadvantaged being most deeply affected.

With the goal of ensuring equity and accessibility for all, Accessibility Standards Canada has published a technical standard on Accessible Dwellings in partnership with Canadian Standards Association (CSA/ASC – B652 – Accessible Dwellings). This standard can be adopted into regulations to ensure accessibility is incorporated into newly built homes. This would allow new homes to meet the evolving needs of seniors, people with disabilities, families, and others.

The Federal Housing Advocate is calling on the federal government to rapidly incorporate accessibility standards for housing into the National Building Code alongside provinces and territories to make these standards legally enforceable.

The National Housing Strategy — Canada's \$82 billion strategy to address the many housing crises that rage across this country — will result in waves of construction booms from coast to coast to coast. We have an opportunity to build in accessibility from the start. Now is the time to enact changes to make a real difference for people in the future.

The government must ensure that all new housing achieves the Accessible Canada Act's goal of creating a barrier-free Canada, and the human right to adequate housing enshrined in the National Housing Strategy Act.

Recommendations VIII – Accessibility

1. The Federal Housing Advocate recommends that all new housing units that receive government funding or incentives meet the minimum criteria of visitability (having a level entrance, and having wider doorways and hallways and a wheelchair accessible washroom on the entry-level floor).
2. The Federal Housing Advocate calls for all new residential units built in Canada to meet the criteria of Universal Design as well as the minimal Building Code requirements for housing related to accessibility conversion, allowing for easy, less structurally complex, expensive and disruptive future accessibly renovations.
3. The Federal Housing Advocate calls for the adoption of the Accessible Dwellings Standard by provinces and territories, ensuring the accessibility standards are legally enforceable with the aim of removing and preventing barriers in the built environment for persons with disabilities, and all people who use it.

National Housing Council

The National Housing Council is an important partner that shares our goal of advancing the right to housing for all.

Like the Federal Housing Advocate, the [National Housing Council](#) was established by the National Housing Strategy Act to promote participation and inclusion in the development of housing policy, provide advice to the Minister responsible for housing on advancing the right to housing, and to offer advice on the effectiveness of the National Housing Strategy to the Minister. The Council also plays a key role in conducting review panel hearings at the request of the Advocate.

The Council includes 12 diverse appointed members from across the country, who bring lived and professional expertise on the issues of housing and homelessness facing their communities. In addition to the Advocate, ex-officio members of the Council include the CEO of the Canada Mortgage and Housing Corporation (CMHC), Deputy Ministers of Infrastructure Canada, Indigenous Services Canada, and Women and Gender Equality Canada, and the chair of the Provincial-Territorial Housing Ministers' Forum.

Last year, the Advocate joined the Council's online meetings in April, June, and December 2022 and February 2023, as well as their first in-person meeting in September 2022. She has also held regular meetings with the Appointed Co-Chair of the Council to foster collaboration on advancing the right to housing.

Throughout the year, we worked with the Council to align and strengthen our research and engagement. In particular, the Council's reports on the National Housing Strategy have helped to inform the Advocate's recommendations to the Minister on changes required to the National Housing Strategy. We also provided input into the Council's research and engagement work.

The area of most intensive collaboration with the Council has been in the development of guidelines for review panels. Review Panels are a new, made-in-Canada, participatory human rights mechanism established by the National Housing Strategy Act. Review panels are mandated to hold public hearings on major systemic housing issues identified by the Advocate, and to deliver a report to the Minister with their opinion and recommendations on what needs to be done to address the issue and advance the right to housing.

Speaking out

The housing crisis in Canada continued to weigh heavily on people this year. Homelessness is on the rise, housing is increasingly unaffordable and unavailable, and disadvantaged groups are falling further behind.

This year, the Federal Housing Advocate raised awareness on these systemic issues and amplified people's experiences by speaking out in the media, online, and in-person.

Dignity and safety for people experiencing homelessness

Following attacks on people experiencing homelessness in August 2022, the Federal Housing Advocate issued a [joint statement](#) with the Canadian Human Rights Commission to condemn this violence as a hate crime and demand dignity, safety, and protection for people experiencing homelessness. Upholding their human right to housing and protecting them from violence is a matter of life or death.

In February 2023, the Advocate [spoke out online](#) about a planned eviction of people living in an encampment under the Ville-Marie expressway in Montreal. This news came on the heels of her visit to the encampment the week before, where she met and spoke with the residents. In her post, the Advocate urged the city and the provincial transport ministry to stop the eviction, and above all, to respect the rights of encampment residents. This issue also gained traction in the media, with community organizations and encampment residents alike highlighting the harm that an eviction would cause. The Advocate also spoke to several media outlets and highlighted that all levels of government must do more to provide adequate housing for people experiencing homelessness.

The Advocate also released [a series of Tweets](#) in February 2023 urging a halt to proposed changes by Prince George city council to create a centralized, police-monitored homeless encampment in the city at Moccasin Flats. The proposed plan would violate Indigenous rights and the human rights of people experiencing homelessness. The Advocate called on the city to explore alternative options that are in line with their human rights obligations. The Advocate visited the encampment in August during her time in British Columbia, and as a result, she also urged the city to take action to ensure that the basic needs of people experiencing homelessness are being met, including sanitation, drinking water, heat, cooling, electricity, harm reduction, health and community services, safety, and more. Finally, she highlighted that any solutions must be the result of meaningful engagement and consultation with residents.

Op-ed: We must fix Canada's National Housing Strategy. Here's how to start

On National Housing Day, November 22, 2022, a version of this story [appeared in the Ottawa Citizen](#)

If you have been downtown in any Canadian city recently, you have probably noticed the same thing I have: there are far more people living on the streets.

While this is the starkest indicator of Canada's housing crisis, there are many thousands more people who are facing the grim reality of housing insecurity. With rising rent costs, few protections against eviction, and an unforgiving housing market, the number of people in this dire situation is growing.

This month marks five years since the federal government released its 10-year, \$72 billion National Housing Strategy to reverse Canada's housing and homelessness crisis. The Strategy promised to reduce core housing need and end homelessness by 2030.

Clearly, it is not working. The Auditor General's report last week adds to the growing evidence that the Strategy is far behind on its goals.

No strategy could have predicted the challenges the world has faced in the past few years. The crushing combination of the pandemic and the economic crisis has exposed the fragility of Canada's housing system. It's made rent even more unaffordable. It's pushed shelters to the breaking point. Record numbers of people are dying on our streets.

With inflation and a looming recession, things are getting worse. Many are just one accident, one illness, or one missed paycheque away from losing their home.

The number of people falling through the tattered safety net has grown in the last five years. Those facing disadvantage are falling further behind. The number of people experiencing homelessness who are First Nations, Inuit and Métis remains disproportionate.

The Strategy names priority populations, including Indigenous people, seniors, and people with disabilities—but it offers no way of measuring whether its programs are reaching the people who need it. Research shows that of the new housing units built by the two major programs of the Strategy, fewer than five percent are affordable to people in deepest need.

We need a new plan. It is time to overhaul the Strategy to correct its failings and to reflect the realities of today's world.

The National Housing Strategy belongs to everyone in Canada. We must demand that it work for us. Here is where we should start.

We must tailor the Strategy to help low-income people stay housed and cope with inflation. This means retooling the Strategy's programs to meet the specific needs of disadvantaged groups, particularly people experiencing homelessness and housing insecurity.

We must provide better housing for Indigenous people, no matter where they live. The Strategy must support a for-Indigenous, by-Indigenous approach. It must give Indigenous governments the resources to respond to the housing crises in their communities.

We need to take a new approach to providing adequate housing supply. This means funding the development, repair, and acquisition of housing supply that is not-for-profit, permanently affordable, and provides community value in exchange for government investment.

And finally, the Strategy must prioritize a federal leadership role and a coordinated, all-of-government approach to involve all levels of government in solving the housing crisis.

The status quo is failing people. People who are low-income and precariously housed need solutions that keep them in their homes. More people will be forced into the cold if we do not act. More people will die on the streets this winter.

We have to do better. Housing is a fundamental human right. A revised strategy is our best chance to improve life for people facing housing insecurity and homelessness. It must keep pace with the current reality and properly address persistent failings in our housing system.

The people living on our streets do not need charity—they need their government to deliver on its commitments and human rights obligations to end homelessness.

The time is now.

Marie-Josée Houle is the Federal Housing Advocate, Canada's first housing and homelessness watchdog

In 2022–2023, the Advocate was quoted in more than 50 media stories, including radio, print and television.

Monitoring the right to housing

One of the Federal Housing Advocate's roles is to keep track of how Canada is doing on the progressive realization of the right to adequate housing. Having comprehensive data, monitoring tools and frameworks that are grounded in human rights will help us to see what progress Canada is making and where we still need to improve.

The intersection of the right to housing and the rights of people with disabilities

This year, the Federal Housing Advocate worked closely with the Canadian Human Rights Commission to engage with people with disabilities and monitor how well their human rights are being respected in Canada, including their right to adequate housing.

The Commission is designated as Canada's National Monitoring Mechanism (NMM), with a mandate to monitor the implementation of the United Nations Convention on the Rights of People with Disabilities (CRPD).

The NMM has consistently received feedback from rights holders to prioritize issues of housing and disability. So, we are working together to coordinate efforts to create a consistent human rights-based approach to our respective monitoring duties.

In June 2022, the Advocate participated in a panel discussion hosted by the Commission as part of a side-event at the United Nations meeting of countries who have signed on to the CRPD. The virtual panel discussion highlighted the intersection of housing rights and disability rights in Canada. This accessible virtual event was attended by more than 100 participants and included panelists with diverse lived expertise. The discussion also raised awareness on the work between the Federal Housing Advocate and the NMM to jointly monitor this intersection of rights.

In December 2022, the Advocate joined the NMM at its Learning Circles event, with the goal of listening to the views of people with disabilities to help shape our joint monitoring work. It was an opportunity for people with disabilities to be heard on this issue. The discussions at the event allowed us to engage with people directly to develop a set of indicators to help measure the intersection of the right to adequate housing and disability rights.

During this event, we asked everyone:

- What do you think needs to be better understood— by governments, service providers and the public—about the right to adequate housing for people with disabilities?
- To help us track progress on the right to housing for people with disabilities, we need to know: who is not being listened to, and what stories, experiences, and information need to be added to the picture?

The discussions and perspectives we heard from this event will be critical in helping to shape our joint monitoring efforts moving forward.

Recommendations IX – People with disabilities

1. As a matter of priority, broaden dedicated social and financial supports for people with disabilities as well as supportive housing in recognition of their unique needs and to ensure that they are able to maintain their dignity and independence. These supports must be inclusive and empower people to maintain a quality of life on par with people without disabilities. They should be more accessible geographically, including in remote and northern communities. Supports must also be reflective of inflation and interest rates.
2. Take urgent steps to ensure adequate housing for people with disabilities. Adequate housing is defined as housing that is visitable, safe, accessible, habitable, culturally adequate, and affordable. Steps should include developing public policy to address the increasing cost of housing, including but not limited to the implementation of rent caps and the introduction of more non-market housing. Any new policies should be developed in collaboration with people with disabilities of diverse intersectional lived experiences and their advocates.
3. Increase the percentage of fully accessible units required for new builds to receive federal funding to 100%.
4. Develop a coordinated housing strategy between federal, provincial and municipal governments to clearly determine who is and is not responsible for providing housing solutions for people with disabilities. The goals of the National Housing Strategy and the National Housing Strategy Act require a collaborative effort across departments and jurisdictions to respond adequately to the needs of vulnerable populations, including people with disabilities. Jurisdictional confusion should never result in housing precarity for people with disabilities.
5. Implement a clear strategy and committed timeline toward the deinstitutionalization of people with disabilities, including people with disabilities who are criminalized and institutionalized in inappropriate facilities such as hospitals, nursing or seniors' homes and other long-term care facilities due to a lack of adequate community-based supports and services. The deinstitutionalization strategy should include a framework led by people with disabilities to ensure safe, accessible and affordable housing in the community, through public housing or rental subsidies, for persons leaving institutions.

The need for better data

Working with Statistics Canada

In 2022–2023, the Office of the Federal Housing Advocate continued to work with Statistics Canada to obtain data and statistical interpretation to inform the Advocate’s research and review of systemic housing issues. During the year, this collaboration produced 13 fact sheets to complete the series, [Housing Experiences in Canada](#).

Last year was significant as well because it saw Statistics Canada’s release of the 2021 Census data, including the Housing Data release on September 21, 2022.

The fact sheets and Census data continue to paint a picture of disproportionate levels of housing need across disadvantaged groups. While the collection of housing data has improved, our work with Statistics Canada has highlighted significant ongoing data gaps to be able to accurately assess progress, or the lack thereof, towards implementing the right to adequate housing in Canada.

To begin to address these gaps, the Office has proposed improvements to inform the design of the 2026 Census questionnaire. In January 2023, the Office and Statistics Canada also launched the Right to Adequate Housing Data, Concepts and Indicators Working Group. This new entity will:

- Propose solutions to address the gaps in the current Canadian data landscape related to the right to adequate housing;
- Identify indicators for measuring the progressive realization of the right to adequate housing; and
- Promote the widespread adoption of a human rights-based approach to housing data, in line with the legislative requirements of the National Housing Strategy Act.

Data sharing with 211

Last year, we also continued to develop a data-sharing project with 211 to help build a more complete picture of systemic housing issues in Canada. 211 helps people navigate community services, including assistance with housing or homelessness related issues.

We are working with 211 to capture the data from calls they receive that touch on the systemic issues we ask people about when they make a submission. This gives us an even broader picture of housing and homelessness needs across Canada.

- 211 reported that last year, they noticed a shift in the help that people needed. They identified they saw an increase in people calling for help with eviction, foreclosure or loss of their housing, and for not having a place to live or being homeless.
- This spike in people losing their housing or becoming homeless was met with a spike in unmet needs. Frequently, 211 reported it was not possible to refer people for help with these issues because of a lack of community resources, shelter spaces, or other forms of assistance.

About us

A brief history of right to housing in Canada

The right to adequate housing is a human right for everyone in Canada. The human right to adequate housing means that all people are equally entitled to live in dignity in a safe and secure home. Everyone should be able to access housing that meets their needs without discrimination or harassment.

Having an affordable, suitable and safe place to live helps people and families succeed and thrive. Housing as a human right is an important precondition for several other human rights, including the rights to life, work, health, social security, vote, and education.

The human right to adequate housing is not a new concept. It is a fundamental human right that is recognized under international law, as early as the 1948 Universal Declaration of Human Rights. Canada committed to the progressive realization of the right to housing and an adequate standard of living in 1976 when its signature on the International Covenant on Economic, Social and Cultural Rights came into force.

Canada's commitment to the human right to adequate housing was reaffirmed in 2019 when Parliament passed the [National Housing Strategy Act](#). The Act recognizes housing as a human right and commits the federal government to further the progressive realization of the human right to adequate housing.

The Act establishes accountability tools to help promote and monitor the right to housing in Canada, including:

- A [National Housing Strategy](#), to advance the progressive realization of the human right to adequate housing;
- A [National Housing Council](#), of which the Federal Housing Advocate is an ex-officio member, to oversee the implementation of the strategy; and
- A Federal Housing Advocate, to promote and protect the right to housing in Canada.

Learn more:

- [Video: About the National Housing Strategy Act](#)
- [Video: Advancing the right to housing for duty bearers](#)

About the Office of the Federal Housing Advocate

The Federal Housing Advocate is an independent, nonpartisan watchdog, empowered to drive meaningful action to address inadequate housing and homelessness in Canada.

The Office of the Federal Housing Advocate, housed at the Canadian Human Rights Commission, supports the Advocate in carrying out their mandate.

Together, we promote and protect the human right to housing in Canada, including the progressive realization of the right to adequate housing.

The goal of the Advocate's work is to drive change on key systemic housing issues and advance the right to housing for all in Canada. The Advocate does this by receiving public submissions, by amplifying the voices of affected communities, by making recommendations to improve Canada's housing laws, policies and programs, and by holding government to account on its human rights obligations related to housing and homelessness.

The Advocate's mandate is guided by a human rights-based approach, which values participation, accountability, non-discrimination, equity, transparency, empowerment, accessibility, respectful relationships with Indigenous peoples, and respect for human rights laws and obligations.

Learn more:

- [Video: The right to housing in Canada](#)
- [Video: Housing submission tool—your voice matters!](#)

About the Advocate

Marie-Josée Houle (she/her) was appointed as Canada's first Federal Housing Advocate in February 2022, marking a new chapter in a career defined by her work in the affordable housing and homelessness sector.

Ms. Houle is an experienced leader who is recognized for her community activism, expertise in human rights, and extensive knowledge of the housing and homelessness system.

Prior to her appointment as Canada's first Federal Housing Advocate, Ms. Houle has held a number of roles that inform her broad experience, including frontline work in housing co-ops, consulting and project management for affordable housing development, by-law review, housing-related research projects, developing educational programs for housing co-ops and non-profits, and senior leadership roles.

Ms. Houle has been actively involved in advocacy work at a national, provincial and community level. She has advocated for tenant rights and the non-profit housing sector at all three levels of government. She has worked with diverse partners in the sector to foster innovation and entrepreneurship, improve efficiencies, influence key opinion leaders, leverage strategic partnerships, and address gaps and human rights violations related to housing and access to housing. Building a sense of community among diverse partners is particularly important to her.

A supporter and amplifier of marginalized voices, Ms. Houle promotes respectful and inclusive dialogue, creating a space for disadvantaged people to be heard, and applies an intersectional and anti-racism lens to her advocacy work. She has liaised with Indigenous housing providers, developers and tenant support organizations to devise ways to be a better ally, support their work and amplify their voices.

Born in Val D'Or, Québec, and raised in Edmonton, Alberta, she holds a Master of Arts in Sociology and Social Anthropology from Dalhousie University and a Bachelor of Science in Environmental Sciences from the University of Alberta. Ms. Houle is fluently bilingual in English and French.

Annex A – The Federal Housing Advocate’s recommendations in 2022–2023

The recommendations the Federal Housing Advocate made over the course of 2022–2023 are included throughout this report. They are compiled here and include the following:

Recommendations I – National Housing Strategy

The Federal Housing Advocate calls on the Federal Government to make the following [changes to the National Housing Strategy](#):

1. Provide better housing for Indigenous peoples, no matter where they live. The Strategy must address Canada's legacy of colonialism that results in systemic housing inequality for Indigenous people. This includes:

- Most urgently, it must support the rapid development and delivery of an adequately funded for-Indigenous, by-Indigenous Urban, Rural and Northern Indigenous Housing strategy.
- It must ensure that distinctions-based strategies adequately equip Indigenous governments to respond to the housing crises in their communities.
- It must uphold Canada's international human rights obligations to Indigenous Peoples, in particular the United Nations Declaration on the Rights of Indigenous Peoples, and it must respond to the Calls to Action of the Truth and Reconciliation Commission and the Calls to Justice of the Missing and Murdered Indigenous Women and Girls Inquiry.

2. Make programs purpose-built to address the needs of people experiencing inadequate housing and homelessness, and ensure that they show measurable results for people most in need, including the Strategy's priority groups. For example:

- The Strategy must expand the Canada Housing Benefit to reach everyone in core housing need, to help them cope with rising inflation and stay housed.
- The Strategy must establish clear targets, timelines and measurement frameworks for reducing core housing need and ending homelessness for all priority populations, and provide regular, public progress reports, using disaggregated data.
- Its programs must embed an intersectional Gender-based Analysis Plus approach to reach those who are most marginalized in the current housing system, particularly women and 2SLGBTQIA+ persons as well as people who are Black, Indigenous, racialized, disabled, low-income immigrants, refugees and refugee claimants, older adults and youth. Programs must also provide equal benefit these groups; for example, correcting the shortfall in gender-specific shelter spaces for women and gender-diverse people.

- It must apply a standard definition of affordable housing based on the incomes of households experiencing core housing need and homelessness—not average market rents or average incomes of the whole population—with a goal that low-income households should not be spending more than 30% of total income on shelter costs.
- It must build on the success of the Rapid Housing Initiative and pandemic income replacement programs—these prove that it is possible to house people experiencing homelessness and reduce core housing need.

3. Prioritize the development and acquisition of housing supply that is permanently affordable and provides community value. Research shows that less than five percent of housing units produced by the largest NHS capital programs are affordable to households experiencing core housing need and homelessness. Instead of unnecessarily financing what the market is already producing, NHS investments must return community value through housing that is affordable, accessible, and suitable for people excluded from the housing system. For example:

- It must take immediate action to stop the loss of affordable housing, including an acquisition fund for the non-profit and co-op sector to preserve affordable supply and counter financialization.
- It must expand support for deeply affordable, non-market housing options to better target the needs of people experiencing inadequate housing or homelessness.
- It must streamline programs to make them more accessible for housing providers serving disadvantaged groups.

4. Demonstrate the leadership role of the federal government and a coordinated approach to involve all levels of government in solving the housing crisis. The Strategy requires concerted action and leadership from the federal government as well as other orders of government to end the housing crisis. This includes:

- It must integrate a whole-of-government approach at the federal level, with all departments working alongside CMHC and Reaching Home.
- It must integrate principles of the right to housing in all government decisions including Memoranda to Cabinet, Treasury Board submissions, and drafting instructions for new laws, building on lessons from the federal government's leadership in the areas of Gender-based Analysis Plus and anti-racism.
- It must maintain the Community Based Tenant Initiative and take other measures to support the meaningful engagement of rights-holders in the design, monitoring, and evaluation of housing programs and policies.
- It must recognize the federal government's leadership role in working with other orders of government to deliver on obligations to progressively realize the right to adequate housing.
- It must amend the Federal-Provincial-Territorial Housing Partnership Framework and bilateral agreements to require that provinces and territories take a human rights-based approach to housing, and support them in meeting their human rights obligations.

- Programs such as Reaching Home and Rapid Housing Initiative must include human rights conditionalities and provide the resources municipalities need to respond to homelessness and encampments in compliance with human rights.
- It must establish a cycle of evaluation and continuous improvement in line with its triennial reporting obligations.

Recommendations II – 2023 Federal Budget

Prior to the release of the 2023 Federal Budget, the Federal Housing Advocate [issued the following recommendations](#):

1. That the Government ensure housing related budget initiatives are focused on fulfilling Canada's commitments legislated in the National Housing Strategy Act (NHSA) to advance the progressive realization of the right to adequate housing.
2. That the Government move expeditiously to address the housing crisis for Indigenous peoples from coast to coast to coast. Budget 2023 must deliver on the Government's commitment to support the development and provide long-term funding for an urban, rural and northern (URN) Indigenous housing strategy that is for Indigenous and by Indigenous.
3. That the Government undertake a thorough revision of the National Housing Strategy (NHS) to strengthen the overall Strategy and ensure programs are delivering on human rights commitments, particularly when it comes to targeting those in greatest need.
4. That the Government demonstrate the leadership role of the federal government and a coordinated approach to involve all levels of government in solving the housing crisis.

Recommendations III – Housing Accelerator Fund

In order to align the Housing Accelerator Fund with the human rights obligations imposed by the National Housing Strategy Act, the Federal Housing Advocate recommends that the Fund:

1. Prioritize the needs of people experiencing inadequate housing and homelessness, members of disadvantaged groups, and Indigenous peoples;
2. Dedicate the maximum available resources to increasing the supply of adequate and affordable housing for these groups over the long term and to preventing the loss of affordable housing and neighbourhoods;
3. Meaningfully involve affected communities, those most in need and Indigenous Peoples in the design, implementation and monitoring of the Fund;
4. Adopt a human rights-based approach, with clear human rights-informed targets, timelines and indicators;
5. Collect disaggregated data to understand the challenges and monitor results; and Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities; and
6. Ensure collaboration and coordinated action between federal, provincial, territorial, municipal and Indigenous governments on implementing a human rights-based approach to the Fund.

Recommendations IV – Financialization

The expert research commissioned by the Office of the Federal Housing Advocate identifies multiple measures to address financialization under five key areas:

1. Tracking ownership and measure the impacts of financialization;
2. Developing mechanisms to definancialize ownership;
3. Suspending state subsidies and support to financialized landlords;
4. Ensuring public pension funds promote social good through legislation; and,
5. Developing enduring rent controls and tenant protections.

The Federal Housing Advocate urges decision makers to consider these options when examining solutions. At the HUMA Committee panel, the Advocate invites members to seek the views of the researchers and other witnesses about the specifics of their recommendations.

The Advocate recognizes this is a complex and technical area. The Advocate's role is not to make specific policy prescriptions. Parliamentarians need to rely on the expertise of the public service to design policy solutions that will fulfill human rights obligations.

When determining policy responses, governments must put human rights at the centre.

The [directives on financialization](#) recommended by the international housing rights monitor The Shift also provide useful guidance for Parliamentarians.

Recommendations V – United Nations Committee on the Rights of the Child

The Advocate urges the federal, provincial and territorial governments to take urgent action to follow up the Committee's concluding observations and these two housing-related recommendations in particular:

- **Clear measures and timelines needed to end homelessness among children**
The Committee recommended that Canada address these gaps by strengthening its timelines and priorities to end child homelessness and guarantee all children from low-income families have stable access to adequate and affordable long-term housing.
- **Revising eviction laws to protect the rights of children**
The Committee recommended Canada revise provincial and territorial eviction laws to ensure that they prioritize the best interests of the child, and that all avenues to prevent evictions are pursued.

Recommendations VI – Women and gender diverse people

1. Take urgent action to implement the Calls for Justice made by the National Inquiry into Missing and Murdered Indigenous Women and Girls, and the Truth and Reconciliation Commission's Calls to Action as they relate to access to safe, affordable and adequate housing for First Nations, Inuit and Métis women, girls, Two-Spirit and gender-diverse people.
2. Ensure that definitions of homelessness for the purposes of defining federal, provincial, territorial and policies and programs reflect the distinct experiences of homelessness among women, girls, Two-Spirit and gender-diverse people, particularly those who are Indigenous.

Recommendations VII – Encampments

Governments and decision-makers at all levels must centre human rights and the right to housing in their approaches to encampments. The reports recommend five key areas where Canada must do better to uphold the rights of encampment residents:

1. Stop the use of policing and law enforcement as a response to encampments.
2. Provide funding and services at all levels of government—to support municipalities that are facing the disproportionate impact of addressing the existence of encampments, and to invest in short and long-term housing options and supports for encampment residents.
3. Ensure the meaningful participation of encampment residents in decisions that affect them.
4. Recognize the distinct rights of Indigenous Peoples and include them in the development of policy approaches to encampments.
5. Address the conditions within encampments and provide access to basic services such as clean water, sanitation facilities, electricity and heat.

Recommendations VIII – Accessibility

1. The Federal Housing Advocate recommends that all new housing units that receive government funding or incentives meet the minimum criteria of visitability (having a level entrance, and having wider doorways and hallways and a wheelchair accessible washroom on the entry-level floor).
2. The Federal Housing Advocate calls for all new residential units built in Canada to meet the criteria of Universal Design as well as the minimal Building Code requirements for housing related to accessibility conversion, allowing for easy, less structurally complex, expensive and disruptive future accessibility renovations.
3. The Federal Housing Advocate calls for the adoption of the Accessible Dwellings Standard by provinces and territories, ensuring the accessibility standards are legally enforceable with the aim of removing and preventing barriers in the built environment for persons with disabilities, and all people who use it.

Recommendations IX – People with disabilities

1. As a matter of priority, broaden dedicated social and financial supports for people with disabilities as well as supportive housing in recognition of their unique needs and to ensure that they are able to maintain their dignity and independence. These supports must be inclusive and empower people to maintain a quality of life on par with people without disabilities. They should be more accessible geographically, including in remote and northern communities. Supports must also be reflective of inflation and interest rates.
2. Take urgent steps to ensure adequate housing for people with disabilities. Adequate housing is defined as housing that is visitable, safe, accessible, habitable, culturally adequate, and affordable. Steps should include developing public policy to address the increasing cost of housing, including but not limited to the implementation of rent caps and the introduction of more non-market housing. Any new policies should be developed in collaboration with people with disabilities of diverse intersectional lived experiences and their advocates.
3. Increase the percentage of fully accessible units required for new builds to receive federal funding to 100%.
4. Develop a coordinated housing strategy between federal, provincial and municipal governments to clearly determine who is and is not responsible for providing housing solutions for people with disabilities. The goals of the National Housing Strategy and the National Housing Strategy Act require a collaborative effort across departments and jurisdictions to respond adequately to the needs of vulnerable populations, including people with disabilities. Jurisdictional confusion should never result in housing precarity for people with disabilities.
5. Implement a clear strategy and committed timeline toward the deinstitutionalization of people with disabilities, including people with disabilities who are criminalized and institutionalized in inappropriate facilities such as hospitals, nursing or seniors' homes and other long-term care facilities due to a lack of adequate community-based supports and services. The deinstitutionalization strategy should include a framework led by people with disabilities to ensure safe, accessible and affordable housing in the community, through public housing or rental subsidies, for persons leaving institutions.

Annex B – The Federal Housing Advocate’s final recommendations

This report provides an overview of many violations of the right to housing in Canada, and recommends a number of solutions. In the first year of the Advocate’s mandate, it has become clear that it is not enough to identify barriers to the right to housing and recommend solutions. Canada’s housing and homelessness emergency will only be effectively addressed when governments commit to meaningful, effective action.

The final recommendations contained in the sections below are focused on the mechanisms through which governments can demonstrate accountability and implement effective measures to address the many other recommendations in this report that the Advocate made throughout the 2022–2023 year.

The National Housing Strategy Act recognized the right to adequate housing in domestic law for the first time. To make this right real, governments must be accountable for its implementation. The Advocate’s final set of recommendations are focused on the mechanisms through which governments can demonstrate accountability and implement effective measures to address the many other recommendations in this report.

Recommendations to the Government of Canada

The Advocate calls on the Prime Minister, Minister of Housing and Diversity and Inclusion, Finance Minister, other members of Cabinet, and all Parliamentarians to recognize and implement the human right to adequate housing, as legislated in the National Housing Strategy Act.

In 2023, the Government of Canada should:

1. Establish a Cabinet working table to develop an all-of-government action plan on implementing the human right to adequate housing in accordance with the National Housing Strategy Act. The table should include the Ministers whose portfolios interact with housing, such as Health, Mental Health and Addictions, Justice, Indigenous Services, Crown-Indigenous Relations, Veterans’ Affairs, Intergovernmental Affairs, Employment and Disability Inclusion, Families and Social Development, Immigration, Women and Gender Equality, and Seniors.

Key elements of the action plan should include:

- A. Taking an all-of-government approach in responding to the housing and homelessness crisis, recognizing the crucial links between access to adequate housing and all key areas of Canada’s economic and social policy, include health, justice, and immigration.
- B. Developing a mechanism similar to Gender-based Analysis Plus (GBA+) to apply the requirements of progressive realization of the right to housing in all budgets, laws, policy and program development that affect housing and homelessness, such as through Treasury Board Submissions and Memoranda to Cabinet. These requirements include:
 - Taking effective, concrete measures;
 - Using all available resources;
 - Employing all appropriate means, including regulation;
 - Moving towards full realization of the right to housing as quickly as possible;
 - Giving priority to those in greatest need; and
 - Fulfilling human rights obligations of immediate effect, such as non-discrimination and avoiding retrogression.
- C. Making a commitment by Cabinet officials to acknowledge, and raise awareness about, the human right to housing.
 - Center the right in speaking lines. For example, replace “everyone in Canada deserves a safe and affordable place to call home” with “everyone in Canada has a right to a safe and affordable place to call home” in communications about housing and homelessness.
 - Launch a communications campaign across traditional and social media to inform people in Canada about their human right to adequate housing.

Recommendations to the Minister of Housing and Diversity and Inclusion

The National Housing Strategy Act sets out the Minister's accountability to respond to recommendations from the Federal Housing Advocate, National Housing Council, and Review Panels. As Canada's Minister for Housing and Diversity and Inclusion, he must take a leadership role in the recognition and implementation of the human right to adequate housing.

The Advocate calls on the Minister to take the following specific, concrete steps in 2023 to respond to the Advocate's recommendations on the National Housing Strategy, encampments, financialization and housing supply.

1. By June 2023, provide a detailed response to the Advocate's calls to action on the National Housing Strategy, issued on National Housing Day 2022.
2. In 2023, establish and lead a working table to re-design the National Housing Strategy in alignment with the human rights obligations of the National Housing Strategy Act. Membership should include the Federal Housing Advocate along with the Deputy Ministers of the Canada Mortgage and Housing Corporation (CMHC) and Infrastructure Canada.
3. In 2023, direct the Deputy Minister of Infrastructure to work with other implicated Deputy Ministers (such as Health, Public Health, Indigenous Services Canada, Women and Gender Equality, and Employment and Social Development Canada) to establish and lead a working table to implement Canada's commitment to end homelessness by 2030, with an immediate focus on addressing encampments using a human rights-based approach.
4. In 2023, direct the CEO of CMHC to work with the Deputy Minister of Finance to develop and implement measures to address the financialization of housing in Canada, and implement a human rights-based approach to Canada's housing supply plan. This working table would initially receive and implement the recommendations from the upcoming National Housing Council's Review Panel and the study by the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) on financialization of housing, and monitor the effectiveness of those measures. It would also expand and refine CMHC's Housing Supply model, using a human rights-based approach focused on housing supply for those in greatest need.

Potential objectives for this work could include:

- A. Work with Statistics Canada and use administrative data from provinces, territories and municipalities to create detailed model of housing supply, housing need, and housing margins, and to collect and analyze disaggregated data on homelessness and the right to adequate housing;
- B. To expand Canada's Housing Supply plan in alignment with a human rights-based approach, prioritizing the housing needs of households in core housing need, those experiencing homelessness, and members of National Housing Strategy priority groups;
- C. To expand the definition of Core Housing Need to better reflect all components of the right to housing; and
- D. To develop and implement a single, rights-based definition of "affordable housing" to be applied to all National Housing Strategy programs and other CMHC programs such as the MLI Select mortgage insurance program.

These three working tables should take an all-of government approach, bringing together implicated federal departments, along with Provincial, Territorial and Municipal counterparts, National Indigenous Organizations, and representatives of communities directly affected by inadequate housing and homelessness. In keeping with a human rights-based approach, they should conduct meaningful engagement with communities directly affected, members of disadvantaged groups, civil society, the community housing sector, and industry stakeholders. Finally, they should operate with rapid timelines to implement urgent changes and use the National Housing Strategy to its greatest potential to address the housing and homelessness crisis.

Recommendations to provinces, territories, and municipalities

The National Housing Strategy Act recognizes housing as a human right for everyone in Canada, and makes the progressive realization of this right the basis for all housing policy.

All orders of government, including provinces, territories, and municipalities, have an obligation to protect, respect, and fulfill the human right to housing within their areas of jurisdiction. They must implement effective measures, using the maximum of available resources and employing all appropriate means, to realize the right to adequate housing in the shortest possible time, giving priority to those in greatest need.

For provinces and territories, this means:

- Providing the housing, health, and social services people require to transition out of homelessness into permanent, accessible housing;
- Protecting tenants' rights and preserve the affordability of rental housing by regulating rent increases; and
- Ensuring that income security programs provide sufficient benefits to enable people with disabilities, lone-parent families, and other low-income households to afford adequate housing and to live in peace, security, and dignity.

For municipalities, this means:

- Respecting the rights and dignity of people experiencing homelessness, including those in informal dwellings, unsheltered homelessness, and encampments, and ensuring that they have the services they require as a basic precondition to life and health, such as water, sanitation, and fire prevention;
- Reallocating investments away from policing as a means of responding to homelessness, mental health crises, and intimate partner violence, and instead fund community-based crisis response services and social infrastructure that foster community safety;
- Using planning and zoning powers to prioritize the development and preservation of housing that is affordable and accessible for those in greatest need.

In the coming year, the Federal Housing Advocate will continue to work with provinces, territories, and municipalities to support them in advancing the right to housing, and to ensure that the federal government is providing the resources and powers sub-national governments need in order to uphold their human rights obligations.