

Putting people first

The Federal Housing Advocate's
2023–2024 Annual Report to the Minister



Office of the
Federal Housing
Advocate

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du logement



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Federal Housing Advocate's message

As Canada's first Federal Housing Advocate, it is my pleasure to present my 2023-2024 Annual Report that details the work my office and I did last year.

Our most important role is to listen to people on the front lines of Canada's housing and homelessness crisis, and to amplify their voices to decision-makers. To advocate for systemic change so that every person in Canada has their right to housing respected. And to move us towards the goal of a safe, affordable, and adequate home for all.

It has been almost five years since the federal government passed the National Housing Strategy Act, which recognized housing as a human right in Canada. The Act also established accountability mechanisms, like the Federal Housing Advocate, to ensure that this right is upheld.

But it is clear the housing situation in Canada has reached a crisis point. While there has been some progress, we have much work ahead of us.

That is because the issues plaguing our housing system are systemic – they are complex, intersectional, and can seem overwhelming. Canada is a huge country, where people have many diverse housing needs.

People experiencing homelessness, and those living in inadequate housing, are often in these intolerable situations due to systemic issues. The financialization of housing, a serious lack of affordable housing, barriers to accessible housing, and systemic discrimination are contributing to the situation. For Indigenous peoples, there are often no options for adequate housing where they live. For people experiencing homelessness, shelters are limited and not always appropriate, and people have resorted to living in encampments because there is nowhere else safe to go.

It is heartening to see that the national conversation about housing has evolved to greater awareness of people who are in the most disadvantaged housing circumstances. As I talked to people across Canada this past year, I saw a shift in empathy. People are beginning to understand what a human rights-based approach to housing is, and especially the role of governments in making housing accessible for everyone in Canada, not just those who wish to buy a home.

Throughout the in-person engagement I've had this year, I saw that many people on the ground, including municipalities, do not have the resources they need to do the right thing for their communities or to enact the system-wide change that is so badly needed.

I also know that there is a gap in information about housing precarity and homelessness in rural, remote and Northern settings in Canada. There is a need for more research, direct engagement, and public discourse on the realities and solutions for these regions, where the needs are different.

There are ways we can create real and sustainable change, starting with the federal government. Today, Canada needs strong federal leadership to fulfil the promise of housing as a human right.

We need leadership and resources at the national level to end inadequate housing and homelessness across the entire country. We also need people on the ground in each place to take my recommendations, and the initiatives of the federal government, and implement them based on what each community needs.

The good news is that governments are starting to listen. Last year, I engaged with the federal, provincial, territorial and municipal governments to make progress on these systemic issues. This advocacy is not just mine – I am proud to stand alongside Indigenous peoples, people experiencing homelessness, and powerful community advocates to co-develop recommendations and push for governments to change.

Canada has the capacity to end the housing and homelessness crisis.

It is critical the federal government invests in non-market housing. Public money should be used for the public good. The federal government needs to support non-market housing — co-operative, nonprofit and public housing — that is permanently affordable and accessible.

This requires a human rights approach that puts people first. We must prioritize housing that is safe, healthy, and affordable for everyone — from students, to newcomers, to people with low incomes. We must prioritize housing for people with disabilities, seniors, and families. And this housing must remain affordable in perpetuity, so we don't find ourselves here again in another generation.

This is a complex problem that requires many solutions. All levels of government have a role to play in funding and building non-market housing. But the federal government has the responsibility to lead the way.

All of us, working together, can make the right to housing real for everyone, by making sure that it is a top priority for governments — especially for our federal leadership.

In 2019, with the passing of the National Housing Strategy Act, Canada committed itself to the “progressive realization” of the right to housing. It is my sincere hope that this report will help the federal government to accelerate that progress. We need everyone at the table to create lasting change.

Sincerely,
Marie-Josée Houle,
Federal Housing Advocate



Key issues and actions of 2023–2024

Housing markets have been discussed considerably in the past year by people in Canada, the media, Parliamentarians, and the Bank of Canada. However, housing affordability goes beyond just interest rates and private home ownership.

People in the most vulnerable circumstances in Canada face multiple, systemic barriers to their right to adequate housing. The federal government and decision-makers at all levels have a duty to address these systemic issues so that everyone has a safe, secure, affordable and dignified place to live.

The urgent need for non-market housing

While Canada needs more housing supply across the board, it must be the right type of supply that also responds to those in greatest need.

Disadvantaged groups are disproportionately affected by the housing crisis – like people who are low-income, racialized, veterans, Indigenous, 2SLGBTQIA+, seniors, people with disabilities, and newcomers, to name a few. They are falling further behind.

Many are clinging to inadequate housing because they have no other choice. Others are one missed paycheck away from homelessness. People living in encampments have no other place to go.

Investing in non-market housing is the way out of the housing crisis. Public money should support non-market housing – cooperative, non-profit, and public housing – that is permanently affordable and accessible.

Non-market housing creates permanently affordable, accessible housing to meet the needs of a wide range of people. It is the best use of taxpayer dollars for public good in housing, as it benefits everyone. Most importantly, non-market housing is not inflationary – it will not raise housing prices in the private housing market.

In the last 30 years, Canada stopped investing in non-market housing. This change in priorities that has benefited the private housing market – with disadvantaged groups falling further behind into precarious and inadequate housing or homelessness.

After decades of federal neglect in social and affordable housing, recent years have seen renewed federal investments in housing with the National Housing Strategy and its \$82+ billion commitment to fixing the housing crisis in Canada.

But more than half-way into the 10-year Strategy, evidence demonstrates that the vast majority of housing produced by National Housing Strategy programs is not affordable or suitable for households experiencing homelessness or in core housing need.

Now is the time to align the National Housing Strategy with the National Housing Strategy Act. The Strategy must embrace human rights-based approaches that put people first, including prioritizing the expansion of non-market housing.

For example, this can be done by attaching conditions to federal infrastructure funding that mandate the creation of non-market housing in new housing projects, and creating a fund for non-market and Indigenous housing providers to buy, repair and operate existing buildings.

It is clear that more non-market housing is the answer to restore the health of Canada's housing system.

Using a human rights-based approach to estimate Canada’s supply shortage

In November, [a report released](#) by the Federal Housing Advocate’s office used a human rights-based approach to analyse Canada’s housing supply and found there is a shortage of 4.4 million homes that are affordable for people in housing need.

Produced by housing policy expert Carolyn Whitzman, the report applied a human rights-based approach to the analysis of housing supply needs in Canada by income category, household size and priority population. It also, for the first time, included students, people experiencing homelessness, and people living in congregate housing – such as long-term care or supportive housing for people with disabilities – in the category of people in “core housing need.”

The figures show a current deficit of 3 million homes for low- and very-low-income households in housing need who can only afford less than \$1,050 per month, and a further 1.4 million missing homes for moderate- and median-income households in housing need.

In other words, the creation of 4.4 million homes that are permanently affordable and accessible represents what is currently needed to restore affordability to Canada’s housing system.

Using a human rights framework to estimate future housing supply need for the next decade, the report also projects that Canadians will need an additional 9.6 million new homes in the next 10 years — with a third of this supply dedicated for very-low to moderate income households. Only non-market housing with significant government subsidies can achieve rents low enough to meet this need.

The report is a new way of looking at housing supply in Canada. It focuses on the circumstances of people who are being most affected by inadequate housing and homelessness, and what type of housing supply will actually meet their needs.

Making recommendations to decision-makers

In November 2023 and February 2024, the Federal Housing Advocate appeared before the House of Commons Standing Committee on Finance (FINA) to discuss how the government's finance policy can restore affordability to Canada's housing system.

The Advocate emphasized three key actions the government can take – chief among them that the federal government lead the way in creating permanently affordable, accessible non-market housing. She also recommended that the federal government implement tax reforms to make financialization less profitable and protect renters from cost increases.

To meet the needs of a wide-range of people, the Advocate made the following recommendations:

- Prioritizing non-market housing investments for the National Housing Strategy's \$82-billion budget.
- Creating an acquisition fund for non-market and Indigenous housing providers to buy, repair and operate existing buildings.
- Attaching conditions to federal infrastructure funding that mandate the creation of non-market housing in new projects.
- Pushing for strong rent stabilization measures and tenant protections across Canada.
- Amending federal policies related to pension fund investments and taxation of real estate investment trusts.
- Collecting better data on financialization.
- Providing better accountability when taxpayer funds are spent on incentives to the private sector.



Financialization and the harm it is causing to people in Canada

The “financialization” of housing means that housing is treated as a commodity – a vehicle for wealth and investment – rather than a human right and a social good for people and communities.

Financialization refers to the growing dominance of financial actors in the housing sector. This started in the 1990s when Canada allowed the creation of real estate investment trusts and permitted pension funds to invest in financial markets and instruments.

Financialization treats housing like a financial asset and a tool for investor profits, instead of a fundamental human right for everyone. [Our research](#) estimates 20-30 % of Canada’s rental housing is financialized, with disadvantaged groups most impacted.

How financialization affects housing security

Often, financialization sees large investors buy up affordable apartment buildings.

Then, these entities turn them into a product for investors. Profit-making strategies for financial firms investing in housing involve extracting more from residents, and often involve displacement. These firms dramatically increase rents, cut maintenance services, and evict existing tenants to grow their profits.

It is not new these buildings are privately owned. What IS new, is they are owned by large institutional investors whose obligation is maximizing returns for shareholders.

Financialization is contributing to housing unaffordability and violating people’s human rights. The result of financialization is that disadvantaged groups are forced to spend disproportionate amounts of their income on housing and have less money for food, medicine, childcare and other needs. Many cannot afford adequate housing of any kind and are faced with the choice of living in precarious housing, temporary shelters, or informal encampments.

Making recommendations to decision-makers

In May 2023, the Federal Housing Advocate appeared before the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) to speak on the topic of financialization. The Committee's study was initiated in response to [research commissioned by the Advocate's office](#) on this issue, and the researchers also joined the committee's proceedings.

The Advocate emphasized the real harm that financialization is causing to people in Canada by denying them their right to housing and by harming affordable housing supply. She spoke about the issue of financialization being widespread and the way it has negatively shaped Canada's housing system. She emphasized that financialization is a serious human rights issue that has real world consequences. Finally, she told the Committee that curbing financialization is a key way that governments can help address Canada's larger housing crisis.

The Advocate's primary message to the committee was that all available federal resources must be mobilized towards the most disadvantaged groups as a matter of priority, with all appropriate means – including policies and legislation – taken to address adequate housing for these groups. She also called for a coordinated approach across all levels of government.

The Advocate invited the Committee to look at options such as:

- Tracking the ownership of financialized housing stock.
- Better monitoring of tenant rights before, during and after the acquisition of property to prevent evictions, human rights violations, and harassment.
- Expanding the supply of non-market housing.
- Tax reforms that make financialization less profitable, especially for real estate investment trusts (REITS).
- Regulating the involvement of pension funds that invest in financialization.

Review panel on financialization

In 2023–2024, the National Housing Council held its first review panel on the financialization of housing as a result of the Advocate’s request in 2022.

The hearings, focused on the Financialization of purpose-built rental housing, examined topics such as:

- The impact of the financialization of purpose-built rental housing on the enjoyment of the human right to adequate housing and its progressive realization.
- The federal role on this issue, including laws, policies, programs, regulations, and other actions or inactions that may be exacerbating the financialization of purpose-built rental housing and the negative impacts associated with it.
- Solutions within the jurisdiction of Parliament to address the financialization of housing in order to protect the right to adequate housing and advance its progressive realization in Canada, which may include opportunities to work with provincial, territorial and municipal levels of government to take measures to achieve these ends.

The review panel is an opportunity for public participation, and the hearings included organizations with expertise in human rights, members of affected communities and the organizations that represent them, and representatives from the rental housing sector in Canada. The Federal Housing Advocate contributed written and oral presentations to the hearings.

The review panel – made up of three members of the National Housing Council – is expected issue a report in 2024 with its opinion and recommended actions that the government of Canada should take to address the financialization of housing. The report will be submitted to the federal Minister of Housing, Infrastructure and Communities.

Read more about the [review panel](#).

Upholding the rights of people living in homeless encampments

One of the most visible and most serious failures of governments to protect the human right to adequate housing is a noticeable rise in encampments across Canada.

Encampments are temporary outdoor campsites on public property or privately owned land. People living in encampments experience some of the most vulnerable circumstances in our society. Many are dealing with the combined effects of the housing crisis, the health crisis brought on by the pandemic, and a severe economic downturn. They have often faced discrimination linked to the historical legacy of colonialism, racism, sexism, ableism, and other forms of marginalization.

The Advocate's report on encampments, published this year, affirms that First Nations, Inuit and Métis people are disproportionately overrepresented among those who experience homelessness and are living in encampments. The report calls for immediate solutions to support encampment residents, and for governments at all levels to respect Indigenous rights as affirmed by the United Nations Declaration on the Rights of Indigenous Peoples.

As well, many social services and shelters are at maximum capacity or are not appropriate for the individual needs or circumstances of individuals experiencing homelessness — including Two-Spirit, trans, and non-binary people.

Living in encampments, residents frequently experience harassment and violence from police, by-law officers, and the public. Most do not have access to basic services like clean water or heat. Many have suffered harm or have died as a result of exposure, fire, overdose, and other threats to life and safety.

The rise of encampments in Canada is a human rights issue that needs urgent action. All levels of government have a responsibility to find permanent, adequate housing solutions for everyone experiencing homelessness.

Listening to residents of encampments

In February 2023, the Federal Housing Advocate launched a review of homeless encampments — the first Advocate-led review of a systemic housing issue — to understand the experiences of encampment residents across the country and explore potential solutions.

The Advocate released an interim report in October 2023, and a final report in February 2024. The interim report summarized the experiences and information shared with the Advocate during in-person meetings with encampment residents across the country, and 366 submissions received from individuals and organizations between April and July 2023. The final report focused on the Advocate’s recommendations to start to solve this crisis.

[The interim report](#) reflected the experiences and concerns shared by encampment residents, allies, and municipalities. The Advocate heard that there is an urgent need for solutions designed and implemented using a human rights-based approach that upholds the human rights and dignity of encampment residents while simultaneously addressing the systemic failures that are contributing to the situation. People also said many times that there is a need to change the conversation about encampments and to recognize that encampments are a symptom of systemic failures and not the fault of individuals.

One of the biggest challenges in addressing the issue of encampments is that governments have taken a top-down approach that does not include the perspectives, or respect the agency, of diverse encampment residents. To address this, the Advocate heard many potential solutions directly from the people who have experienced living in encampments. In considering these solutions, the complexity of the issues will require a whole-of-government approach. For example, municipalities are the first line of response to encampments, but are often not empowered and generally not adequately resourced to meet the complex housing and public health crises growing in their communities.

The interim report is the foundation for a deeper reflection and engagement with rights holders, allies, Indigenous governments and representative organizations as well as provincial, territorial, municipal and federal governments. These discussions helped to inform the findings and recommendations in the Advocate’s final report.

Advocating for the rights of residents of encampments

In February 2024, The Advocate released her [final report on encampments that](#) called for a national response to the human rights crisis facing people living in encampments.

Encampments are not a safe or sustainable solution for housing. For people living in encampments, every day is a matter of life and death.

The report examined the factors leading to the rise in encampments across Canada, and most importantly, the concrete measures that must be taken by governments to fulfil their human rights responsibilities and reduce or eliminate the need for encampments. The report included recommendations aimed at the federal government as well as provincial, territorial and municipal governments.

The Advocate's final report issued an urgent call to action to governments at all levels to uphold the human rights and right to housing of encampment residents.

The Advocate recommended that the federal government establish a National Encampment Response Plan by August 31, 2024. The Plan must drive urgent action at all levels of government that will:

- **Act immediately to save lives**, including by ensuring that people living in encampments have access to the basic necessities they need to survive and live in dignity.

This includes access to clean water, sanitation, food, heating and cooling, accessibility supports, healthcare, and harm reduction.

- **End forced evictions of encampments** and put in place alternatives that are designed following meaningful engagement with encampment residents.

Forced encampment evictions make people more unsafe and expose them to a greater risk of harm and violence. The role of police and by-law officers should be de-emphasized in responses to encampments.

- **Work with all governments and provide support to municipalities.**

Immediately convene meetings with provinces, territories, and municipalities to coordinate an all-of-government response. Include clear targets and timelines for the National Encampments Response Plan.

- **Respect the inherent rights of Indigenous Peoples**, including those affirmed in UNDRIP. Recognize the jurisdiction of Indigenous governments to determine, develop, and administer programs and services related to housing and homelessness. First Nations, Inuit and Métis governments and representative organizations must be fully supported to develop and provide self-determined, culturally appropriate housing and related services and supports, including supports in urban centers.

- **Respect and uphold human rights, including the right to adequate housing.**

People living in encampments must play a leading role in decision-making processes that affect them. All governments must implement ongoing and meaningful engagement with people living in encampments and those who support them.

- **Offer people permanent housing options as rapidly as possible.**

Immediately develop and fund adequate housing solutions and supports so that people living in encampments can be re-housed as rapidly as possible.

- **Address the root causes of encampments.**

Canada has the capacity to solve this crisis. Encampment residents know what is required to meet their most pressing needs. What is lacking is sufficient political will, resources and coordination amongst governments, as well as the commitment to meaningfully engage with encampment residents.

This national crisis calls for a national response.

The interim and final reports on encampments are the first Advocate-led review of a systemic housing issue – a historic moment for advancing the human right to housing in Canada.

The right to housing for Indigenous peoples

Across what is now Canada, Indigenous peoples including First Nations, Inuit, and Métis face long-standing challenges to accessing all elements of the human right to adequate housing. This is due to on-going colonial violence, racism, a lack of recognition and support for self-determined housing and other inherent rights, and a lack of long-term federal funding that is substantial enough to address housing need.

Indigenous peoples have an inherent right to self-government and the control of housing programs. The United Nations Declaration on the Rights of Indigenous Peoples Act (UNDRIPA) commits Canada's federal government to achieving full implementation by ensuring federal laws, regulations, and policies are consistent with the rights set out in the declaration.

Despite this commitment enshrined in UNDRIPA, Indigenous peoples are experiencing a housing crisis, which is by definition a violation of their human rights.

It is important to recognize the colonial policies and systems that perpetuate dispossession and violence for Indigenous peoples, leading to homelessness and inadequate housing. Indigenous peoples are not homogeneous, and First Nations, Inuit, and Métis communities and individuals face different housing challenges. What they have in common is that systemic issues of housing precarity — both on treaty lands and traditional territories and in other rural and urban areas — are affected by a history of colonialism, genocidal federal policies of the past, forced relocation, and on-going colonial violence and exclusion, like the child welfare system.

The Advocate and her office are working alongside First Nations, Inuit and Métis leadership to highlight the issues faced by Indigenous communities across the country, as well as monitor the implementation of the joint recommendations we make.

Advocating alongside Indigenous peoples

In 2023-2024, the Federal Housing Advocate worked with Indigenous leadership and communities to document their most urgent housing needs and to call for government action to address them.

Nunatsiavut and Nunavut

The housing crisis faced by Inuit is the direct result of colonialism and a staggering failure by successive federal, provincial, and territorial governments over many decades to invest in and respect the human right to adequate housing of Inuit.

In November 2023, the Federal Housing Advocate [launched a report on Inuit housing conditions](#) in partnership with the leadership of Nunatsiavut and Nunavut Tunngavik Inc. (NTI) to highlight the dire need for solutions to the housing crisis in Inuit communities.

The report followed the Advocate's visit to Nunatsiavut, an autonomous area claimed by the Labrador Inuit, and Nunavut in October 2022, where she heard directly from community members about the housing crisis. Many people told her how current housing conditions are directly tied to histories of forced displacement and colonial violence, as well as decades of government underfunding and neglect.

In launching the report, which contained co-developed recommendations to governments, the Advocate and Inuit leadership met with the federal government and the Newfoundland and Labrador provincial government to drive action on solutions. Discussions with the Nunavut territorial government are expected to take place later in 2024.

The Advocate told the federal government that a severe shortage of adequate housing means that many in Nunatsiavut and Nunavut have no access to housing at all. Some have been on housing waitlists for years. The extent of homelessness is masked by the high levels of overcrowding and in the number of Inuit who are forced to leave their home communities.

Inuit who do have housing are often denied security of tenure. According to the Nunatsiavut Executive Council, 78 percent of the population cannot access home insurance. Inuit in both regions face a lack of access to financial services in general, with high mortgage costs and predatory lending leading to debt, default, and loss of homes.

Initial responses to this work are encouraging, with the governments of Nunavut and Newfoundland and Labrador agreeing with the recommendations and agreeing to expand housing opportunities for Inuit.





Métis Nation – Saskatchewan

Many Métis in Saskatchewan are disproportionately represented in the unhoused and precariously housed population.

In July 2023, the Federal Housing Advocate was invited by Métis Nation – Saskatchewan (MN-S) to focus on the local housing and homelessness systems. She visited communities and met with organizations working to address pressing housing needs in the homeland of the Saskatchewan Métis.

The Advocate met with many Métis in Saskatchewan experiencing extreme poverty and trauma – the result of systemic racism entrenched in public institutions, colonialism, and forcible displacement. She heard about the toll that severed cultural connections have had on communities due to residential schools, the 60s Scoop, and continued disproportionate numbers of child apprehensions. The high rates of addiction and violence people experience in these communities are a direct result of systemic racism deeply embedded in government institutions.

The housing in Métis settlements varies widely in quality and habitability. Many homes are older and are in need of expensive maintenance and capital repairs. For example, the exorbitant cost to heat these homes, compared to those in the province’s large urban centres, is the result of two issues: the cost of electricity is much higher for people in the province’s remote areas; and the homes themselves are in dire need of capital upgrades to minimize heat loss.

As a result, the Advocate and Métis Nation – Saskatchewan are collaborating on a systemic review of the Métis experience with housing conditions, housing precarity and homelessness in Métis settlements across the province of Saskatchewan. The report is expected to be delivered to the federal government next year.

Barriers to housing for women and gender-diverse people

In Canada, women, Two-Spirit, trans and non-binary people face unique, gendered barriers to adequate housing. Often, these barriers force many to rely on dangerous survival strategies or remain in abusive situations to keep a roof over their heads.

Cisgender, transgender, and other diverse women share many specific housing challenges, including gender-based discrimination and misogyny, disproportionate experiences of sexual and intimate partner violence, the gendered wage gap, and an increased likelihood that they are heading a single-parent household.

Indigenous women, as well as Two-Spirit and gender diverse Indigenous people, experience the acute shortage of adequate housing on reserve as well as unique barriers to housing off-reserve.

Meanwhile, Two-Spirit, trans, non-binary, and other gender-diverse people are over-represented in almost all aspects of housing insecurity, homelessness, and poverty, as well as associated violence and trauma. Emergency shelters frequently exclude people who are gender-diverse because they are designed based on gender-binaries, and gender-diverse people often experience transphobia, homophobia, and discrimination in a shelter environment.

What these diverse groups of people have in common is the discrimination and lack of safety they experience in accessing affordable and suitable rental housing, and barriers to gender inclusive shelters and services in the homelessness or gender-based violence sectors.

Eliminating gendered homelessness will require targeted resources and self-determined solutions to address intersectional systemic housing issues for women and gender-diverse people.

Advocating for adequate housing for women and gender-diverse people

In May 2023, the Federal Housing Advocate [requested that the National Housing Council establish a review panel](#) to hold a hearing on the failure to prevent and eliminate homelessness amongst women and gender-diverse people, particularly Indigenous women, trans, gender-diverse, and Two-Spirit people. The Advocate's request was based on submissions to the Advocate by the National Indigenous Feminist Housing Working Group and the Women's National Housing and Homelessness Network. The National Housing Council is expected to launch the review panel in 2024.

This review panel will examine why homelessness among women and gender-diverse people continues to worsen. In keeping with the requirements of the National Housing Strategy Act, the review panel will involve public participation of rights holders most directly affected by systemic issues such as Indigenous women, Two-Spirit and gender diverse people, and others.

Made up of three members of the National Housing Council, the review panel will issue a report to the government of Canada with recommendations to address the failure to eliminate homelessness amongst women and gender-diverse people.

The right to adequate housing for people with disabilities

Access to housing is a human right. It means more than just having somewhere to live. For people with disabilities, it also means getting to choose where to live. It means having a home that is safe and accessible. It means having access to supports to be able to live independently and with dignity.

People with disabilities in Canada face many barriers to housing. Many people with disabilities are forced to live in institutions. Others can't get the supports they need to live independently or can't find safe and accessible homes. Some are struggling to pay their rent. Often, people with disabilities can experience homelessness because of these barriers. There are even cases where [people with disabilities are choosing Medical Assistance in Dying \(MAiD\)](#) because they can't access housing that meets their needs. This needs to change.

The Convention on the Rights of Persons with Disabilities (CRPD) states that people with disabilities should have equal access to housing and that they have the right to live independently and be included in their communities. Canada has agreed to follow the CRPD. Meanwhile, Canada agrees that everyone has the right to housing that is safe, accessible, affordable and inclusive. This right is included in the National Housing Strategy Act.

The Canadian Human Rights Commission is responsible for monitoring how Canada is putting the CRPD into action, and identifying what barriers still remain for people with disabilities. The Federal Housing Advocate is responsible for ensuring Canada upholds and makes progress on the human right to housing for everyone in Canada.

Monitoring framework

In 2023–2024, the Federal Housing Advocate worked with the National Monitoring Mechanism for the CRPD at the Canadian Human Rights Commission to develop a framework to monitor the right to housing for people with disabilities in Canada.

The Commission and the Advocate's office have developed a comprehensive framework to track existing data, policy efforts, and government resources to get a clearer picture of this issue. The monitoring framework is the first of its kind in the world, and was developed with input from people with disabilities and people with lived experience of homelessness and inadequate housing.

The framework will help to better understand this problem and to help find solutions. The goal is to identify barriers that people with disabilities face while trying to get their housing needs met. It will also monitor what steps Canada is taking to improve this situation. This information will help to advocate for positive change.

Learn more about the [monitoring framework and findings](#).



Listening and learning

Listening to people is an important part of what we do at the Federal Housing Advocate's office. It helps us understand what problems are affecting people when it comes to housing and homelessness. It also helps to come up with solutions that meet people's needs.

Using the Federal Housing Advocate's [online submission tool](#), anyone in Canada who has faced inadequate housing or homelessness can make a submission and tell the Advocate about their experience. Organizations can also use the online submission platform to submit relevant information to the Advocate.

While the Advocate does not provide remedies for individual cases, the submission process will help the Advocate to amplify the voices and experiences of people who have been impacted by inadequate housing and homelessness.

Since April 1, 2023, the Advocate received 37 submissions from individuals who have experienced inadequate housing and homelessness. In addition, 13 organizations also shared their experiences.

In addition to the general online submission process, last year, we created a new tool to invite submissions on the topic of encampments to help inform the Advocate's review of this issue. We received over 350 submissions from people and organizations in Canada with experience of encampments.

All of these submissions will help the Advocate better understand systemic housing issues in Canada and have been acknowledged here to amplify the voices of those impacted by inadequate housing and homelessness, as well as to inform our work on key issues.



Submissions regarding homeless encampments

Since the launch of the encampment review in April 2023, 322 people who have lived in homeless encampments made a submission to the Federal Housing Advocate about their experiences. In addition, 53 organizations shared their experiences and observations. These include front line workers, city officials and workers, advocates, and community members. We received submissions from most provinces and territories, but the majority came from British Columbia (146), Ontario (120), Quebec (44), New Brunswick (19) and Alberta (11).

Here is a summary of the key issues we heard about:

- **A lack of basic services:** Numerous participants spoke about the fact they have no place to shower, use the bathroom, access clean water, or store their belongings.

In addition, participants spoke of the lack of access to food, clothing, garbage removal, tents or tarps to protect themselves from the cold, blankets, first aid supplies, needle disposals, cooking equipment, places to do laundry, fire extinguishers and electricity.

- **Evictions and clearances:** We heard about the negative experiences of people living in encampments with evictions and clearances. This includes the routine seizure and disposal of people's possessions — including their identification, tents, photo albums, money, and clothing — and displacing people from their temporary shelters without providing adequate alternatives.

In many of the encampment evictions and clearances, residents face cruel, inhumane, and degrading treatment from city workers, by-law officers, and police. Many participants reported negative experiences with violence, harassment, bullying, and constant incarceration threats from by-law officers and police. Many outreach workers and organizations mentioned how police invoke a trauma response in many people who are or have been experiencing homelessness.

- **Inadequate emergency shelters:** Many participants deplored the lack of capacity of shelters, as well as the barriers that make shelters inappropriate and inaccessible for many people experiencing homelessness. Many described shelters not maintaining dignified living conditions, such as personal privacy or ways of locking valuable belongings. Emergency shelters with strict rules also restrict freedom of movement and limit access to support such as friends and family. In addition, shelters are not pet friendly. Many of the participants claimed they face serious safety issues while living in shelters. Participants often compared shelters to prisons.

Shelters provide a critical service, but they are underfunded, are operating over capacity, and staff turnover rates are high. Many also reported a lack of emergency resources for women and 2SLGBTQQAI+ people. Traditional resources require gendered classification according to the data on identity cards. Several interviews shed light on the fact that there are not enough safe places for women, gender diverse people and people fleeing violence.

- **Safety and security:** Participants shared stories and incidents in encampments where they experienced violence and threats to their safety. Many also spoke about their living conditions such as the harsh winter months and danger from fires.

At the same time, these participants defined encampments as the safest place there is for them. They acknowledged the violence in encampments, but also recognized greater violence while being alone on the streets or in certain temporary housing, such as shelters and single-room occupancies. More importantly, they see encampments as a place that provides community, support, and safety.

- **Health, mental health, and addiction issues:** Some participants shared their stories of how they became homeless, including evictions by landlords, being thrown out of the family home, domestic violence, problems with addictions, abusive families, being discharged by correctional facilities or hospitals without support, poverty and depression, and more.

Participants now living in encampments faced and are still facing trauma or mental illnesses without access to treatment or support. The lack of addiction, mental health and community services create barriers to these individuals.

Many participants also talk about the level of stress and anxiety they face while living outside. An encampment under constant threat of eviction or faced with hostility puts its residents under a lot of pressure, which damages their physical and mental health.

- **Discrimination and harassment from the public:** Participants made 60 references to feeling constantly judged, discriminated against, and harassed on the street or in stores by the public and by the police or other authorities.

Some participants who have lived experience in encampments say that they are constantly seen as criminals by the public for being poor or homeless and that the police are incriminating homeless people for living in poverty. Many spoke about being falsely accused of stealing in stores and restaurants for being homeless.

The growing hatred towards encampment residents has also been reported to be more and more present on social media and in mainstream media. People are posting pictures of people experiencing homelessness in encampments without consent.

- **A sense of community and belonging:** Forty-one participants expressed that they see encampments as a place that provides community, support, and safety for most of the people living in them.

Encampment residents establish a care network outside of traditional systems – they are able to share their resources, cook together and rely on each other to survive every day. People experiencing homelessness develop a deep sense of safety, community and freedom in encampments which cannot be found elsewhere while being homeless.

A participant shared the following statement: “I was homeless for 8 years. Without the support of my peers, I would not be alive today, the encampment community gave me a sense of belonging. We would listen and take care of one another.”

- **Lack of assistance and wrap-around services:** There were more than 30 references made regarding the lack of assistance and wrap-around services in and around encampments. Participants who would like to find housing are struggling to find help or are on waiting lists for housing. Participants also mention the lack of social, health, mental and legal support they would need.

Sometimes services are available, however, people living in encampments frequently become displaced from the services they need, including during encampment evictions. This makes services inaccessible by a walking distance, especially if they have to carry their belongings. Several interviews shed light on the fact that people do not know where or how to get the help they need.

Participants also suggested several solutions, including:

- **Meaningful engagement:** We found over 70 references of participants claiming they would like to see their rights upheld, and they want their opinions, their privacy and autonomy respected.
- **Access to land and basic services:** Over 160 references were made by participants regarding the need for basic services such as clean water, washrooms, showers, hygiene products, garbage removal, storage lockers, kitchen facilities, warm clothes – especially during winter – electricity, and access to land. These services should also be available 24 hours a day, 7 days a week, and especially throughout the night when residents most need it.
- **Ceasing evictions and clearances:** People living in encampments rely on each other and community outreach to survive from day to day. Police break up these life-saving connections when they dismantle their campsites, also often inflicting abuse and physical harm on the unhoused community.

Some of the solutions include putting together urgent housing responses in cities and towns to support people out of unsheltered homelessness. Outreach workers and front-line workers should assist people living in encampments if a relocation of the encampment is necessary. The police should not be involved.

- **Health, mental health and addiction support and services:** Among the 330 participants, we found 109 references for more mental health support, access to health care, overdose management (like naloxone), trauma recovery, substance use support, or forms of protection from the extreme cold and extreme heat.

This support would allow people to create a safe environment for themselves and others, and allow cities to actively work on the lack of clean and supportive housing, overdose crisis, and safety. Others expressed their desire to be connected to a mental health team and nurse practitioners.

- **More wrap-around services and front-line workers:** Ensuring an integrated response between health and housing systems to address encampments and homelessness overall is essential to successful housing stability. Social assistance rates need to be increased to meet people's basic needs. Social support and community are required each day to help people experiencing homelessness navigate barriers. Skilled community workers with access to appropriate supports are needed – and permanent housing is needed first and foremost.

- **Community building:** There is a desire from encampment residents and front-line workers to foster connection and conflict resolution with neighbours living around encampments. Municipalities can help address this by hosting community gatherings for people to come together, or resourcing community groups and organizations working with people who are unhoused to host such gatherings and invite neighbours to build connection, awareness and understanding.
- **More affordable and accessible housing options:** Participants shared that to have more affordable housing, we have to first recognize the political failure and duty to uphold the right to housing. People should not be punished for creating encampments as a way of coping with society's failure to uphold their right to housing.

There were many calls to increase investment by all orders of government into comprehensive housing options for people who are living in encampments, including:

- Affordable housing
 - Widely accessible supportive housing
 - Appropriate, sustainable housing
 - Affordable seniors' housing
- **More public education on homelessness and encampments:** The participants of the encampment review asked for more easily digestible national public awareness campaigns outlining housing as a human right. They believe this may help increase understanding and awareness. There is also a need to improve compassion and empathy amongst community members to stop targeted violence towards encampments and support staff.

There is also a request to mandate that all levels of government, administration and those providing services participate in training that includes: Reconciliation, Indigenous history, harm reduction and trauma-informed care.

- **Mobilization of resources and funding:** Some participants expressed a desire for more funding to municipalities and community-based organizations from both provincial and federal governments. Others want significant investments into upstream prevention approaches so that people are less likely to find themselves experiencing the conditions that often lead to homelessness.

Furthermore, many are demanding funding for building and renovation of all types of housing and support, including real affordable housing, non-profit housing, social housing, and emergency shelters, with the specific goal of getting people out of the cycle of homelessness.



Speaking out

The Advocate and her office speak out so that people in Canada, decision-makers, and advocates across the country can join us in making change to systemic housing issues across the country. The Advocate also amplifies the voices of people experiencing homelessness and inadequate housing so that their perspectives are heard.

This year, we raised awareness and amplified people's experiences by speaking out in the media, online, and in-person.

In the news

Last year, the Federal Housing Advocate appeared in over 400 media pieces across television, radio and print.

Yes, you should be angry about homeless encampments

In February 2024, the Federal Housing Advocate published an opinion piece in the Ottawa Citizen, urging respect and understanding when it comes to encampments in Canada. Homelessness is not new. But a human rights approach to it is. That is how Canada will make a lasting difference to solve homelessness.

The Advocate called for the federal government to implement an urgent, national response to encampments by August 31, 2024. The response must be based on upholding people's human rights. What we need to do is listen to the people in encampments to make sure we're meeting their needs and finding them permanent, adequate housing. What we need is coordination, new resources and political will. We need everyone at the table. The time for action is now.

Read the full article: [Houle: Yes, you should be angry about homeless encampments.](#)

Prioritizing people over profit is the way forward on the housing crisis

In September 2023, the Federal Housing Advocate published an opinion piece in the Toronto Star, calling on the federal government to take the lead on creating housing that prioritizes people's human right to housing over profit. Investing in non-market housing is the way out of the housing crisis.

The Advocate recommended that the National Housing Strategy's \$82-billion-dollar suite of programs should prioritize the construction of non-market housing. Specifically, she advised the federal government to create a fund for non-market and Indigenous housing providers to buy, repair, and operate existing buildings. And lastly, the federal government must attach conditions to federal infrastructure funding that mandate the creation of non-market housing in new housing projects.

Read the full article: [Prioritizing people over profit is the way forward on the housing crisis.](#)

Federal Housing Advocate's final report calls for national response to the crisis of encampments

In February 2024, the Federal Housing Advocate launched a final report on encampments in Canada that called for a national response to the human rights crisis facing encampment residents.

The Advocate has recommended that the federal government establish a National Encampments Response Plan by August 31, 2024. The plan must drive urgent action at all levels of government that will act immediately to save lives, end forced evictions of encampments, work with all governments, respect human rights and Indigenous rights, offer people permanent housing options as rapidly as possible, and address the root causes of encampments.

This national crisis calls for a national response.

As a result, the report was featured in more than 50 news stories so far across the country by major news outlets. This high-visibility coverage of the report reached a significant number of people across Canada to raise awareness of human rights and encampments.

Read the full news release: [Federal Housing Advocate's final report calls for national response to the crisis of encampments.](#)



Marie-Josée Houle | Federal Housing Advocate

Report calls for the implementation by August 31 of a national encampments response plan

Power & Politics ■ Canada's Housing Crisis

CBCNN LIVE

Making connections

Last year, the Federal Housing Advocate attended 124 events across Canada, which included giving speeches, engaging with stakeholders, or conducting site visits.

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:

- The Pan-Canadian Voice for Women’s Housing Symposium
- Housing on the Hill Day, an event on Parliament Hill that brings together people on the front lines of the housing crisis with MPs and policymakers.
- The Assembly of First Nations – British Columbia
- John Humphrey Centre for Peace and Human Rights
- The Progressive Senate Group
- [A virtual panel](#) on a National Encampment Response Plan with the National Right to Housing Network

National Housing Day

On National Housing Day, November 22, 2023, the Federal Housing Advocate held an online event, **How to Make the Best of Public Money for Public Good**, to provide an in-depth examination of human rights-based solutions to housing supply.

The Advocate was joined by a group of expert speakers:

- Dr. Carolyn Whitzman, housing rights advocate, researcher, and professor at University of Ottawa
- Margaret Pfoh, CEO of the Aboriginal Housing Management Association
- Stéphan Corriveau, Executive Director of the Community Housing Transformation Centre
- Olga Tasci, CEO of the Agency for Co-operative Housing

The virtual panel provided an important discussion about using human rights and Indigenous rights frameworks to illustrate why non-market housing is so important.



The panellists also provided concrete examples and solutions to bring to duty-bearers to develop non-market housing solutions – including ensuring we have the right kind of housing supply that is permanently affordable.

A report on what we heard from the panel was developed to provide advice in line with human rights standards to contribute to policy conversations on scaling up non-market housing.

It is hoped that this report can be used as a tool to engage directly with more non-market experts on how governments can support Canada’s non-market sector for long-term success. That includes efforts to:

- scale up non-market housing to match the level of other OECD countries and begin to meet the needs of people in Canada;
- maintain the physical assets as well as general capacity; and,
- open pathways through changes in legislation and policy to allow the sector to further scale up without always relying on government financial support to do so.

These efforts to scale-up non-market housing must be prioritized at all levels of government, with strong leadership provided by the federal Minister of Housing, Infrastructure, and Communities. This should include substantial federal funding for provinces and territories to urgently prioritize and develop non-market housing suitable for their jurisdictions.

Read the full report: [What We Heard – Non-market housing as a solution to the housing crisis.](#)

Holding decision-makers to account

Last year, the Advocate and her office monitored how governments across Canada are implementing and upholding the right to adequate housing. The Advocate wrote letters of concern and engaged with federal, provincial, territorial, and municipal governments across Canada to advocate for housing as a human right. Often, we engaged with decision-makers when people's human rights were at risk of being violated. The Advocate's message continues to be that governments at all levels are obligated to uphold the right to housing.

To Mayor Yu of Prince George regarding centralized homeless encampment at Moccasin Flats

In April 2023, the Federal Housing Advocate wrote an open letter to Prince George, British Columbia's Mayor Simon Yu, regarding a new by-law under consideration by City Council to establish a centralized homeless encampment at Moccasin Flats. She observed that the process and proposal did not conform to international human rights standards by ensuring meaningful engagement with encampment residents. As the majority of residents are Indigenous, she also called on the entire city council to uphold inherent Indigenous rights as per the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP).

In her letter, the Advocate called on the Mayor and Council to:

- Vote against the current by-law proposal and explore alternative solutions;
- Recognize the distinct rights of Indigenous peoples, particularly BC's First Nations and Métis peoples, and include them in the development of policy approaches to encampments;
- Undertake a meaningful process of engagement with the encampment residents, the BC Assembly of First Nations and other stakeholders before adopting any decisions that affect them;
- Provide encampment residents with access to basic services such as clean water, sanitation facilities, electricity and heat; and
- De-emphasize the use of law enforcement as the primary response to encampments.

Read the [full open letter – Prince George](#).

To Mayor Sim of Vancouver regarding escalation of East Hastings Street decampment

In May 2023, the Federal Housing Advocate wrote an open letter to Mayor Ken Sim of Vancouver, British Columbia, regarding escalation of the East Hastings Street decampment. She pointed out that that international human rights law clearly states that forced evictions of encampments, including forcing people to move from an encampment to a shelter, SRO, or “supportive” housing which is not adequate, constitutes a violation of human rights, including Indigenous rights as per UNDRIP.

The Advocate called on Mayor Sim and Vancouver City Council to:

- Immediately cease the forced eviction of encampment residents;
- Adopt a human rights-based approach to dealing with encampments, guided by the former United Nations Special Rapporteur on the right to adequate housing’s National Protocol;
- Undertake a meaningful process of engagement with the encampment residents, community organizations and stakeholders before adopting any decisions that affect them;
- Provide encampment residents with access to basic services such as clean water, sanitation facilities, electricity and heat; and
- Cease reliance on law enforcement as the primary response to encampments.

Read the [full open letter – Vancouver](#).

To Mayor Nuttall of Barrie on requiring permits for encampments on public land

In June 2023, the Federal Housing Advocate wrote an open letter to Barrie, Ontario, Mayor Alex Nuttall regarding his direction (with city council approval) to use changes to the city’s by-laws in order to prohibit the use or distribution of tents or tarps in public parks or on public lands without a permit and to prohibit the distribution of food and grocery products in public spaces without the use of a permit. These measures would severely restrict access to basic shelter and food for people living in local homeless encampments and, as such, are in direct contravention of international human rights standards. She reminded the Mayor and council that the National Housing Strategy Act recognizes that housing is a fundamental human right and that housing is essential to the inherent dignity and well-being of the person, and that all Canadian municipalities have a responsibility to uphold the human rights of people living in encampments.

The Advocate specifically called on Mayor Nuttall and Barrie City Council to:

- Immediately cease the move towards prohibitions of tents, tarps and food in parks and public spaces without a permit;
- Adopt a human rights-based approach to dealing with encampments, guided by the former United Nations Special Rapporteur on the right to adequate housing’s National Protocol for Homeless Encampments in Canada;

- Undertake a meaningful process of engagement with the encampment residents, community organizations and stakeholders before adopting any decisions that affect them; and
- Provide encampment residents with access to basic services such as clean water, sanitation facilities, electricity and heat.

Read the [full open letter – Barrie](#).

To Minister Sean Fraser and Minister Kamal Khera on universal design and accessible housing

In January 2024, the Federal Housing Advocate wrote an open letter to Minister Sean Fraser, Minister of Housing, Infrastructure and Communities, and Kamal Khera, Minister of Diversity, Inclusion and Persons with Disabilities, regarding the need for universal design to be incorporated into future building plans to address Canada’s housing crisis.

The Advocate wrote this letter in light of the government’s announcement on December 12, 2023, it would develop a catalogue of pre-approved blueprint designs for homebuilders to address Canada’s housing crisis.

Canada does not currently have an adequate supply of accessible or easily adaptable housing. The Advocate urged the Government of Canada to:

- Ensure that all the options provided to builders in the catalogue of blueprints are based on universal design principles and are either accessible or adaptable; and
- Expand the accessibility and adaptability requirements in the National Building Code so that all future dwellings are built without barriers.

This is essential to ensure that all people in Canada have access to a range of housing options that meet their accessibility needs and that allow them to age in place.

Read the [full open letter – universal design and accessible housing](#).



Emerging priorities

The housing landscape in Canada is always changing. The job of the Federal Housing Advocate is to ensure that change is moving in the right direction – upholding the human right to housing for every person in Canada.

While much progress has been made to address the most urgent housing issues facing people in Canada, there are many more systemic issues to address, such as:

- Homelessness of Canada’s veterans
- Security of tenure for vulnerable groups
- Gaps in First Nations housing conditions
- Rural, remote and northern housing challenges
- The right to housing for resettled refugees and asylum claimants
- Ensuring accessible and inclusive housing for all
- Financialization of seniors housing and long-term care
- The link between our judicial system and homelessness

Assessing and evaluating these issues and others will be an ongoing process for the Advocate, with priorities determined by the most urgent needs. There is much more work to do. As long as there is housing injustice in Canada, our advocacy will continue.

Here is more on two areas that the Advocate and her office are already starting to explore as the topic of future work.

Homelessness experienced by Canada's veterans

Veterans are a distinct group of people with unique housing needs and challenges. Veterans Affairs Canada considers any former member of the Canadian Armed Forces who successfully underwent basic training and is honourably discharged to be a veteran.¹

The estimated number of veterans experiencing homelessness across Canada varies from 2,400 to 10,000. The fact that no one has accurate information about the extent of this issue is part of the problem. Veterans Affairs Canada's 2018 report "Everyone Counts"² revealed that at that time, veterans account for approximately 4.4 per cent of individuals experiencing homelessness in Canada.

With fragmented and siloed support programs across the country, poor understanding of the scale of the issue, and the incredibly diverse nature of the causes and experiences of veteran homelessness, there is a need to better define the issue to be able to remedy it.

In 2023, the federal government released a \$79.4 million Veteran Homelessness Program, establishing two funding streams to support civil society and subnational governments to provide rent supplements, deliver social services, and improve research. However, it is not clear that more money – without clear federal leadership and coordination – will bring about meaningful change.

Advocating for veterans experiencing homelessness

In July, a report prepared for the Federal Housing Advocate by the Max Bell School of Public Policy at McGill University in Montréal, Quebec, provided policy options that our office recommended to all the relevant federal departments.

The report, [Addressing veteran homelessness in Canada](#), found that there remains a lack of federal departmental leadership on the issue of veteran homelessness, that there are significant discrepancies in the reported numbers and identities of veterans experiencing homelessness, that existing services do not meet the needs of women and gender-diverse veterans experiencing homelessness, and that there is inadequate support for veterans in their transition to civilian life and for veterans-serving organizations.

The report's recommendations included the following objectives:

- That Veterans Affairs Canada take primary leadership on veteran homelessness
- To achieve a shared and accurate understanding of homelessness among veterans in Canada
- To build pathways for veterans to access immediate housing supports
- To increase and support veteran-specific housing supply

¹ <https://www.veterans.gc.ca/eng/about-vac/what-we-do/mandate>

² <https://www.veterans.gc.ca/eng/housing-and-home-life/at-risk-housing/homeless/activities>

Security of tenure in Canada

Everyone has a right to a home, where they know they can stay long-term without being displaced. This is known as security of tenure, and it is an essential part of the human right to adequate housing.

Denying security of tenure to tenants, Indigenous Peoples, racialized communities, people with disabilities, and encampment residents undermines Canada's commitment to the progressive realization of the right to housing, as defined in Canada's National Housing Strategy.

To better understand the diverse issues around security of tenure, and hear from the groups of people most affected, in January 2024 the Office of the Federal Housing Advocate released a [series of seven reports](#) by legal experts.

The reports focus on:

- [The Right to Counsel for Tenants Facing Eviction](#)
- [International Jurisprudence](#)
- [Eviction and International Obligations](#)
- [Race and Security of Housing](#)
- [Systemic Barriers for First Nations People](#)
- [Issues for Persons with Disabilities](#)
- [Federal Obligations and Encampments: Security of Tenure in Canada](#)

The reports conclude that when it comes to eviction, Canada is not applying fundamental human rights principles nor fulfilling its legal obligations. For example, in Canada, it is not uncommon for a family to be evicted for being a month behind – or less – on rent, rather than be offered a fair repayment plan. Additionally, only a minority of tenants facing eviction have access to legal representation, despite the potentially unlawful and life-changing experience of losing their homes.

The reports also confirmed systemic discrimination causes disproportionate experiences of evictions for Indigenous people, Black and racialized people, people with disabilities, low-income households, and others. This contravenes existing national and provincial human rights legislation.

The Federal Housing Advocate will continue to commission research into this issue, intervene in hearings, and craft recommendations to the federal government to call for governments and others to respect everyone's right to security of tenure in Canada.



Recommendations to Parliament

– April 30, 2024

The Federal Housing Advocate is responsible for making recommendations to improve Canada’s housing laws, policies and programs so that they enable people and families to access to adequate, affordable and safe housing that meets their needs.

Canada’s housing and homelessness emergency will only be addressed when governments commit to meaningful, effective action that upholds the human right to adequate housing. The federal government must lead the way on implementing effective measures that strengthen Canada’s housing system and lift people out of homelessness.

Canada needs political will, commitment, and coordination at all levels of government to create lasting change. It is going to take an all-of-government approach to implement the human right to housing, and the federal government must lead the way.

This 2023–2024 Annual Report is made available to other Members of Parliament, as well as stakeholders and the Canadian public at large to provide a better understanding of the right to housing, the office’s activities, and specific recommendations.

The Federal Housing Advocate reports annually to the Minister responsible for housing and can also submit recommendations at any time to the Minister, who is required to respond within 120 days of receiving those reports.

The Federal Housing Advocate calls upon the Minister of Housing, Infrastructure and Communities of Canada, the Prime Minister, other members of Cabinet and the Government of Canada to recognize and implement the following recommendations.

National Housing Strategy Act

Adequate housing for all

Under the 2019 National Housing Strategy Act, all levels of government are legally obligated to promote, protect and fulfill the human right to adequate housing for all people, and particularly those who are experiencing homelessness and housing precarity.

The Advocate calls on the Prime Minister, Minister of Housing, Infrastructure, and Communities, Finance Minister, other members of Cabinet, and all Parliamentarians to implement the human right to adequate housing, as legislated in the 2019 National Housing Strategy Act.

The Advocate calls on all levels of government to comprehensively integrate the human right to adequate housing in all government decisions relating to housing, including strategic policies and plans, briefing materials, Treasury Board submissions, and drafting instructions for new laws, building on lessons from the United Nations Declaration on the Rights of Indigenous Peoples Act and Gender-Based Analysis Plus (GBA+).

Uphold the inherent rights of First Nations, Inuit, and Métis people

The federal government must uphold the inherent rights of First Nations, Inuit and Métis people with regards to housing, as articulated under the United Nations Declaration on the Rights of Indigenous People Act.

In relation to housing, the federal government must respect key provisions, including rights to self-determination (Article 3); to develop and administer housing plans and programs (Article 23); rights to land, territories and resources Indigenous people have traditionally owned, occupied, used or acquired (Article 26); and the right to not be forcibly removed from lands or territories and no relocation without free, prior and informed consent (Article 10), among other provisions.

Dedicated meetings with the Minister

Under the National Housing Strategy Act (sec. 17(1) and 17.1), the Minister must respond to the Federal Housing Advocate’s annual reports and reports related to reviews of systemic issues.

The Advocate recommends the creation of a dedicated meeting between the Federal Housing Advocate and the Minister responsible for housing in response to the Advocate’s Inuit and Encampment reports from this year, as well as future reports, to ensure a meaningful response and to hear about government’s efforts to:

1. engage relevant policy areas and Ministers responsible in intersecting areas of government responsibility (e.g. Crown-Indigenous Relations and Northern Affairs, Indigenous Services Canada, Immigration, Refugees and Citizenship Canada, Public Safety Canada, Treasury Board, Finance, Women and Gender Equality, and others);
2. implement the recommendations, or provide an evidence-based rationale for those that government rejects; and
3. establish timelines, milestones, and estimated resource allocations for implementation, including for the participation of rights holders.

Develop an all-of-government action plan

As per the Advocate’s 2022–2023 annual report recommendation:³ develop an all-of-government action plan with Ministerial oversight on implementing the human right to adequate housing in accordance with the National Housing Strategy Act.

Create a targeted funding program

As articulated by the National Right to Housing Network in their 2024 report commissioned by my office,⁴ the federal government should create a targeted funding program to empower rights holders, civil society, and Indigenous organizations to engage with the human rights-claiming mechanisms established by the National Housing Strategy Act, such as making submissions to the Advocate and participating in Review Panels.

³ <https://housing.chrcreport.ca/recommendations-to-the-government-of-canada.html>

⁴ Raza, S. and Biss, M. (2024). Resourcing Rights Claimants: Closing the Gap to Exercising the National Housing Strategy Act. The Office of the Federal Housing Advocate and the National Right to Housing Network. <https://housingrights.ca/resourcing-rights-claimants-report/>

National Housing Strategy

As per the National Housing Strategy Act, the federal government must maintain a National Housing Strategy focused on:

- improving the housing outcomes for persons in greatest need (sec. 5(2) c); and
- providing for participatory processes to ensure the ongoing inclusion and engagement of civil society, stakeholders, vulnerable groups, and persons with lived experience of housing need, as well as those with lived experience of homelessness (sec. 5(2) d).

Improve the National Housing Strategy

As per the Advocate's 2022–2023 annual report recommendations:⁵

The federal government should align the National Housing Strategy with its legislated purpose under the National Housing Strategy Act to improve housing outcomes for those in greatest need.

The federal government should re-design National Housing Strategy programs so that they result in measurable progress towards the National Housing Strategy goals of reducing core housing need and homelessness.

The federal government should tie evidence-based, human rights targets, and systematic monitoring requirements to the National Housing Strategy's bilateral agreements, action plans, and programs.

Ensure the National Housing Strategy Act is consistent with the UNDRIPA

Consistent with the United Nations Declaration on the Rights of Indigenous Peoples Act and the review of laws process, the federal government should, in consultation and cooperation with First Nations, Inuit and Métis peoples and representative organizations, interpret the National Housing Strategy Act in a way that ensures its consistency with the UN Declaration.

Data and monitoring of outcomes for disadvantaged groups

The federal government should require provincial/territorial, municipal (where relevant), and Indigenous governments to gather and share disaggregated data on housing outcomes for disadvantaged groups, in particular regarding National Housing Strategy programs, and allocate resources to support this data collection.

⁵ <https://housing.chrcreport.ca/canada-needs-a-national-right-to-housing-strategy.html>

Progressive realization

The National Housing Strategy Act recognizes housing as a human right for everyone in Canada and makes the progressive realization⁶ of this right the basis for all housing policy.

As per the Advocate’s 2022–2023 annual report recommendation,⁷ all orders of government must act immediately to 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.⁸

Increase non-market housing stock

Non-market housing offers an important opportunity for the progressive realization of the human right to adequate housing, including housing that is affordable, accessible, and culturally appropriate.

The federal government should develop and implement a short-term plan to double its non-market housing stock⁹ from the current 3.5 per cent of the total housing stock to 8 per cent, with a long-term target of 20 per cent, as per research commissioned by my office.¹⁰ These plans must be developed in partnership with provinces, territories, municipal governments, Indigenous governments and organizations as well as the non-market housing sector. This should include support for sector capacity development.

At the next regularly scheduled meeting with the Advocate, the Minister should provide a detailed response to the Advocate’s 2023 National Housing Day “What We Heard” report and call to expand Canada’s non-market housing stock.

⁶ Progressive realization means that governments must:

- implement effective measures;
- dedicate the maximum available resources;
- use all appropriate means, including laws, policies, and regulations;
- prioritize those in greatest need, such as people experiencing homelessness and inadequate housing, particularly those who are Indigenous and members of disadvantaged groups;
- take immediate action to remedy discrimination and threats to life, liberty, and security of the person;
- prevent retrogression;
- ensure access to justice and accountability; and
- meaningfully engage with rights holders.

⁷ <https://housing.chrcreport.ca/annex-b-the-federal-housing-advocates-final-recommendations.html>

⁸ This includes: people experiencing homelessness; First Nations, Inuit and Métis people; women, adults and children fleeing domestic violence; seniors; people who identify as 2SLGBTQI+; people with disabilities; people with mental health or addiction disabilities; veterans; young adults; racialized groups; newcomers, especially refugees and asylum claimants; and other groups. The Advocate recognizes women within each of these groups are disproportionately affected by housing need.

⁹ Including: non-profit housing, government-owned housing, co-op housing, community land trusts, and Indigenous-led non-market housing.

¹⁰ Whitzman. November 2023. A Human Rights-Based Calculation of Canada’s Housing Supply: https://www.homelesshub.ca/sites/default/files/attachments/Whitzman-Human_Rights_Based_Supply_Report-EN_1.pdf

Raise awareness about the human right to housing

Expand human rights education and tools

Due to increasing violations of the right to housing faced by disadvantaged groups, the federal government together with the Office of the Federal Housing Advocate, National Housing Council, the Canadian Human Rights Commission, and the Canadian Association of Statutory Human Rights Agencies, should build on existing educational tools developed by the OFHA¹¹ to expand human rights education for policy makers and program administrators to infuse human rights-based approaches and the human right to adequate housing within government processes and policy development, similar to Gender-Based Analysis Plus (GBA+) directives.¹²

Work with the provinces and territories

Adhere to 2018 Housing Partnership Framework commitments

Provincial and territorial governments must adhere to their own commitments made under the 2018 Housing Partnership Framework Agreement where they agreed that National Housing Strategy investments would prioritize those most in need and that housing policy is grounded in the principles of inclusion, participation, accountability, and non-discrimination.

Introduce provincial and territorial right to housing legislation

Provincial and territorial governments should introduce right to housing legislation to create a provincial/territorial housing advocate counterpart who can hold their governments directly to account for their human rights obligations, including the Indigenous right to housing. This legislation should build on the legal framework of the National Housing Strategy Act and the Federal Housing Advocate and be developed in consultation with Indigenous leaders, rights holders, municipalities, advocates and communities.

¹¹ For Government (federal) Duty Bearers: <https://youtu.be/gAlYlWh8-Hc>;
About the National Housing Strategy Act: <https://youtu.be/uF8koytEXUk>;

¹² <https://nhc-cn1.ca/publications/post/co-creating-the-right-to-adequate-housing-in-canada> and <https://housing.chrcreport.ca/annex-b-the-federal-housing-advocates-final-recommendations.html>



About us

Everyone in Canada has a human right to adequate housing, and is 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 housing as a human right was reaffirmed in 2019, when Parliament passed the **National Housing Strategy Act**. The Act 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
- A National Housing Council
- A Federal Housing Advocate
- Review Panels

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

The Advocate does not provide remedies for individual cases. Instead, the Advocate holds governments to account for their human rights obligations and makes recommendations to improve Canada's housing laws, policies and programs. The ultimate goal is a healthy housing system where people and families in Canada have access to adequate, affordable and safe housing that meets their needs.

Learn more:

- [Video: About the National Housing Strategy Act](#)
- [Video: The right to housing in Canada](#)
- [Video: Advancing the right to housing for duty bearers](#)
- [Video: Housing submission tool—your voice matters!](#)

About the Advocate

Marie-Josée Houle was appointed as Canada's first Federal Housing Advocate in 2022, marking a new chapter in a career defined by her work in the affordable housing and homelessness sector. Her role and mandate, and that of her office, is not just to be a witness, but to drive change on systemic housing issues. This mandate is guided by a human rights-based approach, which values participation, accountability, non-discrimination, equity, transparency, empowerment, and respect for human rights laws and obligations.

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.