



# **Human Rights-Based Housing Targets and Mechanisms for Canada**

Briefing Paper for the Federal Housing Advocate

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by

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# Executive Summary

What housing definitions, targets, and mechanisms best comply with the *National Housing Strategy Act's* commitment to “develop and maintain a national housing strategy” to “progressively realize the right to adequate housing... taking into account key principles of a human rights-based approach to housing,” with a “focus on improving housing outcomes for persons in greatest need”?

The 2022 Canadian Housing Survey revealed that almost **1.7 million Canadian households are in core housing need**, with almost four in five of those households being very low- or low-income and unable to afford more than \$1,050 a month in housing costs. This high number excludes:

- people experiencing homelessness, including hidden homelessness (e.g., people staying temporarily with friends and family).
- postsecondary students.
- those in collective dwellings, including seniors’ residences, rooming houses, supportive housing for people with disabilities, and institutions.

Including these populations **doubles the number of very low- or low-income Canadians in housing need to 3 million**. It would also show that a further **1.4 million moderate- or median-income households** are in housing need, including those forced to move from job- and amenity-rich cities because of affordability concerns or forced to double up with family or roommates.

## Who is left out of Core Housing Need?

Excluded Population	Estimated Number	Income Category	Notes
Homeless	~200,000	Very Low	Ontario: 81,515 (2024) - no consistent annual measurement using By Name Lists!
Students	1,430,000	Very Low - Low	2.3 million students, 10% in residence, 75% of those living on their own in inadequate conditions (unaffordable, overcrowded)
Congregate Housing	700,000	Very Low	Group homes, health and correctional institutions, long-term care; most have disabilities (mental, addictions, cognitive), mostly in inadequate conditions (overcrowded, in need of repair)
Farm Workers	70,365	Very Low - Low	Mostly temporary visa workers, majority in inadequate conditions (overcrowded, in need of repair)
<b>Total</b>	At least 1.7 million		Plus 1.3 million Very Low- and Low-income households formally in housing need

Multiple Sources

The concept of core housing need also leaves out key aspects of the right to housing, including:

- security of tenure
- location close to jobs, services, and infrastructure
- accessibility for people with disabilities
- cultural adequacy

Meeting these combined needs will require:

1. **A recalibrated, long-term, human rights-based National Housing Strategy 2.0**, led by the federal government, with annual targets for provincial, territorial, municipal, and regional governments, including specific Indigenous targets, to address existing homelessness and prevent further homelessness and risk of homelessness;
2. Dedicated mechanisms to scale up deeply affordable housing for very low- and low-income households to add **100,000 newly built or acquired homes per year**, which must include financial, land, regulatory, and construction measures to encourage non-market housing;
3. Applying these mechanisms to assist the development of **100,000 further non-market homes for moderate- and median-income households**, as well as **300,000 market homes, with half for moderate- and median-income groups**, for a total of 500,000 new affordable homes per year.

The recently elected federal government has proposed new mechanisms, including a new federal agency, Build Canada Homes, and a new round of multilateral infrastructure agreements, for a more coordinated approach to housing. This report builds on these excellent ideas to advocate for better human rights-based housing policy.

## Introduction

The purpose of this briefing paper is to provide guidance to the Federal Housing Advocate on targets and mechanisms she can recommend to the newly elected federal government that align with the right to adequate housing.

The *National Housing Strategy Act* (NHTSA) recognizes that “the right to adequate housing is a fundamental human right” (Government of Canada, 2019a). It outlines the responsibility of the federal government to “develop and maintain a national housing strategy” to “progressively realize the right to adequate housing... taking into account key principles of a human rights-based approach to housing,” with a “focus on improving housing outcomes for persons in greatest need.” The Act creates a Federal Housing Advocate position whose mandate includes

(a) monitoring the implementation of housing policy and assessing its impact on persons who are members of vulnerable groups, persons with lived experience of housing need, and persons with lived experience of homelessness

(b) monitoring progress in meeting the goals and timelines—and in achieving the desired outcomes—set out in the National Housing Strategy (Government of Canada, 2019a).

This briefing paper reviews recent federal targets and mechanisms, including monitoring and interim evaluation targets, and recommends targets and mechanisms that align with the government’s legal obligations under the NHTSA. These evidence-based recommendations will allow the federal government to more effectively realize the right to adequate housing.

## What Is the Right to Adequate Housing?

The Government of Canada signed the *International Covenant on Economic, Social and Cultural Rights* in 1976, which further elaborated on aspects of the 1948 *Universal Declaration of Human Rights*. The obligation to progressively realize the right to adequate housing means that governments must act as quickly and as effectively as possible to fulfil this human right, especially for those most in need. In international human rights law, progressive realization creates an obligation for governments to take immediate concrete steps, use all available resources, and use all appropriate means, including the adoption of legislation, to create the conditions for everyone to have access to adequate housing.

The **right to adequate housing** includes the following seven aspects:

1. *Security of tenure*: Housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment, and other threats.
2. *Availability of services, materials, facilities and infrastructure*: Housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage, and refuse disposal.
3. *Affordability*: Housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.
4. *Habitability*: Housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as offer protection against the cold, damp, heat, rain, wind, other threats to health, and structural hazards.
5. *Accessibility*: Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not considered.
6. *Location*: Housing is not adequate if it is cut off from employment opportunities, health-care services, schools, child-care centres, and other social facilities, or if it is located in polluted or dangerous areas.
7. *Cultural adequacy*: Housing is not adequate if it does not respect and consider the expression of cultural identity (UN Special Rapporteur, 2021).

The federal government has not yet integrated the international definition of adequate housing in its measurements of housing need. Omissions include:

- security of tenure and reducing evictions
- accessibility for people with disabilities
- location, including proximity to jobs, services, and infrastructure
- cultural adequacy, especially in relation to Indigenous housing (di Bellonia & Kapoor, 2023).

Using a human rights-based approach to housing reinforces the expectation that legislation, policies, and programs affecting housing will emphasize participation, empowerment, accountability, and non-discrimination while fulfilling the human right to adequate housing. A human rights-based approach respects and protects Indigenous rights, includes Gender-based Analysis Plus (GBA+), and focuses on the groups with the greatest housing need, including people with lived experience of housing need and homelessness.

## Housing Need in Canada

The NHSA and international human rights law emphasize the need to focus on improving outcomes for those in greatest need. Since the late 1980s, the federal government has used the concept of **core housing need** to “assess the housing landscape” and “guide government initiatives and funding allocations” (CMHC, 2024a). A household is in core housing need if it spends 30% or more of income on housing or lives in a dwelling that needs major repairs or

lacks enough bedrooms and cannot afford an adequate or suitable home in their community. Core housing need and the associated concept of housing hardship use a rights-based approach to affordability, meaning they measure housing costs in relation to a household's ability to pay other essentials like food, transportation, and education. **However, as the definition of core housing need has multiple omissions, both in terms of its criteria and the households it excludes, it should be revisited before the next National Housing Strategy is developed.**

The federal government used core housing need data from the 2016 census to determine targets in the 2018–2028 National Housing Strategy (NHS). The 2016 census identified just under 1.7 million private households in core housing need, which represents one in eight private households in Canada (12.7%). The federal government created a target to halve the number of tenants in core housing need.<sup>1</sup> In the 2021 census, the number of households in core housing need fell by almost 250,000 to 1.45 million. This drop was attributed by Statistics Canada (2022a) to the temporarily income boost of the Canadian Emergency Response Benefit. In fact, “for the 10% of renters with the lowest household incomes, their average household income grew by over two-thirds.” And in fact, once these temporary income benefits ended, the number of households in core housing need reverted to 1.7 million (CMHC, 2024b).

The reason why income security measures had such a great impact on core housing need is that most households in core housing need are very low- and low-income households.<sup>2</sup> The Canada Mortgage and Housing Corporation (CMHC, 2021) acknowledges that nearly 80% of households in core housing need are in the lowest income quintile in housing costs (rent or mortgage

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<sup>1</sup> Although tenants are 3-5 times more likely to be in housing need in Canada, separating out tenants and homeowners (e.g., by using “average homeowner income” to determine house price affordability) is not a helpful policy distinction. Many tenants would like to become homeowners if there were affordable choices. Likewise, some homeowners, particularly older households, might want to become tenants if there were affordable and accessible homes with tenure security in their community. Households should be able to move back and forth to tenancy and homeownership with the same rights.

<sup>2</sup> In this report, we will be using income categories developed by the Housing Assessment Resource Tools (HART) project, which are recommended by the federal government as a basis for local needs assessment:

- *Very low income* (0-20% of area median household income [AMHI]): households reliant on fixed incomes, including those on disability benefits, seniors on pensions, and postsecondary students. Based on national income, they can afford no more than \$420 per month in housing costs.
- *Low income* (21-50% of AMHI): households in the workforce, particularly associated with service employment. Nationally, they can afford no more than \$1,050 per month in housing costs.
- *Moderate income* (51-80% of AMHI); households in the workforce, particularly associated with the early stages of professional employment. Nationally, they can afford no more than \$1,680 per month.
- *Median income* (81-120% of AMHI): households traditionally considered “middle class” and not a traditional focus of affordable housing policy, but they are increasingly in need of affordable options. Nationally, they can afford no more than \$2,550 per month.
- *Higher income* (121-% AMHI): households traditionally considered “upper-middle class” or “wealthy” who are not a traditional focus of affordable housing policy.

payments). This finding, the report says, “suggests that more effectively targeting programs to those in greatest need requires having a very good understanding of the income situation of vulnerable groups at the local level.” However, the NHS broke from the Canadian practice used from the 1940s to the 1980s as well as standard international practice by not focusing on the needs of low- and moderate-income households in its housing programs (Whitzman, 2023).

The Housing Assessment Resource Tools (HART) project has analyzed census data to break down core housing need by income category and priority population.<sup>3</sup> As the CMHC (2021) recommends, it bases income categories not on national household income quintiles, but on the percentage of area median household income, as is the case in most international jurisdictions. Although the federal government has recently recommended that municipalities use HART’s methods and data to analyze local housing need (Government of Canada, 2025), **programs still do not reflect a focus on those most in need, as required by the NHSA** (Whitzman, 2023).

There are several significant groups missing from the measurement of core housing need. The most glaring omission is people experiencing homelessness who, by definition, do not have an adequate home. All 47 municipalities and regions in Ontario designated as “service managers” for affordable housing use a standard methodology to annually measure homelessness, and according to this methodology, there were 81,515 people in Ontario in 2024 who were homeless (Donaldson et al., 2025). However, **this kind of consistent, replicable, and comparable annual homelessness measurement is lacking across Canada** (Dionne et al., 2023). The Organization for Economic Cooperation and Development (OECD, 2024) recommends establishing “a standardised, consistent data collection and monitoring system” as a basic building block towards ending homelessness.

There are 2.3 million postsecondary students in Canada. They are not included in calculations of core housing need because “attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition” (Statistics Canada, 2021). Despite **students’ exclusion from housing need consideration, the absence of purpose-built student housing is a significant contributor to rental shortages**. Only 10% of students are served by residences in Canada, as compared to 30% of students in the US, and at least half of postsecondary students in Canada report paying costs that threaten access to other necessities such as food and transport (Norman & Bartlett, 2024).

**There are a little over 650,000 residents of “collective dwellings” in Canada, including long-term care for seniors and people with disability, other seniors’ dwellings, and rooming houses.** They are not included in core housing need measurements because these spaces are

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<sup>3</sup> “Priority populations” include Indigenous people, Black and other racialized people, migrants and refugees, single parents, senior households, and households with a person with disability.

not considered “private dwellings” (Statistics Canada, 2022b). Yet, most residents of collective dwellings are low income, many face inadequate living conditions, and their housing rights should be considered (see, for instance, CERA, 2022).

Including those who involuntarily live with families and roommates (von Bergmann & Lauster, 2022) and those who involuntarily leave cities due to lack of affordable housing (Moffatt, 2021), Whitzman (2023) calculated **3 million very low- and low-income households<sup>4</sup> in need of deeply affordable housing and 1.4 million moderate- and median-income households in need of affordable housing.**

## A New Housing Continuum

The illustration of the housing continuum generally used by the federal government is not compliant with a housing rights framework. Homelessness, emergency shelters, and transitional housing are not adequate housing. Homeownership is not a right.

### THE HOUSING CONTINUUM



Figure 1. The Housing Continuum (Government of Canada, 2018)

Rather than seven stages, **the recommended continuum** can be reduced to three categories that households can move in and out of throughout their lives:

1. *Deeply affordable housing*, including supportive housing, seniors’ housing, and student housing for very low-income and low-income households (those earning 0% to 50% of the area median household income, which represents about 20% of households). This would be enabled by grants and financing, generally provided by non-market organizations (community housing, including public and cooperative housing) and reforms to regulatory systems. Such housing is generally rental.

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<sup>4</sup> Note that a growing number of “households” are made up of a single person. For more on the definition and enablers of deeply affordable housing, see Whitzman (2024a).

2. *Affordable housing* for moderate- and median-income households (those earning 51% to 120% of the area median household income, which represents about 40% of households). This would be enabled by financing support to non-market providers and reforms to regulatory systems to assist market and non-market developers and providers. This housing can be rental or ownership.
3. *Higher income housing* (for those earning more than 120% of the area median household income, which represents about 40% of households). This would be enabled by reforms to regulatory systems but generally not by financing support. Such housing can be rental or ownership.

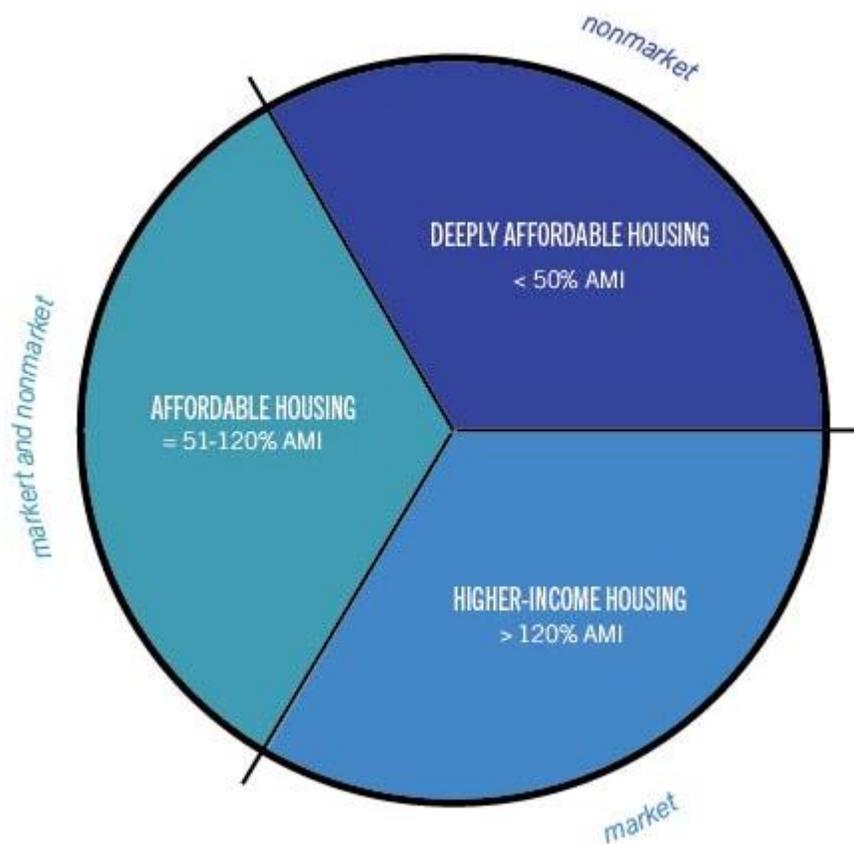


Figure 2. A rights-based housing continuum (Carolyn Whitzman, figure created by Priya Perwani)

The federal government needs to update and enhance its definition of core housing need to be compliant with the *National Housing Strategy Act* and ensure that its programs address those in greatest need. The government also needs disaggregated data to inform decision-making. Data on homelessness stored in by-name lists of those seeking services should be gathered

annually from any municipality or region receiving federal funding. Future data on housing need should include, at a minimum, homeless people, students, and those in collective dwellings and should incorporate tenure security, accessibility, and location.

## **Existing Federal Targets, Mechanisms, and Progress**

Canada's first ten-year National Housing Strategy (Government of Canada, 2018), which predates the NHSA, set targets to accomplish the following before fiscal year 2027–2028:

- reduce the number of people in chronic homelessness<sup>5</sup> (then estimated at 25,000) by 50%<sup>6</sup>
- reduce the number of households in core housing need by 530,000
- create 100,000 non-market housing units
- support the renovation and retention of 300,000 non-market housing units
- commit at least 25% of housing to women and girls and their families

These targets were backed up by agreements between the federal government and the provinces and territories that were “guided by a human rights-based approach to housing” (Canadian Intergovernmental Conference Secretariat, 2018).

In April 2024, the Government of Canada released Canada's Housing Plan, which promised to enable 3.87 million new homes by 2031 (553,000 homes a year). This included a minimum of 2 million net new homes, more than doubling the CMHC's forecast of 1.87 million being built under a business-as-usual scenario (Government of Canada, 2024a). The focus was on mechanisms and programs for aggregate supply, and it lacked any further analysis of who needs what kind of homes in which location and at what cost. The Housing Accelerator Fund (bilateral agreements with municipalities and regions linking zoning and approval reforms with infrastructure funding) was established in 2022, and the two main NHS unilateral housing programs were renamed and revised.

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<sup>5</sup> In Canada, homelessness is defined as “the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.” This includes those people without shelter (sleeping outdoors, including in encampments), in emergency shelters, in provisional accommodation (such as time-limited supportive housing), and at risk of homelessness. Chronic homelessness refers to people who are currently experiencing homelessness and who have a total of at least six months of homelessness over the past year or have had recurrent experiences of homelessness over the past three years with a cumulative duration of at least 18 months (Built for Zero Canada, 2021).

<sup>6</sup> In the 2020 Throne Speech, the federal government increased this commitment to “completely eliminating chronic homelessness” (Government of Canada, 2020).

In 2025, the Liberal Party’s platform promised to double annual housing construction to 500,000 new homes a year and emphasized similar mechanisms to those in Canada’s Housing Plan, including the use of well-located, underutilized federal land, modular construction, and financing, all with an emphasis on “affordable housing” (Liberal Party of Canada, 2025). It is too early to judge the outcomes of policy announcements made in 2024 and 2025, particularly given the turbulent economic and political challenges of the past year.

The Government of Canada has provided detailed quarterly NHS progress reports since June 2022. The most recent progress report from December 2024 (Government of Canada, 2024b) details the federal contribution<sup>7</sup> to:

- repairs to 169,555 units (unspecified whether market or non-market)
- the retention of 44,543 non-market units
- the creation of 139,373 new units (unspecified whether market or non-market)

Note that these numbers include projects that are approved but not yet commenced, projects that are reliant on other funding not yet committed, and projects that are in progress. The federal government should be emphasizing completed units, as people cannot live in approved units or those under construction.

Data obtained from the CMHC on housing completions show an average of 4,000 to 6,000 new non-market homes per year, which represents 2% to 3% of housing completions, at least in Canada’s largest cities, since the start of the NHS in 2018. At this rate, the proportion of non-market affordable housing continues to diminish in Canada, even as the need for it increases.

*Table 1: Total unit completions in cities over 10,000 population between 2018 and 2022, and census metropolitan areas over 100,000 population for 2023–2024 (Source: CMHC Starts and Completions Survey)*

<b>Year</b>	<b>Total number of units</b>	<b>Number of market units</b>	<b>Number of non-market units</b>	<b>Percentage of market completions</b>	<b>Percentage of non-market completions</b>
2018	186,475	182,257	4,218	97.7%	2.3%
2019	173,579	169,302	4,277	97.5%	2.5%
2020	187,157	182,767	4,390	97.7%	2.3%
2021	202,610	197,221	5,389	97.3%	2.7%

<sup>7</sup> Almost all affordable housing in Canada requires multiple sources of subsidies, from federal, provincial or territorial, municipal or regional, individual, institutional, social and in-kind contributions. Most of these programs use differing definitions of affordability and require separate reporting, which is a considerable brake on affordable housing development.

2022	197,655	191,567	6,088	96.9%	3.1%
2023	188,689	183,567	5,122	97.3%	2.7%
2024	210,543	203,656	6,887	96.7%	3.3%

There has been widespread criticism of the NHS programs, as they do not always use the CMHC definition of affordable housing in their programs, are not focused on the needs of those low-income groups most likely to be in core housing need or homeless, and are not in compliance with the NHTA. The National Housing Council found that only 3.6% of new homes created by the largest unilateral program, renamed the Apartment Construction Loan Program (ACLP), with \$55 billion in federal financing, were affordable to low-income households (Blueprint, 2022). The ACLP provides long-term, low-cost fixed-interest loans to support the creation of mostly market homes, with very low expectations of affordability. Under the ACLP, 20% of all units must be “affordable” for 10 years at a housing cost equal to 30% of total area median income, which in rents that are often higher than the area median and unaffordable to low-income households in housing need. The December 2024 NHS update states that only 14,377 rental homes financed by this program have been built over the past six years and includes no data as to the rents charged for these units.<sup>8</sup>

The second most costly unilateral program, now called the Affordable Housing Fund, has a little less than \$15 billion in funding that it uses for a combination of grants and long-term low-rate financing. About one third of new and renovated homes in this program are considered affordable under a third definition of affordability defined as 80% of area market rent, which bears no relation to ability to pay. As of December 2024, 18,482 units have been built, but over 1,200 of these units are emergency shelters and short-term transitional housing that do not contribute to permanent housing targets.

A third unilateral program, the Rapid Housing Initiative, which has now been rolled into the Affordable Housing Fund, has contributed to the construction of 8,221 units at a total cost of \$4 billion, with most of these units aimed at low-income households. There is no information as to how many of the homes were inadequate or non-permanent “housing,” such as emergency shelters. It is also unknown how many of the approximately 40,000 new homes created by the \$110 billion in NHS financing, grants, and associated programs are non-market and perpetually affordable, as opposed to short affordability terms of 10 to 20 years. The Parliamentary Budget Office has estimated that all NHS programs—including federal-provincial rent supplements—will lift 78,000 households out of core housing need by 2028, a little less than 15% of the target,

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<sup>8</sup> There is only data on the rents the landlord said they would charge in their applications for the minority of “affordable” units.

while the number of households in core housing need will have increased by 926,000 over the period of the NHS (Segel-Brown & Vrhovsek, 2024).

It is worth noting that the \$4 billion Rapid Housing Initiative, focused on non-market, low-income affordability, has produced 57% of the total new homes delivered under the broader \$89 billion National Housing Strategy. It has achieved this in less time and with only 7% of the total funds, **suggesting that programs targeting Canadians most in need may be more effective in terms of overall housing supply, cost efficiency, and ability to meet rights-based targets.**

After the temporary dip in core housing need due to COVID benefits reflected in the 2021 census, it has rebounded to approximately 1.7 million households, where it was at the commencement of the NHS (CMHC, 2024). Chronic homelessness has increased by 22% over the NHS period (Government of Canada, 2024). The Parliamentary Budget Office demonstrated that funding for low-income housing has decreased over the course of the NHS (Segel-Brown & Vrhovsek, 2024). The NHS is not meeting targets because the programs have little to do with the targets and because the net loss of affordable housing has continued under the NHS. Pomeroy (2022) estimated that 15 deeply affordable homes were lost for every new home created across Canada from 2011 to 2021, and there is no evidence to suggest that this net loss has been reduced by current NHS programs, especially given that the impact of the financialization of housing has been neglected (August, 2022).

**At the current rate at which non-market housing affordable to very low- and low-income Canadians is being built, it would take at least 1,000 years to end homelessness and housing need, assuming no population growth and no net loss of affordable housing.** At a rate of 65,000 permanently affordable non-market homes a year, half of which are affordable to very low- and low-income Canadians, it would take at least 67 years to end homelessness and housing need, with the same assumptions of zero population growth and no net loss of affordable housing. **At a rate of 200,000 non-market homes a year, half of which are affordable to very low- and low-income Canadians, it would take at least three decades to end homelessness and housing need.** This is assuming modest population growth and net zero loss of affordable housing, which would be enabled through non-market acquisitions of homes at risk of losing affordability.

The federal government should release annual progress reports that outline home completions and their rents, housing charges, or sale prices broken down by income category affordability, as well as further demographic information about who is living in those homes, such as their age, size of household, disability, and gender, as available. The federal government needs to enable the retention of affordable housing while creating new affordable homes. It needs to develop programs that are designed to achieve the progressive realization of the right to housing.

## **Better Canadian Targets and Mechanisms**

As a signatory to the *International Covenant on Economic, Social and Cultural Rights* in 1976, Canada has been subject to periodic reviews by the UN Committee on Economic, Social and Cultural Rights (CESCR) of its implementation of the right to adequate housing. The first review was in 1993, a year after the federal government downloaded responsibility for housing to provincial and territorial governments. Considerable concern was expressed about the emergence of homelessness, particularly its impacts on families. There was also concern about widespread discrimination in housing, including on grounds related to poverty, and the relatively low federal budgetary allocations for social (non-market) housing in comparison to other countries (Porter, 2021).

In 1998, the CESCR recommended that federal, provincial, and territorial governments address homelessness and inadequate housing as a national emergency by: reinstating or increasing, as the case may be, social housing programs; improving and properly enforcing anti-discrimination legislation in the field of housing; increasing shelter allowances and social assistance rates to realistic levels; providing adequate support services for persons with disabilities; improving protections for security of tenure for tenants; and preventing the further erosion of the affordable rental housing stock through renovations and demolitions due to financialization. The Committee urged the federal government to implement a national strategy for the reduction of homelessness and poverty (Porter, 2021).

In 2006, the CESCR noted with significant frustration Canada's failure to implement its 1998 recommendations, noting the higher numbers of homeless people and a wide range of violations of the right to housing affecting women, Indigenous Peoples, children, persons with disabilities, and other vulnerable groups. The 2016 review again recommended a range of measures to be included in aligned national and provincial/territorial housing strategies, including adjusting social assistance rates to reflect the real cost of housing, increasing social housing, implementing regulations to protect existing affordable housing stock, and reforming evictions laws to conform with international human rights standards (Porter, 2021). These concerns—inadequate targets and mechanisms to increase social (non-market) housing, social assistance rates that lag far behind the real cost of housing, regulations to protect existing affordable housing stock, and preventing evictions—remain unaddressed in 2025, over two decades after the first international review of Canada's housing policies.

It is important to note that the CESCR's recommendations clearly state the obligation to progressively realize the right to housing extends to all governments in Canada, meaning provinces, territories, regions, municipalities, and Indigenous governments. It is arguably a

contravention of the *International Covenant on Economic, Social and Cultural Rights* to provide funding to the provinces without taking appropriate measures to ensure that this funding will be spent accordance with shared obligations under international human rights law. There is already a multilateral agreement with all provinces and territories and bilateral housing partnership agreements, dating from 2017–2018 and the start of the NHS, which are due to be renewed in 2027–2028. All agreements, except Quebec’s, commit the province or territory to implement three-year action plans that include support for those in greatest need and to be consistent with the federal human-rights-based approach to housing. The federal government is not yet compliant on the following recommendations from the CESCR:

- Federal plan to end homelessness
- Specific designated mechanisms to increase non-market housing at all levels of government
- Bilateral and multilateral agreements with provinces and territories to link infrastructure funding to redressing low social assistance rates, creating adequate supports for people with disabilities, passing regulations to protect existing affordable housing stock, and preventing evictions (Porter, 2021).

The OECD has recently released best practice guidance for ending homelessness, which includes the following rights-based recommendations:

- No one should live in emergency or transitional accommodation longer than is required for a successful move to permanent housing (this can occur in a matter of days in a well-functioning housing system, such as in Finland).
- No one should be discharged from any institution (e.g., prison, hospital, care facility) without an offer of appropriate housing.
- Evictions should be prevented whenever possible, and no one should be evicted without assistance in accessing appropriate housing solution, when needed (OECD, 2024).

The National Housing Council (2025) recommends that the federal government establish a target that at least 7% and up to 20% of all housing stock be non-market. This would be from a current baseline of 3.5% and rely on the following mechanisms:

- Provide long-term, predictable federal contribution funding and low-cost financing to build, acquire, and preserve non-market housing.
- Ensure the availability of rental assistance to low-income households.
- Incentivize scale, amalgamation, and aggregation in the non-market housing sector while seeking to supplement government funding with additional sources of funding.

While not operating from an explicitly rights-based perspective, *Blueprint for More and Better Housing* (Taskforce on Housing and Climate, 2024), a report that included Mark Carney on the advisory committee when he was a private citizen, recommended that 2.3 million new homes—40% of their suggested target of 5.8 million new homes—be non-market or below-market. The recommended mechanisms to attain this percentage include:

- Offering low-cost, long-term fixed-rate financing to municipalities to facilitate land and property acquisition.
- Co-creating a plan and a fund to build additional student residences across Canada.
- Providing more attractive financing to scale the not-for-profit housing sector, including low-cost, long-term fixed rate financing, capital grants, pre-approved loans, and equity financing.
- Using the Housing Accelerator Fund to encourage municipalities to remove barriers, including zoning and permitting regulations, for non-market housing developments, especially near rapid transit.
- Allowing not-for-profit housing providers to stack federal, provincial, and municipal financing programs so that they can draw on multiple avenues of support using similar definitions and reporting systems.<sup>9</sup> This would provide a greater financial incentive for not-for-profit projects located near rapid public transit that meet net-zero and climate-resilient codes and standards.
- Increasing housing-related financial support for low-income families, including a Homelessness Prevention Housing Benefit.
- Optimizing the Affordable Housing Fund to deliver deeper affordability.

## Recommended Rights-Based Targets and Mechanisms

Drawing on a human rights-based approach to housing needs, evidence of what has worked in the past and internationally (see Whitzman, 2024b), and recommendations made in recent reports, the following three priorities have been identified that the Federal Housing Advocate can promote to the federal government:

### 1. Recalibrate the National Housing Strategy to Human Rights-Based Measurements and Mechanisms

To be compliant with the *National Housing Strategy Act*, the federal government must take the lead in the development of a long-term plan to end and prevent homelessness and housing need. Now is a perfect time to develop and deliver the next phase of a recalibrated National

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<sup>9</sup> This would be greatly facilitated by a single, income-based definition of affordability in all programs.

Housing Strategy, with annual federal targets for all provinces, territories, municipalities, and regions, with compliance linked to federal infrastructure, social, and health transfers. **To address a 3 million home deficit for very low- and low-income households, the federal government must commit to a 20% target for all housing in Canada to be non-market by 2055.** This will require 40% of all new housing to be non-market, as well as ambitious acquisitions and retrofit programs.

**Housing need measurements should be revised to include those who are homeless, those who live in collective dwellings, and postsecondary students and to add accessibility, location, and tenure security criteria.** These targets should use consistent, rights-compliant definitions of affordability (e.g., 30% of gross before-tax household income or 40% of net after tax household income), rather than a definition based on median rent or home prices.

As is standard in international practice, the federal government should use area income-based categories, already incorporated in mandatory municipal housing needs assessments, to target those most in need of housing.

The federal government should ensure that Indigenous populations have culturally adequate housing using targets and programs developed by First Nations, Métis, and Inuit governments.

The federal government must negotiate a new generation of multilateral and bilateral agreements as part of the National Housing Strategy. These should include conditional agreements with the provinces, territories, municipalities and regions.

Provinces and territories, as a condition of receiving housing, infrastructure, social and health transfers, must:

- Provide targets of deeply affordable and supportive housing that are sufficient to eradicate homelessness within 30 years.
- Prioritize permanent housing (with supports if necessary) rather than temporary shelters or transitional housing that offers to exit to deeply affordable, permanent housing.
- Provide adequate health and social supports to those with physical and mental impairments in supportive housing: one staff person for up to 10 tenants for high acuity, one staff person for 20 tenants in medium acuity, and one staff person for 50 tenants in low acuity.<sup>10</sup> If the province or territory is unwilling to provide these supports, then federal health transfers can be provided directly to municipalities and regions.

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<sup>10</sup> According to Reaching Home Guidelines (Government of Canada, 2019b), depth or severity of health and social support required to maintain housing is measured using an assessment tool.

- Provide funding for Indigenous-led Housing First programs that reflect the proportion of Indigenous people who are homeless in each province, territory, region, and municipality. This should be accompanied by the settlement of Indigenous land claims.
- Work towards a target of 20% non-market housing in all communities by 2055.
- Count residents emergency shelters for victims of violence against women as homeless people, and include targets related to the prevention of homelessness among women, girls, and gender-diverse people.
- Increase social assistance rates (disability and unemployment) to be equivalent to 50% of median area income.

**Municipalities and regions**, as a condition of receiving Housing Accelerator Fund payments and other infrastructure transfers, must:

- Allow housing of up to four storeys, with no unit limits and including collective housing, “as of right”<sup>11</sup> in all residential zones.
- Designate transit-oriented zones for increased population density.
  - Allow housing of up to 10 storeys within 400 metres of frequent transit (defined as more than four buses or trains per hour at least five days a week).
  - Allow housing of up to 20 storeys within 200 metres of designated rapid transit stations (more than five vehicles per hour at least six days a week).
  - Allow housing of up to 20 storeys within 200 metres of post-secondary institutions.
- Allow non-market housing rezonings and approvals “as of right” while zoning is in the process of being reformed.
- Ensure approvals of non-market housing within 30 days.
- Work towards a target of 20% non-market housing in all neighbourhoods and communities by 2055.
- Remove any parking and minimum setback conditions for housing.
- Support an acquisitions program that identifies affordable rental buildings at risk of being lost.
- Enable small apartment buildings with larger accessible units.<sup>12</sup>

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<sup>11</sup> In this context, “**as of right**” means that **non-market housing developments would be automatically permitted**—without the need for additional rezonings, public hearings, or discretionary approvals—**provided they meet pre-set criteria** (e.g., building height, density, location near transit, etc.).

<sup>12</sup> BC has approved single egress, and other jurisdictions are considering it. Smaller elevators can also be part of the solution. In exploring the means to build more quickly and efficiently, it is important to balance the safety and accessibility needs of people living with disabilities.

- Undertake measures to increase “missing middle” infill, including rapid approval and no development fees for accessory dwelling units.

As part of a recalibrated National Housing Strategy 2.0, with appropriate multilateral agreements, all governments in Canada should provide annual comparable data on:

- population change over the previous year, including net changes in the number of:
  - seniors (those over 65 and those over 85 years of age)
  - post-secondary students
  - households headed by someone under 40 years of age
  - internal migrants (from other parts of Canada)
  - immigrants, resettled refugees, and refugee claimants
- changes in the number of homeless people (based on consistent by-name list reporting) and measures taken to reduce this number, with a particular emphasis on:
  - Indigenous people
  - racialized people
  - new immigrants, resettled refugees, and refugee claimants
  - women, children, and gender-diverse people escaping violence
  - youth aging out of care
  - people with a disability (including mental health and addictions, cognitive and intellectual disabilities, and mobility and combined disabilities)
  - people recently released from institutions, such as prisons, hospitals, and care facilities
  - veterans
- the number of new homes completed or acquired by non-market providers that are affordable to each income category and measures taken to increase these numbers, especially for very low- and low-income households.
- the number of new homes completed by market developers that are affordable to each income category and measures taken to increase these numbers, especially for low-, moderate-, and median-income households.
- the number of existing homes lost that were affordable to very low- and low-income households and measures taken to reduce this number.
- evictions and measures taken to reduce this number.
- rental vacancy rates related to income category affordability.

All governments should provide annual data on housing completions. All governments should emphasize mechanisms to retain affordable housing (such as acquisitions by non-market providers, rent regulation, eviction prevention, and renovation) and prevent evictions into

homelessness, as well as increase the number of new housing completions. All governments should be working towards a target of 20% non-market housing.

The National Housing Strategy should be reviewed independently every five years when new census data on outcomes becomes available (i.e., 2028, 2033, 2038, 2043, 2048, 2053).

## 2. Enable Permanent, Deeply Affordable Homes, Along with Supports if Needed, to Operationalize a Housing First Approach

Addressing the huge, three-decade deficit of non-market homes that are affordable to very low-income and low-income households must be prioritized. A 2023 report from the Office of the Federal Housing Advocate estimates an existing deficit of up to three million new or acquired homes that are deeply affordable. This housing must adequate health and social supports if needed and meet needs associated with a growing and changing population. This includes:

- seniors' assisted living and long-term care (supportive housing)
- housing for people who are currently homeless (supportive housing for those dealing with addictions and mental health issues and people with severe cognitive, intellectual or physical disabilities and lighter supports for refugees, women, gender-diverse people, young people aging out of care, and children escaping violence)
- student housing (supports not generally needed)

**Therefore, the federal government must enable at least 100,000 deeply affordable homes per year to address growing homelessness**, with the understanding that this number may need to be increased over time to meet this generational crisis.

Federal mechanisms include:

- Grants and financing to municipal and regional “aggregators” or “pre-approved” non-market developers.
- Free leases on government land (federal, provincial, and municipal) for non-market housing providers building mixed-income, affordable, and deeply affordable homes and associated infrastructure.
- A target of 20% non-market housing in all neighbourhoods, cities, and regions by 2055.
- The rapid upscaling of industrial housing construction through replicable designs, especially of three-or-four-storey low-rise, and five-to-eight-storey mid-rise apartments, an amendment to the National Building Code to support accessibility measures,<sup>13</sup> and

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<sup>13</sup> There is a new Accessible Ready Housing Standard (CAN/ASC: 2.8-2025) which should be considered in any new builds: <https://accessible.canada.ca/creating-accessibility-standards/can-asc-282025-accessible-ready-housing>

the adoption of a model zoning code that allows four storeys and collective dwellings in all residential and mixed-used areas.

- Regional centres of excellence on industrial construction and guaranteed demand for 200,000 homes a year nationally, with half being for supportive, seniors', and student housing.

To **prevent homelessness** in a growing population during a housing crisis, the federal government must support retaining existing affordable housing by:

- scaling up an acquisitions program, which would be administered by cities and regions, to allow non-market providers (such as cooperatives and land trusts) to purchase market rental buildings (especially apartments and collective living options) that are at risk of becoming unaffordable.
- requiring provincial governments to scale up rent assistance programs for households who are homeless or at risk of homelessness, with an emphasis on subsidies to new and existing non-market providers.
- requiring provincial governments to take immediate action to control rent increases in affordable units.
- requiring provincial governments to undertake action plans to divert people from pathways into homelessness, prevent evictions (including through better landlord-tenant adjudication and legal aid assistance), and provide emergency rent bank funding to municipalities and regions.
- requiring provincial governments to align social assistance rates and the minimum wage to affordable rents.

### 3. Set Income-Based Targets for 500,000 Homes a Year—200,000 non-market and 300,000 market—to meet the needs of all Canadians

Although the housing crisis began with greatly increased homelessness, it has now moved upwards to affect the lives of most Canadians. Moderate- and median-income households, particularly young households, need help to find affordable and adequate homes in amenity-rich communities.

At least 200,000 new and acquired homes per year should be provided by non-market actors (public housing, cooperatives, and other non-profit organizations), and they should be prioritized for government land, financing, and industrial construction. Non-market housing providers need an income mix (very low to median income affordability) for three reasons:

- Ability to cover operational costs through rents

- Ability for households to remain in place as their income increases
- Avoiding stigma

In turn, non-market providers offer considerable benefits over market actors:

- More likely to maintain affordability over time (Suttor, Odogwu & Falvo, 2022)
- Much greater tenure security (Xuereb & Jones, 2023)
- Greater ease of applying for rent supplements for those who require them (National Housing Council, 2025)

The National Housing Council (2025) has recommended that the federal government work towards a target of 20% non-market housing, which is also the proportion of very-low and low-income households. In order to move from 3.5% of total housing stock to 20% over the next generation, the federal government **should, through land, finance, and construction mechanisms, be enabling at least 200,000 new and acquired homes per year that will be provided by non-market organizations.** (Half of these home should be deeply affordable to very low- and low-income households, and half affordable to moderate- and median-income households.) To meet the needs of the 40% of households who might be considered middle class, the federal government should **enable, primarily through regulatory means, at least 150,000 new homes per year that are affordable to moderate- and median-income households that will be provided by market developers and providers.** As discussed above, aggregate market-based supply measures like the Apartment Construction Loan Program have been less effective in terms of creating housing than targeted and income-based programs focused on non-market housing, such as the Rapid Housing Initiative.

To scale, non-market housing providers require:

- Support to grow equity and development and management competence through mergers and partnerships.
- Designated finance from all levels of government as well as funding from institutional and social financiers, who might have to be encouraged.
- Free land.
- Development fee waivers.
- Expedited approvals through relaxed zoning requirements.
- Property tax waivers (National Housing Council, 2025).

To encourage scaling within the industry, the federal government should create a list of pre-approved non-market developers who have a track record of creating at least 500 new or acquired homes in the past decade. In regions where there is no such developer active, the federal government may wish to designate an aggregator, such as a development consultancy, region, or municipality with a strong track record of assisting in the development of at least 500

homes in the past decade. The federal government should encourage established developers to create partnerships with smaller and emergent developers and providers, particularly those serving the needs of priority populations, such as Indigenous people, Black and other racialized people, new migrants and refugees, women, children, gender diverse people, 2SLGBTQQIA+ youth, and people with disabilities.

To prevent a net loss of affordable housing, the federal government should require rights-based and annual disclosures from both market and non-market providers and support acquisitions by non-market providers of market homes at risk of losing deep affordability (SHARE, 2025). The federal government must also include tenant rights as part of its agreements with provinces, ranging from eviction prevention to maintaining affordability.

Many of the recommendations in this report focus on scaling non-market housing developers, in particular:

- financing programs to enable moderate- and median-income affordability as part of mixed-income developments.
- as-of-right approvals.
- prioritizing government land for non-market housing.

In addition, many of the recommended mechanisms support regulated, market-affordable housing developers and providers, including:

- zoning and building code changes.
- rapid approvals of pre-approved designs.
- support for modular housing development.

The right supply, enabled by the right definitions and the right measurements, will help address the housing crisis in Canada. A generational set of mistakes (ending federal support for non-market housing, enabling single-family housing sprawl, encouraging speculation in both ownership and rental housing, making evictions easier, and weakening the definitions as well as the programs enabling affordable housing) will require a generation to remedy. The federal government must revise its definitions, targets, and programs to prioritize those most in need, using evidence-based solutions to progressively realize the right to housing.

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