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Measuring What Matters: Proposing an Outcomes Framework for Federal Housing Policy

Prepared by the National Housing Council and respectfully
submitted to the Minister of Housing and Infrastructure

October 2025

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Letter from the Chair

Dear Minister Robertson,

I am pleased to submit for your consideration this report on *Measuring What Matters: Proposing an Outcomes Framework for Federal Housing Policy*. The report was undertaken by the National Housing Council at the request of Minister Sean Fraser, who had asked the Council to offer advice on guidelines and key principles to help assess the progress of Canada's housing policy and its effectiveness in improving housing outcomes.

This is a critical time for Canadian housing policy, and as plans for Build Canada Homes are developed, I hope that the rationale for outcomes measurement and the framework we have elaborated are useful. At the heart of our report is the idea that housing is an interconnected system and when one part of the system struggles, the effects ripple throughout. Therefore, housing policy must take a system-level approach; one that ensures that new homes are the right homes, that meet people's needs, at a price they can afford. Shifting towards measuring outcomes for Canadian households, rather than the outputs of policy, programs or funding, will empower us to focus on delivering the homes Canadians need.

Focusing on housing outcomes aligns closely with the Government of Canada's housing policy, as set out in the *National Housing Strategy Act*. The Act affirms that Canada's housing policy aims both to improve housing outcomes for Canadians and to advance the progressive realization of the right to adequate housing. This principle involves prioritizing those in greatest need, allocating the maximum available resources, and establishing clear timelines and targets to end homelessness and housing need. These elements are inherently outcome-driven, reinforcing the importance of assessing policy effectiveness through the results achieved for people.

Our report makes three recommendations for your consideration. First, we recommend embedding rights-based outcomes measurement in Build Canada Homes and throughout federal housing policy. We recommend that this is based on the seven elements of adequate housing and focusses on the stalled housing transitions that are symptomatic of the current housing crisis.

Second, we recommend convening housing system stakeholders to tackle the cost-of-delivery crisis. Removing barriers to housing supply is beyond what the federal government can achieve alone, a Team Canada approach is essential to making progress on this issue.

Finally, we recommend developing policies and programs for each segment of the housing system. To enable Canadian households to once again flow through the housing system, complementary policies are needed to restore affordability and improve housing outcomes for those on the lowest incomes, those in the rental system, first-time home buyers, repeat homebuyers and seniors.

On behalf of the National Housing Council, I invite you to review the attached report and its recommendations. We hope you find them both constructive and valuable in informing your work. We would welcome the opportunity to discuss our conclusions with you at your convenience.

Sincerely,

Tim Richter
Co-Chair of the National Housing Council
Chair of the *Measuring What Matters: Proposing an Outcomes Framework for Federal Housing Policy* Working Group

Executive Summary

The federal government has implemented numerous policies to address the housing crisis, through the National Housing Strategy, Canada's Housing Plan, and soon through Build Canada Homes. This report attempts to answer a fundamental question: how will we know if they are working?

Initiated in response to a request from the Minister of Housing, Infrastructure and Communities, this work seeks to provide guidelines and key principles to help assess the progress of Canada's housing policy and its effectiveness in improving housing outcomes.

Our starting point has been the *National Housing Strategy Act*, which commits the Government of Canada to the progressive realization of the right to adequate housing and improving housing outcomes for Canadians. The progressive realization of the right housing offers seven elements of adequate housing to frame desired outcomes. These can be summarised as:

- Are rents or mortgages affordable?
- Are homes in good condition, and large enough for their residents?
- Do residents have security of tenure in their homes?
- Are essential services available?
- Are homes located close to jobs, schools and communities?
- Is the housing system accessible to all,

including those from disadvantaged groups?

- Are homes culturally adequate for their residents?

Housing policy will be effective if it succeeds in improving these housing outcomes for Canadians. To do this, a system-level approach is needed, one that ensures that new homes are the right homes, that meet people's needs, at a price they can afford.

Key Findings

Our report begins by analysing the housing system that current housing policies aim to influence, examining in turn housing demand, supply and affordability. We find that:

- **Affordability is declining across the housing system:** Home ownership is now affordable in less than 20% of Canadian markets, while asking rents are unaffordable for the majority of Canadian renters. The erosion of Naturally Occurring Affordable Housing (NOAH) in the market rental sector and limited growth in non-market housing have exacerbated the crisis.
- **Transitions are stalling:** Key transitions through the housing system, such as renting an apartment, becoming a first-time buyer, or trading up to a family-sized home are increasingly inaccessible. While not all households will choose to make these transitions, ensuring their

accessibility empowers households to select the housing that best meets their needs.

- **The lowest-income Canadians experience the worst housing outcomes:** Low-income households, women, Indigenous people, racialized communities and other equity-denied groups experience worse housing outcomes. Many face persistent housing need due to systemic barriers and stagnant incomes.
- **Housing supply is suffering from a cost-of-delivery crisis:** Multiple, interrelated factors have driven up the cost of housing development. The price of materials, land and labour, as well as municipal fees, are all rising, while approval timelines, labour shortages and longer construction times all add costs of their own. Tackling this aspect of the crisis will require collaboration amongst stakeholders across the housing system.
- **Policy misalignment persists:** Housing programs often measure success by inputs and outputs, like dollars spent and units built, rather than by improvements in outcomes for households. While more supply is needed, the right kind of supply is vital to improve outcomes.

A Rights-Based Approach to Housing Policy

Through the *National Housing Strategy Act*, the Government of Canada committed to progressively realizing the right to adequate housing by prioritizing those in greatest need,

dedicating the maximum available resources, and setting clear timelines and targets to eliminate homelessness and housing need.

A rights-based approach to evaluating housing policy would ensure that we focus on what truly matters: outcomes for people. While dollars spent on housing programs and additional units of supply gained are both important, the real measure of success is whether these efforts improve the lives of Canadian households. Are homes becoming more or less affordable across the system? Are key transitions more accessible? Are those on the lowest incomes catching up or falling further behind?

By centering our measurement on these questions, we empower policy to follow evidence. The right measurement framework allows policy makers to ask the right questions, uncover the real issues, and craft effective solutions. Had the right outcomes indicators been tracked over the past decades, corrective action could have been taken before the current crisis took hold.

Refocussing Canada's Housing Policy on Outcomes

We propose a measurement framework based on measuring the impact of housing policy, programs and funding on the outcomes for Canadian households using the seven elements of adequate housing.

Within this, we propose paying particular attention to how households can transition through the housing system. We know

from our analysis that the current crisis is driven by the affordability of key transitions: from homelessness to housing, within the rental system, from rental to ownership, and from first- to family-sized owned homes. A meaningful outcomes measurement framework must therefore go beyond assessing whether Canadians can afford the housing they have - and also ask whether they can afford the housing they need.

A rights-based housing outcomes measurement framework should also be disaggregated by socio-economic and equity factors, and include intersectional analysis, to highlight where specific populations face systemic barriers and enable targeted action to improve outcomes for those in the greatest need.

To conclude our report, we recommend that the federal government:

1) Focus on and measure the housing outcomes of Canadians, not the outputs of policy, program or funding

Unify federal housing policy around the goal of furthering the progressive realization of the right to adequate housing and embed this approach in Build Canada Homes from the outset. For example, measure progress through an outcomes measurement framework based on the seven elements of adequate housing, instead of focussing on dollars spent or units built. Ensure that the data collected can be disaggregated by socio-economic and equity factors and integrate housing data to give strategic housing system intelligence.

2) Unite housing system stakeholders in a Team Canada approach to tackle the cost-of-delivery crisis

Bring together the provinces and territories and lead a re-negotiation of the 2018 Housing Partnership Framework, focussing on aligning all orders of government around shared goals and a commitment to the housing policy of Canada as articulated in the *National Housing Strategy Act*. Work with all system stakeholders to remove barriers to housing supply, provide sustainable financing and accelerate housing development. Establish a consistent definition of affordability that is geared to household income and is common to all governments, departments and programs.

3) Develop policies and programs to support each segment of the housing system

Recognise that housing is an interconnected system and its health depends on ensuring that households are able to flow through it. Sustainable progress therefore depends on meeting needs across the entire housing system. Complementary policies are needed to restore affordability and improve housing outcomes for those on the lowest incomes, those in the rental system, first-time home buyers, repeat homebuyers and seniors.

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Introduction

About the National Housing Council

The National Housing Council (NHC) is an advisory body that promotes participation and inclusion in the development of Canada's housing policy. The NHC is appointed by, and provides advice to, the Minister of Housing and Infrastructure on urgent housing issues - including how to improve the National Housing Strategy (NHS). The NHC's work puts marginalized voices and the needs of those made vulnerable by systemic issues at the forefront. NHC working groups are established based on the key priorities of the National Housing Council. For more information on the NHC and their work please visit the [National Housing Council Website](#).

Canada's Housing System in 2025

Canada is in the midst of a housing crisis with far-reaching economic and social consequences. Between 2018 and 2022, housing costs rose by 20.6%.¹ As a result, 1 in 3 Canadian households find it difficult to make ends meet, while homeownership rates amongst Canadians under 40 are in sharp decline. Rising rents and inflation in the cost of essentials are deepening the cost of living crisis and pushing vulnerable people into homelessness, while rising house prices lock would-be first-time buyers out of the market.

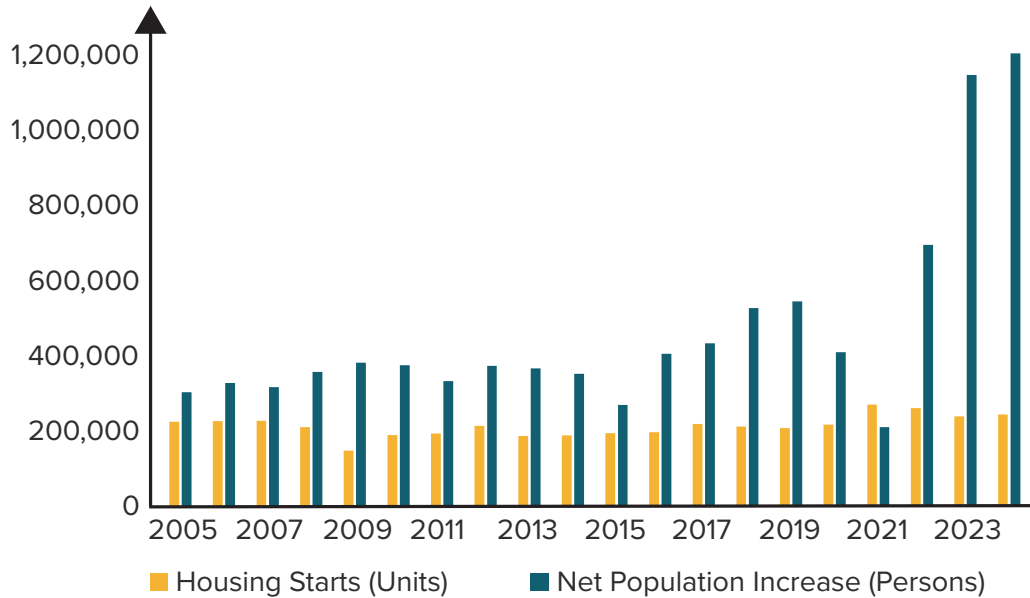
What Changed?

In the latter half of the last century, home-ownership was affordable for most Canadian households. The introduction of the condominium model, which separated ownership of housing units from ownership of land, was intended to make it more so. Renting was also more affordable and for those who could not afford market rents, the non-market housing sector provided around 6% of homes.

The current crisis has been a generation in the making. Following the 1993 federal budget, the federal government largely withdrew from housing policy, downloading responsibilities to provinces and territories (PTs). With much reduced federal support, only Québec and British Columbia continued to make significant investments. Simultaneously, housing supply has faced growing challenges due to the rising cost of construction, declining productivity and additional regulations and levies. Construction of purpose built rental housing has declined, with investment moving to the condo market or being used to purchase pre-existing rental units. As a result, the housing system has not kept pace with record population growth or evolving household needs.

¹ Statistics Canada, 2022. Housing affordability in Canada, 2022

Figure 1: New Homes and Net Population Increase, 2005-2024



Source: CMHC, Statistics Canada

Canada's Housing Crisis

The result is a housing system that no longer serves lower- or middle-income Canadians. Rising costs and construction complexity have restricted housing supply, while condominiums increasingly catered to investors who could leverage additional capital and debt, rather than end-users, leading to smaller units and reduced livability.

Those priced out of home ownership remain in the rental system, intensifying demand and pushing up rents. At the same time, financialization is eroding rental affordability as older, more affordable rental units are acquired, renovated and repositioned for profit, often displacing long-term tenants. Lower-income renters are caught between higher-income households staying in the rental sector longer and a shrinking supply of affordable units. The non-market housing sector, once a more robust safety net, now comprises only 3.5% of the housing system, far too small to meet growing need.

Why Focus on Outcomes?

Canada is in the midst of a housing crisis - but how do we know, and what would progress look like? How will we know if the housing policy of Canada is working?

Traditional metrics such as dollars spent or housing units built offer only a partial picture. While these inputs and outputs are important, they do not capture the lived realities of Canadians. For most households, housing success is defined by outcomes: can they afford their rent or mortgage? Is their home in good condition and large enough for their family? Is it located near their jobs, schools and communities? These outcomes reflect whether housing policy is truly working. Yet too often, policy relies on quantitative measures that overlook this lived experience.

For example, the Canada Mortgage and Housing Corporation (CMHC) estimates that restoring affordability to 2019 levels would require building 430,000 to 480,000 new homes annually until 2035, roughly double the current pace of construction. While this would be a significant achievement, it raises a critical question: would restoring affordability to 2019 levels meet the needs of Canadian households? Even then, many were already struggling. Abandoning an earlier target to restore 2004 affordability levels illustrates the limitations of an output driven strategy, particularly for lower-income households. Doubling supply would require unprecedented levels of investment and coordination – which would be squandered if it does not succeed in improving the housing outcomes of Canadians.

A more meaningful approach begins by asking: what can Canadian households actually afford to pay? Increasing supply is essential, but not sufficient. A system-level approach is needed, one that focuses on outcomes for the people in the system and ensures that new homes are the right homes, that meet people's needs, at a price they can afford. The turmoil in Toronto and Vancouver's condo markets, where investor-oriented units sit vacant and unsold, underscores the risks of supply disconnected from households needs.

Focusing on housing outcomes helps identify not only whether needs are being met, but whose needs are being overlooked. It reveals the systemic barriers that exclude certain groups from full participation in the housing system. Had these indicators been consistently tracked since 2004, early signs of deteriorating outcomes, particularly among the most vulnerable, could have prompted earlier intervention and potentially prevented the crisis from escalating. A robust outcomes-based approach enables policymakers to respond proactively, rather than reactively, and ensures that housing policy is grounded in the lived realities of Canadian households.

Measurement, not only of outcomes but throughout the housing system, also matters because of the scale and complexity of the housing crisis. CMHC states that meeting the 480,000 units per year target would require a significantly larger and modernized construction workforce, increased private investment, streamlined regulation, reduced development costs, innovation in construction, and improved labour productivity. Each of these is a major challenge in its own right. Yet too often, policy debates focus on identifying a single silver bullet rather than addressing the system as a whole. Without better data, we risk spending more time debating the nature of the problem than solving it.

To move forward, Canada needs a renewed focus on understanding the housing system, measuring the outcomes experienced by households, and improving the quality and accessibility of housing data.



Amy – Prospective Renter in the Second-Income Quintile

Monthly Income: \$3,888 | **Affordable Housing Cost:** \$1,166 | **Local Asking Rent:** \$1,900



I live with my parents in Kelowna, BC. I've been working full-time since I graduated, but I still can't afford to move out on my own. At first I was excited when I heard the government was providing funding for new homes for rent in town, but there's no way I'll be able to afford those either – it's frustrating. Now they say they want to take rents back to 2019 levels, but I remember looking for a place then. Even if I'd had my current salary back then, I still would have struggled to pay rents of \$1,300 for a one-bedroom apartment.

Good outcomes? No. Amy's transition to living independently has stalled as rent would be 49% of her income.

Note: The household profiles found through the report are illustrative only, and are provided to present the concepts discussed in real terms.

Objectives and Outline

The sections that follow will provide an overview of the factors shaping housing demand and supply in Canada, how these forces interact to create the current affordability crisis, and how persistent data gaps limit our understanding of the housing system.

Building on this analysis, we propose a framework for measuring housing outcomes. This responds to the Minister of Housing, Infrastructure and Communities' 2024 request to the NHC, for, 'guidelines and key principles to help assess the progress of Canada's Housing Plan and its effectiveness in improving housing outcomes'. Our hope is that a version of this framework will be integrated into current and future housing policy, including Build Canada Homes.

We offer both a set of guiding principles and a practical example of how this measurement framework could be structured. Our recommendations are grounded in the *National Housing Strategy Act*, which commits the Government of Canada to improving housing outcomes and to the progressive realization of the right to adequate housing, as recognized in the International Covenant on Economic, Social and Cultural Rights.

This paper is intended to start a conversation, not conclude it. Our goal is to contribute to a broader dialogue about what we need to understand about Canada’s housing system, which outcomes matter most to Canadians, and what must change to bring the housing crisis to an end.

Housing Demand

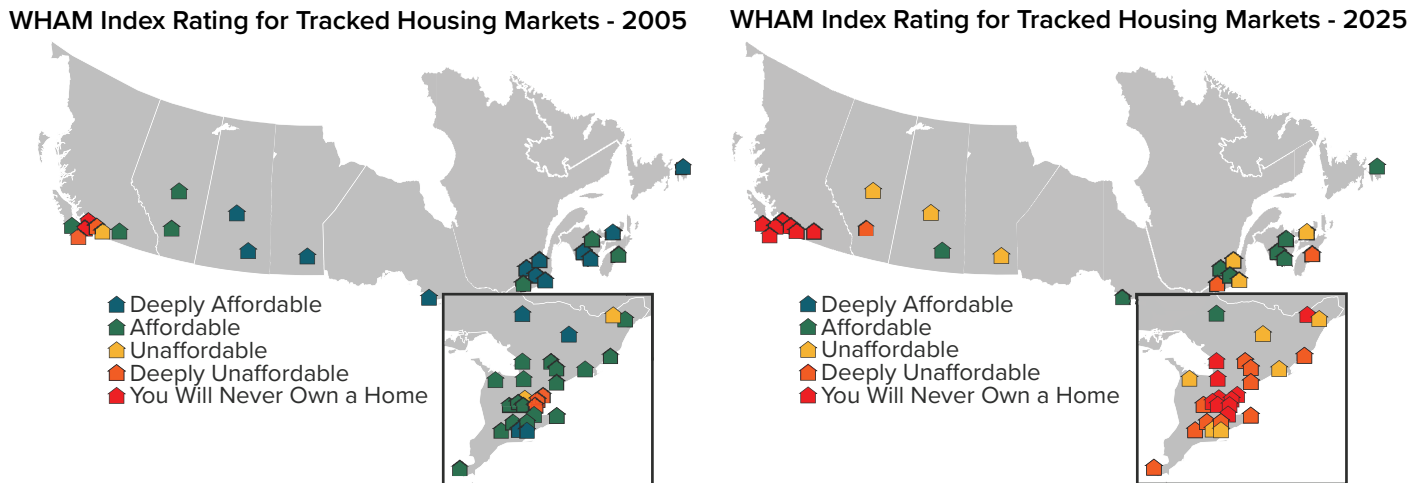
Rising House Prices

Home ownership is now affordable in less than 20% of Canadian markets

Over the past two decades, house prices in Canada have risen substantially. In many parts of the country, homeownership is now out of reach for the average household. To better understand this challenge, the Missing Middle Initiative developed the Weekly Housing Affordability Metric (WHAM). This tool measures the affordability of homes for purchase by factoring in key variables such as house prices, wages, interest rates, and downpayment requirements, offering a comprehensive picture of what Canadians can afford.

It found that a decisive shift over the past twenty years. In 2005, most regions in Canada were affordable, with only Vancouver and British Columbia’s lower mainland falling into the most unaffordable category. In 2025, only 18% of housing markets remain affordable under the measure, while 1 in 3 have fallen into the most unaffordable group.

Figure 2



Source: Missing Middle Initiative



James – Prospective Homeowner in the Second-Income Quintile

Monthly Income: \$5,833 | Affordable Housing Cost: \$1,750 | Estimated Mortgage: \$3,154



I’m trying to buy a family home in London, ON. We want a place with enough space for the kids. My dad did it 20 years ago. On an average wage, it cost him about a quarter of his income to pay the mortgage. It wasn’t always easy, but he made it work. Now I want to do the same. I’m on a pretty average income for this city too, but with house prices the way they are now, it’s not going to be possible for me. I spoke to the bank and they said that even with some help with the downpayment from my dad, the mortgage would be more than half my pay. I can’t do that!

Good outcomes? No. James’ transition to a family home has stalled as the payments would be 54% of his income.

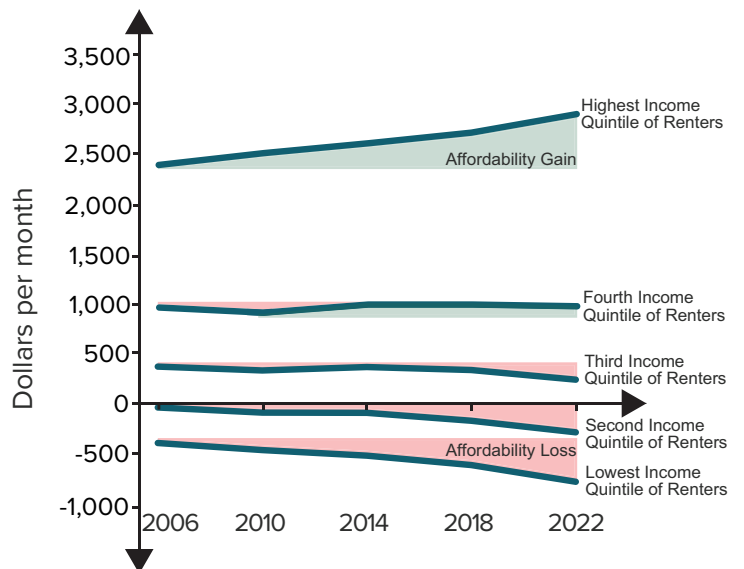
In 2005, James’ dad, Jim, had a monthly income of \$3,351, the median for London at the time, and could have afforded housing costs of up to \$1,005 per month. His monthly mortgage payment on an averagely-priced family home was \$810, or 24% of his income. James and Jim are both median income earners, hoping to buy an averagely-priced home, but their outcomes 20 years apart are very different.

Rising Rents

Asking rents are unaffordable for the majority of Canadian renters

Renters in Canada are facing similar affordability challenges. Housing affordability, defined as housing that costs no more than 30% of a household’s pre-tax income, has been declining in the rental sector for the past decade. Average market rents have been growing steadily less affordable for the lowest-income quintile of renters since at least 2006, and for the second- and third-incomes quintile of renters since 2014.²

Figure 3: Difference between Canadian Average Rents and 30% of Renters’ Incomes, 2006-2022



Source: CMHC

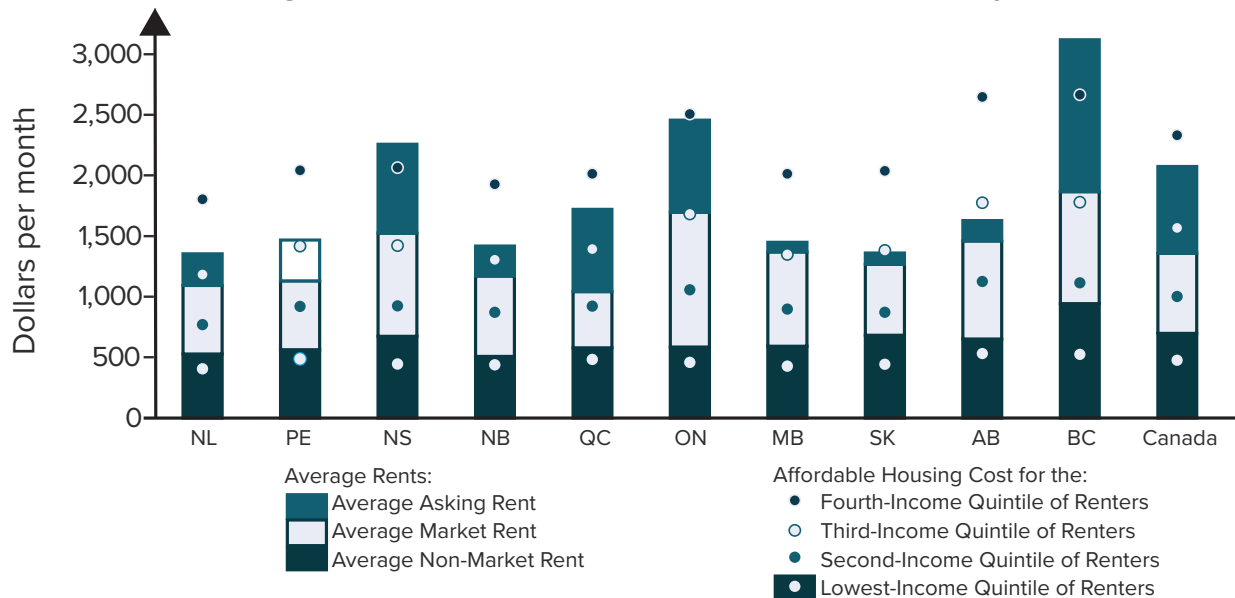
² This report discusses both income-quintiles of renters and homeowners and income-quintiles of Canadians. Due to income disparities between these groups, they are not interchangeable. For example, as renters have lower incomes on average than homeowners, the second-income quintile of renters are mostly found in the lowest-income quintile of Canadians.

In both Ontario and British Columbia, where rents rose by 27% and 30% respectively between 2016-2021, the second-income quintile of renters would find themselves around \$1,000 per month short of being able to afford their province’s average rent.

When asking rents (rents that households looking to move within or enter the rental market will encounter) are considered, we see the average rental unit coming on to the market today is unaffordable for 60% of renters. In certain provinces, rental affordability is worse. Average asking rents are now unaffordable to 80% of renters in British Columbia and Nova Scotia, with Ontario not far behind.

Despite rising rents, rental affordability has remained stable for the fourth-income quintile of renters, and has even improved for the highest-quintile. This suggests a shift in who is renting. Rising home prices appear to be delaying or preventing higher-income households from transitioning into homeownership, keeping them in the rental market for longer. This shift places additional pressure on the rental system and further limits options for lower-income renters.

Figure 4: Canadian Rental Sector Affordability, 2023



Source: CMHC, Statistics Canada

Note: No data for Average Asking Rent in PEI. Instead, Average Asking Rent for the Atlantic region is shown as an estimate.

Demographic and Identity Factors

Lowest-income Canadians face highest housing need

Not all Canadians are affected equally by declining housing affordability. In 2021, 41% of households in the lowest-income quintile were in Core Housing Need, compared to 15.7% in the second-income quintile and only 1.5% in the middle-income quintile.

The lowest-income quintile contains 20% of Canadians, but:

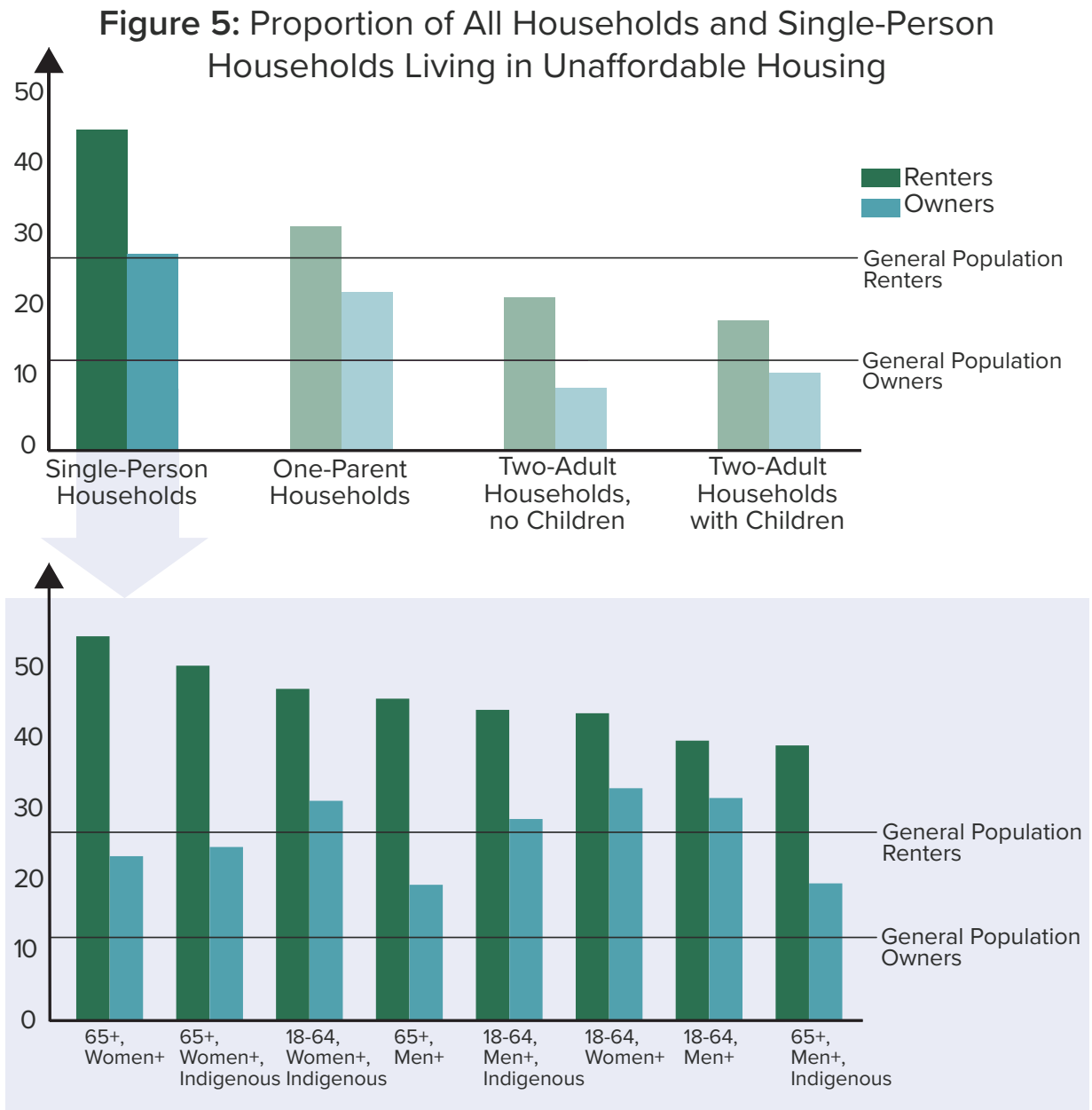
- 35% of single-person households
- 35% of Indigenous people
- 32% of single-parent families
- 32% have a disability
- 32% of LGB+ Canadians
- 27% of racialized Canadians
- 26% of families with a woman as the main income-earner
- 25% of over 65s
- 24% of first-generation immigrants

What is Core Housing Need?

The federal government uses Core Housing Need as its primary measure of how many people in Canada face housing challenges. This is calculated by a two step process:

- The number of households in either;
 - a. in unaffordable housing – paying more than 30% of their income on housing costs; or,
 - b. in inadequate housing – used here to mean units that need major repairs; or,
 - c. in unsuitable housing – where the unit does not have enough bedrooms for the household.
- It then asks how many of these households could not find an alternative dwelling in their area that is affordable, adequate and suitable. The households who could not do so give the level of Core Housing Need.

Figure 5 shows the increased likelihood of living in unaffordable housing for households containing one adult, either a single person or a single parent. When single-adult households are examined more closely, it is clear that single women, single older people and single Indigenous people are particularly likely to live in unaffordable housing.



Source: Statistics Canada

The impact of intersectional identities can also be seen in Table 1, which displays the rate of Core Housing Need, and its three component parts: unaffordable housing, unsuitable housing and inadequate housing. In 2021, 7.7% of people were in Core Housing Need. However, this average masks significant disparities across groups. Women, older adults, children, and Indigenous people all experience higher rates of need. Individuals who belong to multiple marginalized groups face compounded disadvantages. For example, amongst the groups featured in this data, Indigenous female children have the highest rate of Core Housing Need, highlighting how overlapping forms of exclusion can intensify housing vulnerability.

Table 1: Core Housing Need and the Affordability, Suitability and Adequacy Standards for Selected Populations, 2021

CHN, Canada, 2021	Age Group			Affordability, Canada, 2021	Age Group		
	0-17	18-64	65+		0-17	18-64	65+
Male, Non-Indigenous	8.2	6.4	7	17.6	16.2	14.2	
Female, Non-Indigenous	8.2	7.1	10.5	17.6	16.9	19.2	
Male, Indigenous	16.7	10.7	9.5	17.6	15.3	14.3	
Female, Indigenous	16.9	12.7	13.7	17.6	17.2	19.8	

Suitability, Canada, 2021	Age Group			Adequacy, Canada, 2021	Age Group		
	0-17	18-64	65+		0-17	18-64	65+
Male, Non-Indigenous	14.5	9.6	2.5	6.2	5.8	4.5	
Female, Non-Indigenous	14.7	9.8	2.9	6.2	6	4.5	
Male, Indigenous	24.7	14.9	5.3	18.2	16.1	12.8	
Female, Indigenous	24.8	15.3	5.8	18.2	15.9	12.8	

Source: Statistics Canada

Demographic Transitions

Housing need is often temporary, but some Canadians more likely to experience long-term need

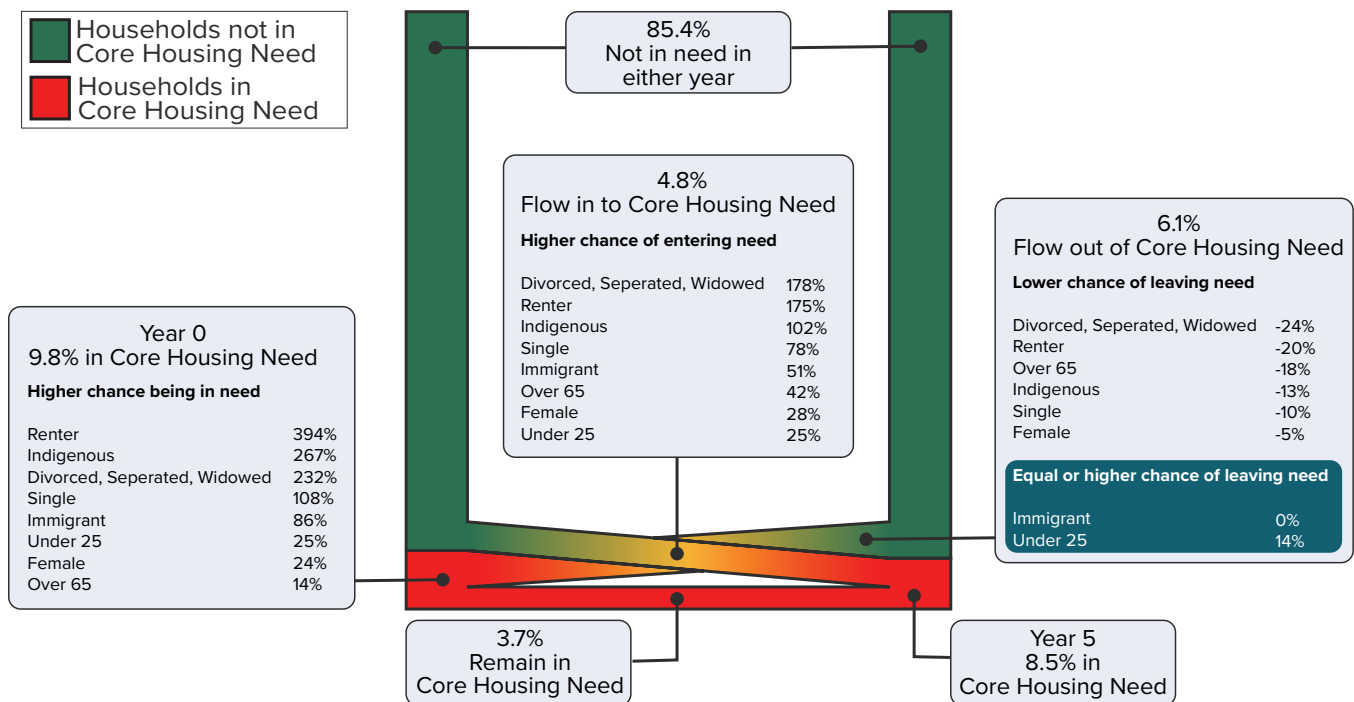
While some demographics face a greater chance of being in Core Housing Need, this must be seen in the context of a system in flux. A study by CMHC found that although around

11% of households were in Core Housing Need in between 2001 and 2016, there had been considerable flow into and out of need during this period, with only 36.6% of households who were experiencing Core Housing Need in 2011 still experiencing it by 2016.

Women, Indigenous people, older people, renters and people who were single, divorced, separated or widowed were all found to be more likely to be in Core Housing Need, but also more likely to flow into need, and less likely to flow out once in it. While under 25s and immigrants were also more likely to be in need, immigrants were found to be as likely to flow out of need as the non-immigrant population, while under 25s were more likely to exit need than older age groups.

As the income levels of younger Canadians can be expected to rise after several years in the workforce, and as the incomes of immigrant households grow as they establish themselves in Canada, this speaks to how income transitions can influence how a household will transition through the housing system. A study of income tax returns carried out at McMaster University identified a clear relationship between age and income quintile, with the earnings of both men and women rising from their entry into the workforce until a peak between 44-54.

Figure 6: Transitions in and out of Core Housing Need over a 5 year period

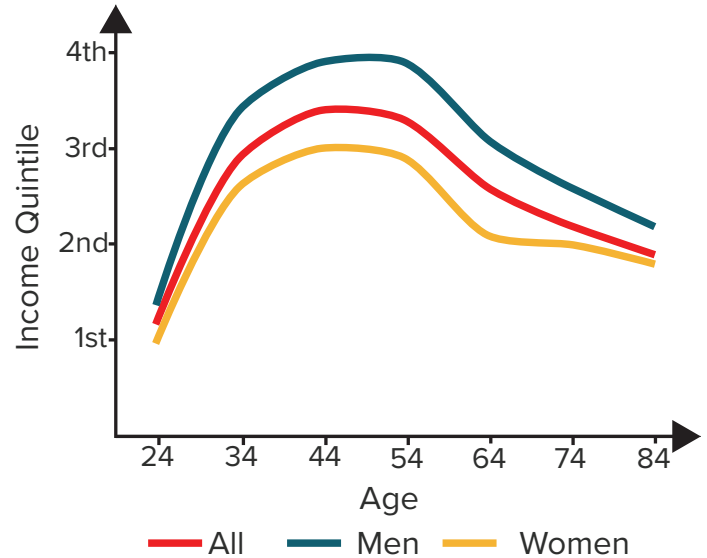


Source: CMHC

This research also found that this age-related income growth was far from universal. While 73.5% of 24 year olds in the lowest income-decile will see an increase in income allowing them to move up at least one decile group before they reach 34, this percentage declines to 48.2% of 34 year olds, 36.2% of 44 year olds and 24.7% of 54 year olds. An individual's earnings relative to their peers at age 24 was also found to correlate considerably with how much they earned years in the future.

The implication for housing policy is that not all housing need is the same. For some, housing need is a temporary state and households are able to secure improved housing outcomes for themselves, either through increases to income or by securing a move to more suitable housing. Income supports can be an effective way to reduce temporary housing need for those whose circumstances are likely to improve. For others, Core Housing Need is a persistent state, linked to permanently lower-incomes and more likely to be experienced by equity-denied populations. It is here assistance is most critical and long-term solutions such as rent-g geared-to-income housing will be most helpful.

Figure 7: Median Income Quintile of Canadians by Age and Sex



Source: McMaster University

Housing Supply

The Housing System

Canada has little non-market housing and a comparatively large market rental sector

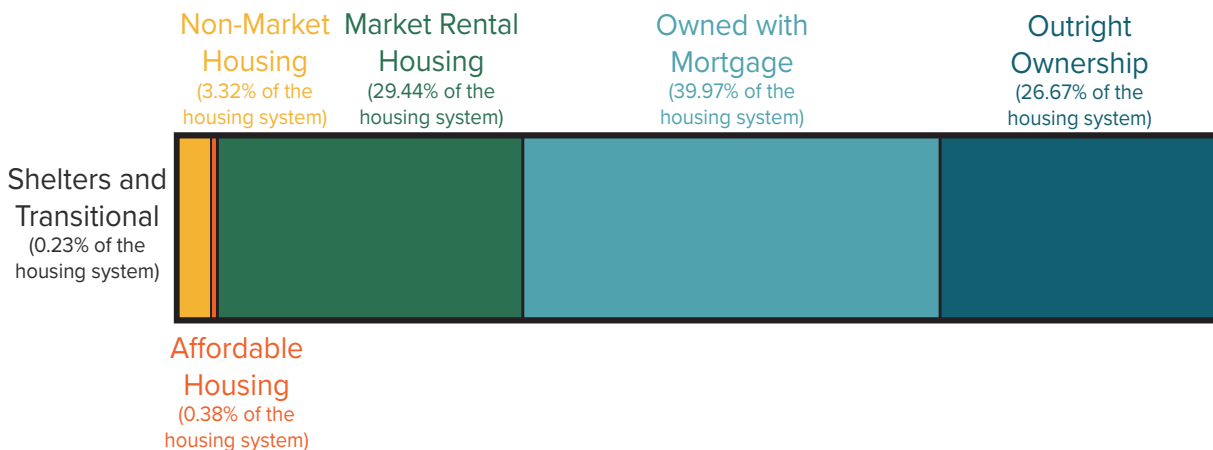
Housing supply is often conceptualized as a continuum, dividing the housing system into categories such as homeownership, market rental, and non-market rental. This model is widely used in national housing policy, in the NHS, by CMHC, and by provincial, territorial and municipal governments.

Figure 8



Less frequently shown in the model, is the proportion of the housing system made up by each type of housing. The revised continuum below addresses this gap by illustrating the distribution of housing types across the system. Most Canadians are shown to be homeowners, with most owners carrying a mortgage. The market rental sector is also substantial, especially when compared to other high-income OECD countries. In contrast, non-market housing options represent only a small fraction of the overall housing stock.

Figure 9



Source: OECD Affordable Housing Database, CMHC, Statistics Canada

This paper uses the housing continuum model as a starting point due to its familiarity and simplicity, before moving to a housing system model filtered by both tenure and income. The housing continuum model itself has several important limitations:

- It can appear like a housing ‘ladder’ with home ownership implicitly positioned as an objective. While this reflects the aspirations of many households, it does not account for diverse preferences and needs, or the lived reality of households who rent throughout their lives.
- In doing so, it engrains an Anglo-American perspective, whereby promoting home ownership takes precedence over the progressive realization of the right to adequate housing. While home ownership provides many advantages, such as strong security of tenure, this is also offered in Canada by co-operatives and can equally be provided in the non-market (as in the UK) and market rental (as in Germany) sectors.
- It does not capture how household needs evolve over time, how people move through different parts of the housing system, or how systemic barriers can prevent those transitions.
- Its simplicity can obscure innovative or alternative housing forms, such as co-operatives, cohousing, or housing aimed at meeting the needs of diverse populations, such as older people or Indigenous people.
- Intersectoral institutions like long-term care homes, student residences, and hospitals house many people but are not represented in the continuum, despite their relevance to housing outcomes.

The Erosion of Affordable Supply

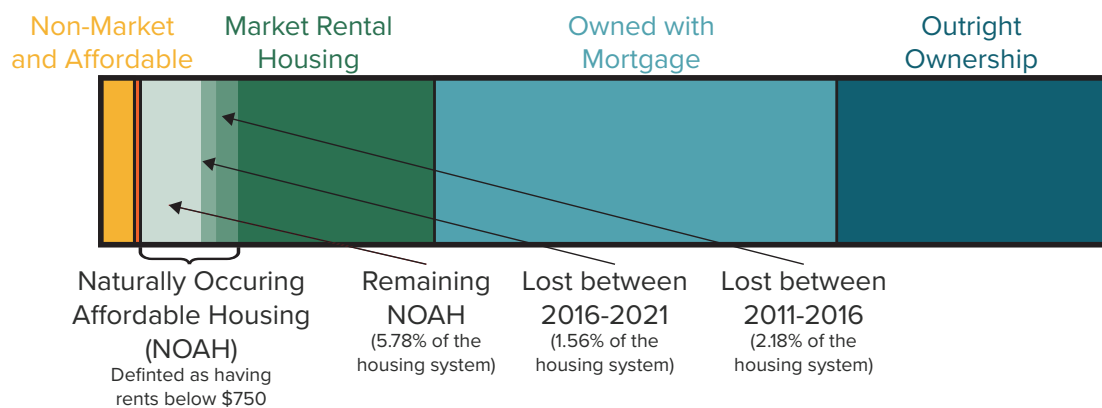
The housing system has experienced a rapid loss of affordable housing

The housing continuum can be used to show how Canada has lost much of its affordable housing supply over the past decade. As noted earlier, the relative size of the non-market housing sector has declined significantly since 1996. This decline is largely due to a lack of new construction in the sector, allowing it to stagnate while other parts of the housing system expanded. Federally assisted affordable housing units made up 25% of all housing starts in 1970. By 1994, this had fallen to just 1%.³ Although the NHS has increased this number slightly, data obtained by Carolyn Whitzman from CMHC shows an average of 4,000 to 6,000 new non-market homes were completed annually since 2018 - or 2% to 3% of total housing completions. As a result, the share of non-market housing continues to decline, even as demand grows.

³ St. Denis, J., 2022. Why Can't We Build Like It's the 1970s? The Tye, Chart by Brian Clifford, data from CMHC's Canadian Housing Statistics, multiple years.

Given the limited size of the non-market sector, most affordable housing in Canada has historically been in the private market. This segment, known as Naturally Occurring Affordable Housing (NOAH), has been in steep decline. Canada lost 23% of its NOAH units between 2011 and 2016, and a further 16% between 2016 and 2021. Their loss has substantially reduced the housing options available to the lowest-income renters and unless this trend is reversed it will be much harder to restore affordability to the rental system as a whole. According to research by the Canadian Housing Evidence Collaborative, for every affordable home created through the NHS, 9 other affordable units were lost. Since NOAH is defined here using a static rent benchmark - housing with rents below \$750 per month - some decline over time is expected due to inflation. However, for Canadians on fixed incomes, whose earnings have not kept pace with inflation, the loss of NOAH is a major contributor to declining housing affordability.

Figure 10: Canadian Housing Continuum Showing the Loss of NOAH between 2011-2021

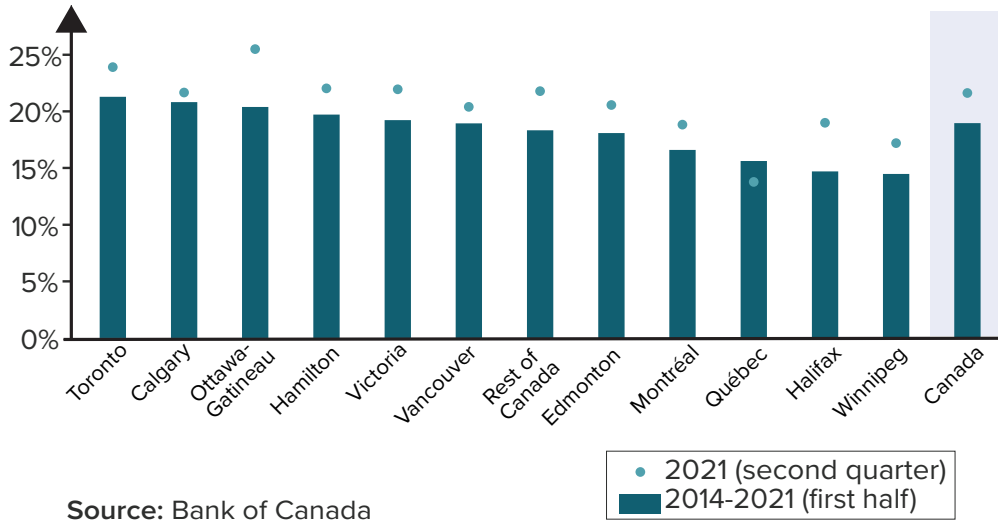


Source: Canadian Housing Evidence Collaborative, Statistics Canada

One major driver of the loss of NOAH is the increased financialization of housing. Financial actors, drawn by the stability of Canada’s housing market and investment mechanisms such as real estate investment trusts, are acquiring relatively affordable rental housing and increasing rents to maximise returns.

At the other end of the market, investor activity is also reducing opportunities for first-time homebuyers. Condominiums are increasingly purchased as investment properties or short-term rentals, removing them from the ownership market and, in some cases, from the housing system altogether.

Figure 11: Share of Homes Purchased by Investors



Source: Bank of Canada

Another reason for loss of NOAH is tenancy turnover. When long-term tenants leave, landlords often take the opportunity to reposition their units and raise rents to current market levels. While some turnover is inevitable, for many lower-income renters, it is driven by affordability pressures - even in these moderately priced units. For these households, their current home is often their best and only viable housing option. Supporting these tenants to remain in place would not only promote housing stability and wellbeing, but would also slow the erosion of affordability within the rental system.



Mélanie – Renter in the Lowest-Income Quintile

Monthly Income: \$2,333 | Affordable Housing Cost: \$700 | Monthly Rent: \$960



I live in Sherbrooke, QC, with my daughter and work full-time as a care assistant. We used to be able to afford our rent of \$650 as my friend transferred me her old lease when she moved out. She'd had that lease for years which kept the rent reasonable. Unfortunately I was unwell last year and fell behind on the rent. By the time I was working again, we were in a lot of arrears and the landlord went to the TAL to evict us. I wasn't able to find anything else I could afford. Out of desperation, I signed a lease for a one-bedroom. I can't afford it, and I sleep in the living room so my daughter can have the bedroom. I wish we'd been able to keep out old place – a lot of things would have been different.

Good outcomes? No. Housing is unaffordable at 41% of income and the family are overcrowded. Mélanie worries about what will happen to her and her daughter if she isn't able to work again.

The National Housing Strategy

Recent housing policy has suffered from a mismatch between its tools and its objectives

Launched in 2017, the NHS marked a renewed federal commitment to housing, creating a new vision for housing, centred on improving Canadians' housing outcomes and progressively realizing the right to adequate housing. However, there remains a significant disconnect between the NHS's stated goals and its implementation and impact. Rather than focusing on outcomes, the success of the NHS is often measured by inputs, such as dollars spent, or outputs, such as units created.

The dollar amount behind the NHS is substantial: According to the Office of the Parliamentary Budget Officer, NHS programs are averaging \$17.5 billion per year. Units are also being built – 166,231 new housing units have been created or committed according to the latest NHS progress report from March 2025).

Yet, the number of households in Core Housing Need is still projected to increase by 200,000 by 2027. One reason for this is that most of the \$17.5 billion distributed per year through the NHS is debt. Unlike the deep housing subsidies that the federal government provided in the latter half of the last century, this debt must be repaid, and the homes delivered must generate a certain level of return in order to do so.

As a result, many of the homes built are out of reach of those in the greatest need. Research for the NHC found that 97% of low-income and 62% of middle-income households would be in Core Housing Need if they lived in units produced through the Apartment Construction Loan Program (ACLP) – the largest NHS program. As of June 2025, average monthly rent of units that met the ACLP's affordability criteria was expected to be \$1,546, This is still higher than the median market rent, which was \$1,491 according to CMHC's latest Rental Market Survey in October 2024.

The limited impact of the NHS on Core Housing Need can also be attributed in part to the ongoing erosion of NOAH, which undermines the impact of new affordable units being built - a situation likened to trying to fill a leaking bucket. Compounding this is the emphasis on increasing overall supply, particularly market rental housing, with the expectation that affordability will 'filter down' over time as higher-income households move to more desirable new housing and leave behind vacancies in more affordable units. However, research shows that filtering can take decades to benefit lower-income households - far too slow to address today's urgent needs.

This supply-first approach overlooks a fundamental question: What do households actually need, and what can they afford? The lack of a consistent definition of affordability within the NHS, with CMHC alone using six different definitions across its programs, has made it difficult to create policy with this question in mind.

Moreover, despite the NHS's commitment to improving housing outcomes and realising the right to adequate housing, there are no mechanisms in place to evaluate progress toward these goals. Without clear, consistent measures of housing outcomes, it is impossible to assess whether the NHS is delivering meaningful change for Canadians.

Barriers to Supply

Rising cost of construction a key driver of unaffordability

Across both NHS supported and privately financed projects, housing development in Canada has been subject to rising costs. This has led some to describe the housing crisis as a cost of delivery crisis. Projects that are no longer financially viable are delayed or cancelled. Those that do proceed often result in homes priced beyond the reach of most Canadians. Multiple, interrelated factors drive this increase in cost:

- Major investments are needed to connect new homes to essential infrastructure. To help fund these costs, municipalities often rely on development charges, an approach that Open Council notes has gained traction as an alternative to raising property taxes. However, in some parts of Canada, reliance on development charges has created a tension between municipal fiscal sustainability and housing affordability.
- Municipal fees and development charges add an average of \$82,600 (up 50% since 2022) to the cost of a low-rise unit and \$35,000 (up 9% since 2022) to a high-rise unit, according to the Canadian Home Builders' Association's (CHBA) National Municipal Benchmarking Study 2024. Fees are highest in Ontario, adding \$195,300 to the cost of a low-rise home in Toronto, and represent a significant barrier to supply. Municipal fees are lower in the Atlantic and the West, while municipalities in Québec instead fund infrastructure through borrowing that will be repaid through property taxes.
- Lengthy approval timelines are a significant barrier to housing delivery in many jurisdictions. According to the CHBA study, development applications take on average just under a year to process. These delays not only slow construction but also add substantial indirect costs – from \$1,174 per month, per unit for a high-rise development in Moncton to \$10,000 per month, per unit for a low-rise development in Toronto.
- Research by Housing, Infrastructure and Communities Canada (HICC) has identified a delay between permit approval and the start of construction – finding 117,477 cases in which a permit was granted but work was not started between 2005-2024. Uncertainty about future market conditions may be discouraging developers from initiating projects.

- Home builders' hard costs have increased. The Building Construction Price Index shows residential construction costs increased by 88.2% between 2017 and 2025, driven in large part by increases in the price of lumber.
- The cost of land has also increased. Analysis by Common Wealth Canada found that between 2006 and 2022 the value of Canadian dwellings increased by 85%, while the value of the land beneath them rose by 130%.
- A shortage of skilled construction labour drives additional wage cost increases and makes it difficult for developers to take on additional projects. BuildForce Canada suggests that the industry could face a recruiting gap of more than 85,000 workers by 2033.
- Labour shortages are compounded by low productivity in the construction sector, with the sector's efficiency currently at a two-decade low. HICC attributes this low productivity to sector fragmentation, with 81% of construction companies employing fewer than 10 people, low R&D spending, and a high labour to capital ratio.
- Construction times for housing are increasing, particularly in areas where the affordability crisis is worst. In Toronto, it takes on average 25 months to build a home, 144% longer than it took in 2005. In Vancouver, it takes around 24 months, a slowdown of 130% over the past two decades.

Canada's construction sector is an important contributor of GDP and jobs. But today the industry is sounding the alarm as the cost of construction has significantly increased and Canadians can no longer afford what is being built. Rising land, labour and materials costs have combined with high municipal fees and long approval and construction times so that the math only now works at the luxury end of the market. However, as we will see in the coming section, Canada needs housing at different price points. When price points for new construction are high and supply is limited, existing stock increase in values, creating conditions for increased speculation and further loss of NOAH.

Lowering construction costs and barriers to supply will rely on close collaboration and alignment between a diverse range of stakeholders. Yet, housing governance remains fragmented and siloed across and between levels of government, creating confusion over roles and responsibilities and limiting the system's responsiveness to evolving needs. While the recent location of both federal housing and infrastructure responsibilities in a single department is positive, disconnects remain, especially at the inter-governmental level. The importance of integrating systems is shown by the increase in net migration between 2022-2024. While this was undertaken to fill post-pandemic labour shortages, better integration with housing policy could have enabled housing supply to better plan for and keep pace with the growing population.

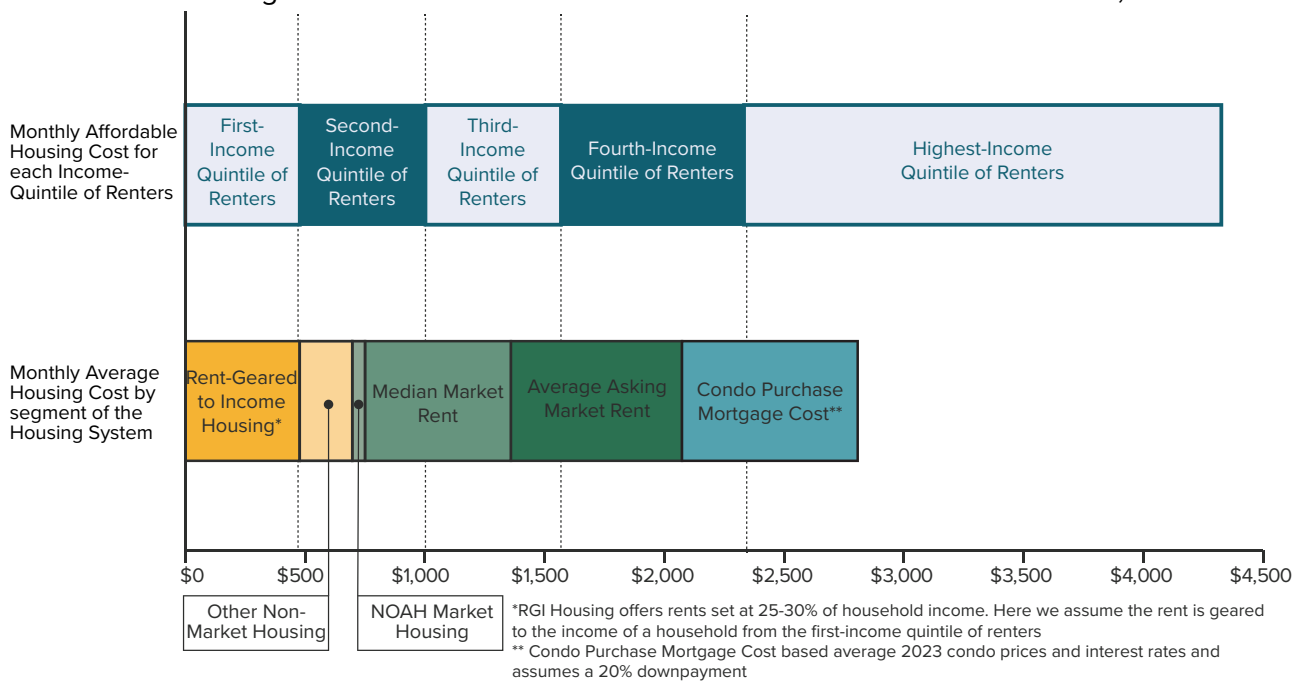
Housing Affordability

Segmenting the Rental System

There are insufficient homes for lower-income renters, while higher-income renters struggle to buy a home

By integrating the preceding sections on housing supply and demand, we gain a clearer picture of how the housing system is functioning and where pressure points lie. Focusing first on the rental market, Figure 12 maps what each income quintile of renters can afford against the rents charged in each segment of the rental system.

Figure 12: Comparison between the Affordable Housing Costs of Canadian Renters and Housing Costs in the Rental Sector and for First-Owned Home Purchase, 2023



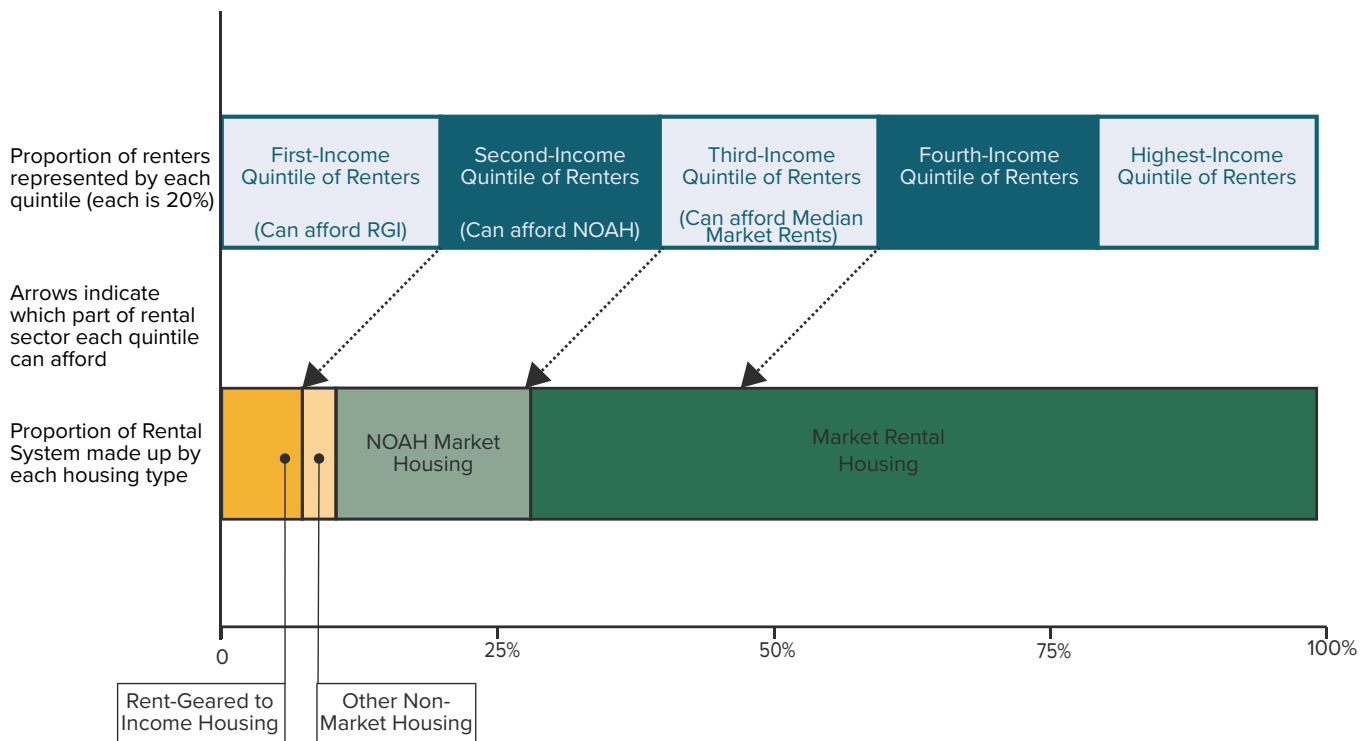
Source: CMHC, Statistics Canada, Canadian Real Estate Association

From this diagram, we can see that:

- The only permanent housing affordable to the lowest-income quintile of renters is Rent-Geared-to-Income (RGI) non-market housing. Figure 13 goes on to show the proportion of the rental system each quintile makes up (each is by definition 20%) and compares this with the proportion of the rental system made up by each housing type. Currently, the supply of this RGI housing is around one third of the size that would be needed to accommodate the lowest-income quintile of renters.

- The second-income quintile of renters can afford cost-based non-market housing or naturally occurring affordable housing (NOAH). While Figure 13 shows that, in isolation, there would almost be enough of these types of homes to accommodate this group, in reality they must also compete the lowest-income quintile of renters, who look at these housing types as their next best option. Consistent declines in real-terms levels of NOAH further adds to the pressure on this part of the system.
- The third-income quintile of renters can afford median market rents, but not average asking rents. These households are likely to experience difficulties finding housing they can afford if they need to move.
- On average, only the highest-income quintile of renters can afford to transition into home-ownership. Restricted transitions from renting to home ownership also keep additional demand in the rental sector, further displacing lower-income tenants.

Figure 13: Comparison between the proportion of rental units (a) needed by, and (b) affordable to, each income-quintile of renters



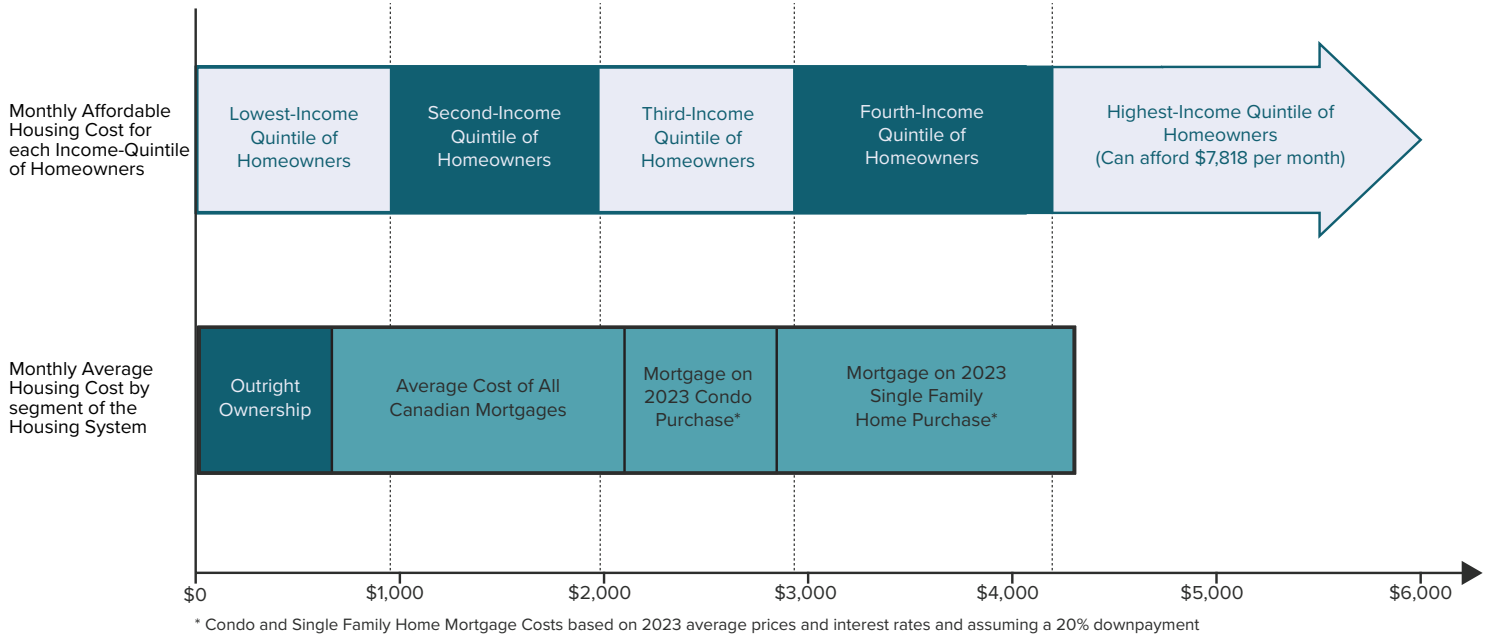
Source: OECD Affordable Housing Database, CMHC, Statistics Canada

Segmenting the Home Ownership System

Second-time home buyers increasingly priced out of single-family homes, seniors’ options limited

To assess the home ownership side of the housing system, we compare what each income-quintile of homeowners can afford against the costs associated with different stages of ownership. These include the average cost of outright ownership, the average payments on all existing mortgages, and the estimated costs of taking out a new mortgage in 2023, on both a condominium unit and a single-family home.

Figure 14: Comparison between the Affordable Housing Costs of Canadian Homeowners and Housing Costs in the Home Ownership Sector, 2023



* Condo and Single Family Home Mortgage Costs based on 2023 average prices and interest rates and assuming a 20% downpayment

Source: CMHC, Statistics Canada, Canadian Real Estate Association

We can see from Figure 14 that:

- The lowest- and second-lowest quintiles of homeowners cannot afford to pay the average mortgage. While 67% of the former group, and 57% of the latter, own their homes outright, those who do not are likely to struggle with affordability. 1 in 3 homeowners in the lowest-, and 1 in 10 in the second-income quintile, are in Core Housing Need.
- Many of these lower-income homeowners are seniors, and will have bought and paid-off their homes while their incomes were higher. This ensures some of the Canadians on the lowest-

incomes filter towards the most affordable housing type. However, there is no guarantee this trend will be repeated in years to come, as Canadians on average incomes struggle with the costs of home-ownership in a way that today's seniors did not a generation ago.

- The third- and fourth-income quintiles of homeowners are unable to afford the cost of a new mortgage on a single-family home. This illustrates the problem of second-time home buyers, who may have enough equity saved in their first condo to meet downpayment requirements, but who still find house prices are too high to transition into a suitably sized family home.
- Seniors of all incomes suffer from a lack of housing options designed to meet the needs of later life. Many would have better outcomes if these options existed, and if the housing system incentivised those who no longer need family-sized housing to downsize.



Sandra – Homeowner in the Second-Income Quintile

Monthly Income: \$3,250 | **Affordable Housing Cost:** \$975 | **Monthly Housing Cost:** \$600



I live on the Cape Shore, NL. I love it here - been here most of my life and raised my children here. That said, it's getting harder to manage the house on my own, and it's difficult to get groceries, get to the doctor, get anywhere. My eldest suggested I move to St John's to be near him, but I don't want to leave my community. I wish there was a place built with me in mind around here. Somewhere that would take the worries about the house off my plate and provide a little support when you need it - nothing overbearing, perhaps just some help to get to the store.

Good outcomes? No. Housing is affordable at 18% of income, but there are growing issues with accessibility and location.

Where Transitions Break Down

Key transitions in the housing system are often only accessible to those on the highest-incomes

So far, the data paints a picture of a nationwide affordability crisis: a rental market that is unaffordable to renters, high hurdles for first-time buyers to clear, and then a renewed struggle to trade up to family sized housing. However, the income levels at which these transitions become possible differ across the country, with the Canadian average pulled up substantially by extremely expensive housing systems in Ontario and British Columbia.

Table 2 shows the lowest quintile groups for which three key housing transitions remain affordable in each province. This does not imply that all households should, or would want, to make these transitions. Rather, it underscores the importance of ensuring that housing choices are accessible to as many Canadians as possible. When presented with a range of affordable housing options, households will naturally choose the one that best aligns with their needs and preferences. With the exception of Alberta and Saskatchewan, the rental affordability crisis has spread across the country. While many current tenants will pay average rents rather than asking rents, protected by long standing lease agreements, landlord policies or provincial rent controls, when looking for a new lease on the market, it will be the asking rent they encounter. This is a particular problem for those looking for their first lease, and explains in part why a growing number of young adults either live with roommates or a parent.

Table 2: Lowest Quintile Groups for which Key Transitions Were Affordable, 2023

	Canada	BC	ALTA	SASK	MAN	ON	QC	NB	NS	PEI	NL
Lowest quintile of renters for whom asking rents are affordable	4	5	3	3	4	4	4	4	5	4	4
Lowest quintile of renters for whom an apartment purchase is affordable	5	5	3	3	3	5	4	3	5	4	3
Lowest quintile of homeowners for whom a family sized home purchase is affordable	5	5	3	2	2	5	4	2	3	3	2

Key

5	Only the highest quintile can afford this transition	4	The fourth and highest quintiles can afford this transition	3	The middle-quintile and above can afford this transition	2	Only the lowest-quintile is likely to struggle with this transition
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Source: Based on data from CMHC, Statistics Canada, Canadian Real Estate Association

Note: No data for asking rents in PEI. Estimate given based on average of other Atlantic provinces.

- With the exception of Alberta and Saskatchewan, the rental affordability crisis has spread across the country. While many current tenants will pay average rents rather than asking rents, protected by long standing lease agreements, landlord policies or provincial rent controls, when looking for a new lease on the market, it will be the asking rent they encounter. This is a particular problem for those looking for their first lease, and explains in part why a growing number of young adults either live with roommates or a parent.

- In Atlantic Canada and the Prairies, the average monthly cost of a new mortgage on an apartment is less than the average asking rent. If renters paying asking rents could move into home ownership, they would not only own an asset, they would also be better off each month. Augmenting existing policies aimed to help first-time buyers raise a downpayment, such as First Home Savings Accounts, could be an effective way to improve overall affordability. This may be less helpful in Ontario, Québec and British Columbia, where first-time buyers can expect to pay even more in mortgage repayments than they did in asking rents. Even if they can save a downpayment, renters in these provinces are likely find it especially difficult to transition to home ownership.
- First-time homeowners who are looking to trade up to a family sized home should be able to do so across the Prairies and Atlantic provinces. Assuming they are able to save enough equity in their first owned-home to use as a downpayment, mortgage payments on a larger unit are affordable to most homeowners in these regions. In Québec, only a minority of homeowners could afford to make this transition. In Ontario and British Columbia only those on the highest-incomes can do so.

What began as a housing crisis in Toronto and Vancouver has now spread across much of the country. It is widely recognised as a crisis because key transitions, such as buying a first home or moving to a single-family house, have broken down for many. However, it is equally important to acknowledge that for many Canadians - those on low-incomes, Indigenous people and racialized Canadians, along with other equity-denied groups - these transitions were never accessible to begin with. Fixing the housing system means not only restoring mobility within it, but also reimagining it to meet the diverse needs of all Canadians.

Modelling Needs

Biggest shortage of affordable homes is for singles in the lowest-quintile

To better understand the housing needs of all Canadians, the Housing Assessment Resource Tools (HART) project uses census data to estimate the affordable housing deficit across Canada, by maximum unit cost and the required number of bedrooms. It finds that 1,451,055 affordable homes would be needed across Canada to eliminate Core Housing Need, either as additions to the existing affordable housing stock, or made affordable through income supports. Around half of these units would need to be one bedroom units available for \$1,050 per month, that is, units intended primarily for singles in the lowest-income quintile, many of whom are likely to be in long-term Core Housing Need.

Table 3: HART Estimate of Affordable Housing Deficit by Maximum Affordable Cost and Unit Size

HART Income Category	Approximate Income Quintile (all households)	Max. affordable cost	1 Bedroom Homes	2 Bedroom Homes	3 Bedroom Homes	4 Bedroom Homes	5 Bedroom Homes	Total
Very Low Income (20% or under of AMHI)	Lower 10% of lowest-quintile	\$420	184,675	10,520	3,320	905	200	199,620
Low Income (21% to 50% of AMHI)	Upper 90% of lowest-quintile	\$1,050	698,775	139,040	59,830	19,070	4,315	921,030
Moderate Income (51% to 80% of AMHI)	Second-quintile	\$1,680	68,605	92,305	78,245	42,830	11,705	293,690
Median Income (81% to 120% of AMHI)	Third-quintile	\$2,520	1,280	2,170	13,440	13,175	5,200	35,265
High Income (121% and more of AMHI)	Fourth- and fifth-quintiles	>\$2,520	10	85	545	610	200	1,450
		Total	95,3345	244,120	155,380	76,590	21,620	1,451,055

Source: Housing Assessment Resource Tools (HART)

The HART project can be used to estimate units deficits for provinces, territories and municipalities across Canada. The size of the affordable housing deficit identified by the HART project can also be calculated as a percentage of the province or territory's current housing system. All provinces and territories have a significant affordable housing deficit, but some have more ground to make up than others.

Relatively affordable housing systems in the Atlantic have a proportionately smaller affordable housing deficit, as does Québec, where rent control kept average, if not asking rents, relatively low. Expensive housing systems in British Columbia and Ontario, as well as the territories where adequacy and suitability, as well as affordability, are important drivers of Core Housing Need, have more to do.

Table 4: HART Estimate of Affordable Housing Deficit Expressed as a Proportion of the Current Housing System

	Affordable Housing Deficit	As a percentage of the current housing system		Affordable Housing Deficit	As a percentage of the current housing system
Canada	1,451,055	9.7%	MB	48,660	9.4%
NL	17,365	7.8%	SK	41,760	9.3%
PEI	4,265	6.6%	AB	154,110	9.4%
NS	41,265	9.6%	BC	257,005	12.6%
NB	20,110	6.0%	YK	2,000	11.6%
QC	218,230	5.8%	NWT	1,900	12.5%
ON	639,710	11.6%	NU	3,180	32.0%

Data Gaps

Beyond Core Housing Need

Official measure not enough to understand full range of housing outcomes

As the federal government's primary measure of how many people in Canada face housing challenges, Core Housing Need begins to measure Canadians' housing outcomes, reporting on their housing experiences in relation to affordability, the condition of the building they live in, and its suitability for their household size. However, it has several limitations:

- The acceptable alternative dwelling test used in the second step of the Core Housing Need calculation uses average market rents. As these are often substantially less than asking rents, this is likely to overestimate households' ability to move. Households may also have good reason to choose an unaffordable unit over the alternative – for example, it may be the only unit available that meets their accessibility needs or that is within commuting distance of their employment.
- In this way Core Housing Need neglects several important housing outcomes. As well as those noted above, it does not consider whether a household has long-term security in their home, whether it has access to essential services, or whether the unit is culturally appropriate for its residents.
- Core Housing Need also only measures challenges linked to the homes households currently occupy. A renter household may be able to afford their current unit, but if they are unable to complete a desired transition to homeownership, this matters too.
- Core Housing Need does not report on the housing conditions of people experiencing homelessness, those in rooming houses or informal housing, students, on-reserve communities and households whose costs are paid through band housing arrangements, people whose housing is provided by their employer, and people living in institutional settings such as hospitals, long-term care facilities or prisons.
- The affordability measure is a blunt tool. If policy is able to reduce the Shelter-Cost-to-Income Ratio (STIR) for a group of households from 50% to 35%, that success would be missed by Core Housing Need. Similarly, if housing costs for a cohort of households increased from 15% to 25%, that would be a major increase in their cost of living, but would again be missed in the official measure.

**Gordan** – Band Housing Resident in the Second-Income Quintile**Monthly Income:** \$4,853 | **Affordable Housing Cost:** \$1,456**Monthly Housing Cost:** Paid through band housing arrangements

I live on a First Nation Reserve in the Northwest Territories, where I work at the local early childhood centre as an Educational Assistant. Five years ago, my sister and brother-in-law opened up their home to me as I was unable to find anywhere else in our community. There is mould throughout our home, and there aren't enough bedrooms for both myself and my sister's growing family. Despite these challenges, since we live in band funded housing we are not included in national measurements of core housing need. The federal government is providing funding for Indigenous housing – how do they know what type of housing I need?

Good outcomes? No. The home is overcrowded and in poor condition. Gordan's transition to his own home is stalled by a lack of available housing on the Reserve.

Disaggregated and Intersectional Data

Better data would enable us to track the progress of specific populations

Certain groups in Canada consistently experience poorer housing outcomes compared to the national average. Women, Indigenous people, seniors, single individuals, single parents, and racialized communities - among others - face disproportionately high rates of Core Housing Need and are more likely to fall into lower-income quintiles. Yet, many data sources lack the capacity to track these disparities effectively, and the NHS does not provide a clear framework to measure progress towards meeting their needs. As a result, many of the people most in need are overlooked in national housing assessments.

To address this gap, a housing outcomes measurement framework must include disaggregated data that reveals who is being left behind and why. It should also incorporate an intersectional lens to capture the unique and overlapping barriers faced by equity-denied groups in realising their right to housing.

For example, Jesse Thistle suggests that Indigenous homelessness should be seen in a different context to settler homelessness, and is best understood as the product of historical and on-going colonization and racism that have displaced and dispossessed Indigenous peoples from

their traditional governance systems, territories, histories and worldviews. By understanding this different context and centering the voices of Indigenous people experiencing homelessness, housing policy can more effectively respond to the needs the population. This approach supports the development of housing solutions that not only improve housing outcomes but also advance broader social outcomes, recognising housing as a key social determinant of health.

Transitions and Systemic Barriers

Better data is needed on how people move through the housing system – as well as who gets stuck

To fully understand housing outcomes in Canada, more comprehensive data is also needed on how housing needs evolve over time and how households move through the housing system. Tracking these transitions would provide critical insight into whether policies and programs are achieving their intended outcomes, and for whom.

Longitudinal data initiatives, such as British Columbia’s Integrated Data Project, can offer valuable insight. By linking homelessness data with social and health care administrative data sets, the project provides a more complete picture of household trajectories and outcomes. Similar intersectoral data linkages at the national level could significantly enhance the responsiveness and effectiveness of housing policy.

Importantly, housing transitions are not always linear. Many households, especially those from equity-denied groups, can cycle between different types of housing or see their desired transitions stall. For example, research reveals that transitions from rental housing to home ownership are still highly dependent on access to generational wealth. Understanding this kind of systemic barrier is essential to designing policies that ensure all Canadians can access housing that meets their needs.

**Jaden – Prospective Renter in the Lowest-Income Quintile****Monthly Income: \$3,033 | Affordable Housing Cost: \$910 | Local Asking Rent: \$900**

I have been in and out of homelessness for years. I've been living in a shelter for a few months and have finally been able to get some support. I even recently secured a custodial job at a high school in Saskatoon, SK. Despite several applications, I have been unable to get a bachelor apartment in the area. After landlords meet me, they tell me that the unit is rented, but the ads remain online. The government has recently announced that they will create a Tenants' Bill of Rights, but what about the challenges I face to even become a tenant?

Good outcomes? No. Jaden could just about afford a bachelor unit in his area, but he has not been able to access the housing system.

From Outputs to Outcomes

Measuring outcomes would refocus housing policy on what matters to Canadians

Housing affordability in Canada is increasingly out of reach, in both the rental and home ownership systems. This is in large part due to a cost of delivery crisis, which prevents the market from delivering affordable homes for middle-income Canadians, while the rapid erosion of the affordable housing we do have often leaves those on the lowest-incomes with nowhere to go. While government policy has identified reducing and meeting these needs as a priority, its methods and programs have frequently been misaligned with this goal.

Refocussing on the housing outcomes of Canadians would close this gap. We know how much is spent on federal housing programs and how many units are created, but these inputs and outputs are only as important as the outcomes they support, and many gaps remain in our knowledge about the impact of federal housing programs:

- At what price point are federally supported homes being created?
- Who lives in these homes, and were they the populations the government hoped to target?
- Have their housing outcomes been positively impacted by federal spending?
- Have the housing outcomes of people living in Canada improved over time?

- What systemic barriers persist that require targeted intervention?

Measurement of Canada's housing system must shift from measuring inputs and outputs towards a measurement framework that centres the housing outcomes of people living in Canada and the progressive realisation of the right to adequate housing.

Jim Dunn has drawn the comparison between the housing system today with the health system in the 1990s. Writing in 1994, Michael Wolfson said of Canadian health data, '*We know far more in Canada about how much the health-care system costs than we do about how healthy the population is*'. Today, we can say that we know far more about how much housing costs in Canada than we do about how well housed the population is.

Canadian health information underwent a transformation through the Canadian Institute of Health Information, connecting incoherent and unlinked sets of health statistics to create a system of person-centered health information, capable of informing modern approaches to disease and prevention. Housing data must undergo a similar transformation, agreeing common concepts and definitions and integrating disparate federal, provincial, territorial, municipal, private and non-profit sector data sets to produce meaningful housing intelligence upon which policy targeted at improving housing outcomes can be built.

Outcomes Measurement

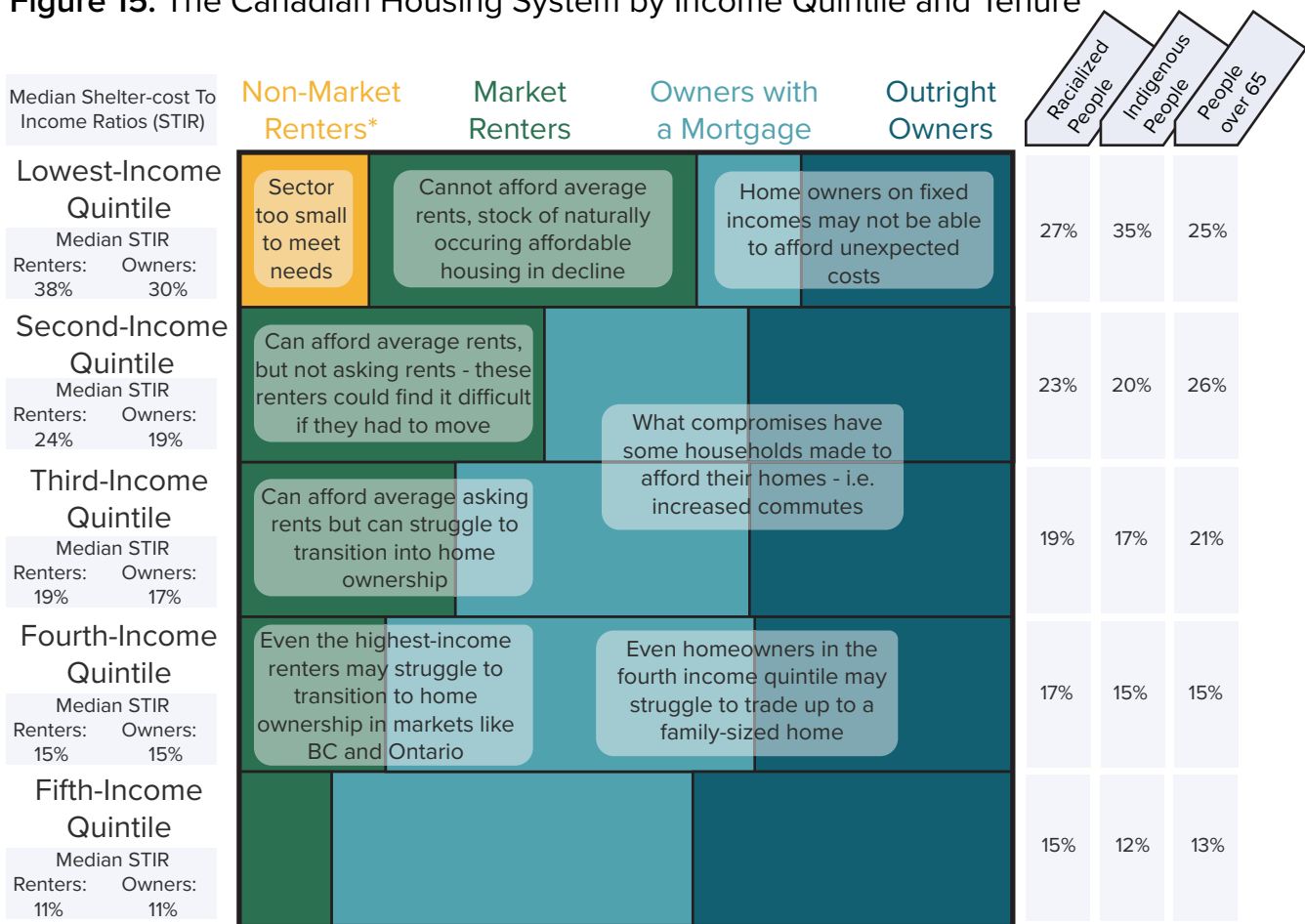
Towards an Outcomes Measurement Framework

Our analysis of affordability can be used to identify key outcome indicators

Our affordability analysis reveals critical pressure points within Canada’s housing system - areas where households face a lack of affordable options or where mobility through the system has become increasingly out of reach. These challenges are strong indicators that the housing system is not functioning in a healthy or equitable way. They should be central to both housing policy development and a rights-based assessment of the system’s effectiveness.

Figure 15 maps these systemic challenges onto a diagram of the housing system, segmented by income quintile and housing tenure. It illustrates how affordability pressures and stalled transitions affect both renters and homeowners across the system. Along the right side of the diagram, a reminder highlights that Canadians from equity-denied groups are disproportionately represented in the lower income quintiles.

Figure 15: The Canadian Housing System by Income Quintile and Tenure



Source: OECD Affordable Housing Database, Statistics Canada. STIR 2021 data from Statistics Canada custom data tabulation.

Note: Data unavailable for the number of households in the top four quintiles living in non-market housing

Below, we introduce a set of key indicators designed to track the effectiveness of housing policy in addressing the challenges identified. One such indicator, the median shelter cost-to-income ratio (STIR) by income quintile, is displayed along the left side of the diagram below. These figures offer a snapshot of how housing costs are distributed across income levels, helping to ground policy in measurable outcomes.

Key Indicator: % of rental supply affordable to the lowest- and second-quintiles of renters

Key Indicator: % of homeowners and renters in each quintile in unaffordable housing and median % of income spent by each on housing costs

Key Indicator: The affordability of the average asking rent for a household earning the average income for a renter household

Key Indicator: The affordability of the average apartment or condo purchase, considering prevailing interest rates and over a 25-year amortization, for a household earning the average income for a renter household

Key Indicator: The affordability of the average family-sized home purchase for a household with an average income, considering prevailing interest rates and over a 25-year amortization

BUT: A focus on affordability alone ignores the compromises households might make to secure housing they can afford – there is a need to measure other housing outcomes too

Measurement Framework Guiding Principles

A framework for measurement grounded in rights and realities

Our example measurement framework will build on these identified key indicators, while also incorporating additional metrics to capture a broader range of important housing outcomes. After all, affordability alone doesn't guarantee better outcomes - housing that is too small can lead to overcrowding, and homes located far from workplaces can result in excessively long commutes. Before presenting the framework, we outline the guiding principles that underpin our approach.

1) Measure all elements of adequate housing

Canada already has a benchmark for evaluating the success of its housing policies. The National Housing Strategy Act commits the federal government to advancing better housing outcomes and progressively realizing the right to adequate housing. Anchoring our measurement framework in the seven elements of adequate housing not only aligns with the NHS Act, but also enables us to define outcomes that reflect the full housing experience. The 7 elements can be summarised as:

Affordability: Housing costs do not threaten the occupants' enjoyment of other human rights.

Habitability: Housing guarantees physical safety and adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health.

Security of tenure: Housing have tenure security which guarantees legal protection against forced evictions, harassment and other threats.

Availability of services: Occupants have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.

Location: Housing is connected to employment, health-care services, schools, childcare, and other facilities, and is not located in polluted or dangerous areas.

Accessibility: Housing takes into account the specific needs of disadvantaged and marginalized groups.

Cultural adequacy: Housing respects and takes into account the expression of cultural identity.



Richard and Anne – Homeowners in the Fourth-Income Quintile

Monthly Income: \$12,500 | Affordable Housing Cost: \$3,750 | Monthly Housing Cost: \$3,680



We recently bought our first home in Newcastle, ON. We both work in Toronto, where we used to rent an apartment. Buying a home we can afford has meant leaving behind our friends in the city, while the 90 minute commute to work comes with its own costs and means we have less time for the activities we used to enjoy.

Good outcomes? No. Housing costs are affordable, but there are issues with location.

2) Measure the affordability of key housing transitions

At the heart of Canada’s housing crisis lies a critical question: can people afford to transition through the housing system?

- Is there enough affordable housing for low-income households?
- Can renters afford asking rents?
- Can they afford to become first-time buyers?
- Can growing families afford to move into larger homes?

A well-functioning housing system allows households to transition smoothly into homes that match their evolving needs. That’s why any meaningful outcomes measurement framework must go beyond assessing whether Canadians can afford the housing they have and ask whether they can afford the housing they need.

By focusing on the affordability of transitions - who can move through the housing system, who cannot, and why - we shift from static snapshots to a dynamic understanding of housing outcomes. This lens reveals not just where people are stuck, but what systemic barriers are keeping them there.



Kabir and Jiya – Renters in the Fourth-Income Quintile

Monthly Income: \$15,833 | **Affordable Housing Cost:** \$4,750 | **Monthly Rent:** \$3,500



We live in and work in downtown Vancouver, BC. We’re thinking about starting a family but would like to buy a family home first. We both have good salaries, but even so, the cost is prohibitive. Even with a 20% downpayment we would need to put aside \$8,000 per month for mortgage repayments on a family-sized home. That would be half of our income!

Good outcomes? No. Although Kabir and Jiya can afford their current home, their transition through the housing system has stalled.

3) Be clear about the objective

We must be clear about how our data will be used and why measuring household outcomes

matters. There are four compelling reasons to do so:

- The system works when the right homes, that meet people's needs, are available at a price they can afford. To evaluate this, we need to understand how well current housing options meet people's needs, and identify whose needs are being left unmet.
- Outcome indicators can serve as an early warning system. If policymakers had tracked affordability by income quintile and monitored how households moved through the housing system, interventions could have been made before the crisis deepened.
- Too often, debates stall over defining the problem. With more complete data and a shared understanding of how the system functions, we can shift the focus to solutions.
- As a signatory to the International Covenant on Economic, Social and Cultural Rights, Canada has pledged to progressively realize the right to adequate housing. Tracking progress is essential to making that commitment meaningful.

4) Disaggregate outcomes data by socio-economic and equity factors

The framework should aim to improve housing outcomes for all Canadians, while recognising that the Canadian housing system, and the housing outcomes of people living in Canada, are highly segmented by income. To reflect this reality, the framework should adopt an income-based lens, disaggregating indicators by household income quintile. This approach offers several key advantages:

- Households in the lowest-income quintile experience the poorest housing outcomes and are furthest from realising the right to adequate housing. Focusing on this group ensures that the framework addresses the most urgent needs.
- Many NHS priority populations and other equity-denied groups are disproportionately represented in lower income quintiles. An income-based focus helps target improvements in their housing outcomes and supports the development of diverse housing options to meet their needs.
- By examining outcomes across all income levels, the framework encourages policymakers to consider the entire housing system - not just programs serving a narrow segment of the population.

In addition, the framework's data should be disaggregated by equity factors, to highlight where specific populations face systemic barriers. This enables targeted action to improve outcomes and advance housing equity.

**Melissa** – Renter in the Lowest-Income Quintile**Monthly Income:** \$2,083 | **Affordable Housing Cost:** \$625 | **Monthly Rent:** \$1,200

I live in Dartmouth, NS, on the traditional territory of my people. At the moment I juggle working part-time in a grocery store with caring for my daughter and my mum, who has been unwell for a while. I can't afford the home my daughter and I live in, and often rely on the food bank to get through the month. I haven't been able to find anything cheaper in the area. I applied for non-market housing, but I was told I am not well-placed on the waiting list.

Good outcomes? No. Housing costs 58% of income and this is preventing the household from meeting their other needs.

5) Recognise that outcomes are the product of policy efforts and resources

Our proposed framework focuses on housing outcomes, recognising their critical role in shaping household well-being and quality of life. However, these outcomes do not occur in isolation, they are influenced by the broader policy and economic systems that govern how housing is produced and occupied. To improve housing outcomes for all Canadians, we must ensure that effective policies are in place, backed by sufficient resources to meet diverse needs.

To support this approach, we draw on the OPERA framework developed by the UN Committee on Economic, Social and Cultural Rights. This four-step model provides a structured way to assess how well governments are fulfilling rights such as the right to adequate housing:

Outcomes: Assessing the level of enjoyment of rights

Policy Efforts: Assessing commitment and efforts to fulfill rights

Resources: Assessing the use and generation of adequate resources

Assessment: Understanding constraints before assessing compliance

Once the outcomes to be tracked and targeted have been identified, we must ensure that the right policies are in place, that they are backed by the maximum available resources, and that we understand any constraints that could hinder progress.

By acknowledging the role of policy efforts and resources, inputs and outputs, like dollars spent and units built, remain important. However, we need to clearly understand how these inputs

and outputs support outcomes. For example, rather than just tracking the amount of funding committed or the number of units started, we should measure what percentage of the funding and units will provide housing that is affordable for Canadians across different income groups.

6) Utilise and integrate existing data

Many housing outcomes can already be tracked using national surveys such as the Census, the Canadian Housing Survey, and the Canadian Income Survey. Additional data, such as eviction records from provincial courts, is held by provinces, territories, and municipalities. Rather than duplicating these collection efforts, a more sustainable and effective approach is to bring stakeholders together and integrate these often fragmented data sources.

Canada's health data has evolved from a collection of statistics into a system of health intelligence. Housing data needs the same transformation - into a coordinated, intelligent system that supports better decision-making and improved outcomes.

An Example Outcomes Measurement Framework

How our guiding principles could be put into practice

The following example outcomes measurement framework starts with the key transitions indicators identified through our analysis of the housing system. These are complemented by proposed indicators for the other six elements of adequate housing, drawn primarily from the work of the UN Habitat Intergovernmental Expert Working Group on Adequate Housing for All and the Monitoring Framework for the right to housing for people with disabilities, created by the Office of the Federal Housing Advocate alongside experts and people with lived experience.

Our goal is to express the seven elements of adequate housing through a concise set of clear, easy-to-understand indicators, ones that reflect what matters most to Canadians about their housing. We recognise that there may be important aspects we have not yet considered, or ways to improve the simplicity and usability of these indicators. We offer this framework as a starting point for dialogue and invite feedback on which housing outcomes should be prioritised.

Affordability	
Lowest-Income Quintile	<ul style="list-style-type: none"> • % of homeowners and renters in each quintile in unaffordable housing • median % of income spent on housing costs by homeowners and renters in each quintile
Second-Income Quintile	
Third-Income Quintile	
Fourth-Income Quintile	
Fifth-Income Quintile	
Key Transitions	<ul style="list-style-type: none"> • % of rental system affordable to the lowest- and second-quintiles of renters • The affordability of the average asking rent for a household earning the average income for a renter household • The affordability of the average apartment or condo for purchase, considering prevailing interest rates and over a 25-year amortization, for a household earning the average income for a renter household • The affordability of the average family sized home for a household with an average income, considering prevailing interest rates and over a 25-year amortization
Habitability	
Lowest-Income Quintile	<ul style="list-style-type: none"> • % of households in each income quintile who live in overcrowded housing • % of households in each income quintile who live in housing in need of major repairs, (including defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings) • % of households in each income quintile who live in housing with mould, pests, or poor air quality • % of households in each income quintile who are unable to access housing finance or insurance due to elevated risks due to flooding, fire, erosion, or other natural occurrences
Second-Income Quintile	
Third-Income Quintile	
Fourth-Income Quintile	
Fifth-Income Quintile	

Security of Tenure	
Lowest-Income Quintile	<ul style="list-style-type: none"> • % of households in each income quintile who have experienced a formal eviction (& reasons) • % of households in each income quintile who have experienced an informal eviction (& reasons) • % of households in each income quintile who have experienced a formal foreclosure or power of sale • % of households in each income quintile who have sold their home to avoid a foreclosure or power of sale
Second-Income Quintile	
Third-Income Quintile	
Fourth-Income Quintile	
Fifth-Income Quintile	
Location	
Lowest-Income Quintile	<ul style="list-style-type: none"> • % of households in each income quintile with access to open space for recreation & leisure • % of households in each income quintile who feel safe in their local neighbourhood • % of households in each income quintile with access to cultural infrastructure • % of households in each income quintile in close proximity to health facilities, primary schools, food shops • % of households in each income quintile with access to public transport and high-capacity public transport • Median daily transport time & expenditure to school or work for households in each income quintile • % of households in each income quintile commuting more than XX minutes or spending more than \$XX to reach their regular place of work or school
Second-Income Quintile	
Third-Income Quintile	
Fourth-Income Quintile	
Fifth-Income Quintile	

Access to Services	
Lowest-Income Quintile	<ul style="list-style-type: none"> • % of rural, remote and northern households in each income quintile with safely managed drinking water services
Second-Income Quintile	<ul style="list-style-type: none"> • % of rural, remote and northern households in each income quintile with safely managed sanitation services
Third-Income Quintile	<ul style="list-style-type: none"> • % of rural, remote and northern households in each income quintile receiving electricity
Fourth-Income Quintile	<ul style="list-style-type: none"> • % of rural, remote and northern households in each income quintile receiving fuels as necessary for cooking or heating
Fifth-Income Quintile	<ul style="list-style-type: none"> • % of rural, remote and northern households in each income quintile receiving internet services • % of rural, remote and northern households in each income quintile receiving solid waste collection
Accessibility	
Lowest-Income Quintile	<ul style="list-style-type: none"> • Number of people living on the streets, in temporary accommodation or in shelters
Second-Income Quintile	<ul style="list-style-type: none"> • % of households in each income quintile who are satisfied with their level of autonomy over their living arrangements
Third-Income Quintile	<ul style="list-style-type: none"> • % of households in each income quintile who have housing that meets their accessibility needs • % of households in each income quintile who have the supports they need to live independently
Fourth-Income Quintile	<ul style="list-style-type: none"> • % of households in each income quintile who have been discriminated against related to housing or neighbourhood access
Fifth-Income Quintile	<ul style="list-style-type: none"> • % of households in each income quintile who do not have access to formal credit

Cultural Adequacy	
Lowest-Income Quintile	<ul style="list-style-type: none"> • % of households in each income quintile who feel they belong in their local community • % of households in each income quintile who have housing that meets their cultural needs, allowing them to maintain and express their identity and participate in community, cultural, religious or traditional activities
Second-Income Quintile	
Third-Income Quintile	
Fourth-Income Quintile	
Fifth-Income Quintile	

Program Outcomes Measurement

A different approach is needed to evaluate individual housing programs

The indicators proposed above are intended to assess housing outcomes at a societal level. While this is essential to understand how the housing system is performing overall, other indicators are needed to evaluate the effectiveness of individual housing programs.

Consider the example in Table 5: Should we allocate more funding to Housing Program A or Housing Program B? Currently, program success is often measured by inputs, such as dollars spent, and outputs, such as units created. On this basis, Program A appears more efficient, delivering more homes for the same capital investment.

Table 5: Example Comparison Between Two Housing Programs

	Housing Program A	Housing Program B
What we know now		
Money spent	\$1b	\$1b
Units started	5,000	2,500
Units completed	2,000	1,000
Contribution per unit	\$200,000	\$400,000
What we could know		
Median monthly income of beneficiary households	\$10,000	\$5,000
% of beneficiaries in the lowest-income quintile	5%	40%
Median STIR for lowest-quintile beneficiaries	50%	30%
Median change in STIR from previous address	+5%	-25%

However, if we begin tracking the housing outcomes of people who live in the units created, a different picture emerges. For example, if we focus on households in the lowest-income quintile, we find that Housing Program B accommodates more of these households, provides housing that is genuinely affordable to them, and delivers a significant improvement over their previous living arrangements.

To build the right homes, that meet people's needs, at a price they can afford, Housing Program B has clear advantages. This underscores the importance of shifting from measuring outputs to measuring outcomes - so that funding decisions are guided by the real-world impact on people's lives.

Two simple changes are required to unlock this analysis:

- Providing the addresses of all federally supported housing units created to Statistics Canada. These addresses can then be cross-referenced with data to better understand who is benefiting from current national housing programs.
- Amending the *Income Tax Act* to require individuals to report their housing costs on their T1 form, similar to the current process in Québec. This would enable Statistics Canada to calculate the Shelter-Cost to Income Ratio for all federally supported housing units.

The same approach can also be modified to measure the impact of other program types. Collecting the GIS coordinates of federal lands used for housing, can be used to track outcomes and beneficiary profiles similar to the example above. Tracking the businesses who receive support through programs aimed to scale up modular homebuilding could yield information on changes to their profits, R&D spending, employee count and output.

Recommendations

1) Focus on and measure the housing outcomes of Canadians

Canada's national housing policy is to improve housing outcomes for Canadians and to further the progressive realization of the right to adequate housing. In practice, housing programs, funding and initiatives are focussed on increasing supply, irrespective of whether it is aligned with what Canadian households need. We recommend that the federal government:

- Unify federal housing policy, around the common goal of furthering the progressive realization of the right to adequate housing as per the *National Housing Strategy Act*. Embed this approach in Build Canada Homes from the outset.
- Measure progress through a housing outcomes measurement framework centered on the 7 elements of adequate housing, and aiming to provide the right housing, that meets people's needs, at a price they can afford.
- Ensure data collected can be disaggregated by income-quintile and equity factors, improve the collection of intersectional housing data and identify the systemic barriers faced by equity-denied groups.
- Allocate funding to ensure the continuation of the Canadian Housing Survey and the Social and Affordable Housing Survey - Rental Structures, which are currently funded through the NHS.
- Integrate housing data to give strategic housing system intelligence by establishing common definitions and data sharing and integration agreements focussed on the right to adequate housing.
- Enable program level outcomes measurement by providing the address of all federally supported housing units to Statistics Canada and by amending the *Income Tax Act* so individuals to report their housing costs.

2) Unite housing system stakeholders in a Team Canada approach to tackle the cost-of-delivery crisis

The housing crisis is way beyond the scope and capacity of the federal government to solve alone. It is a national project requiring active participation and coordination of all levels of government, the private and non-profit sectors. A collaborative 'Team Canada' approach is needed. This would treat housing as a critical and shared national infrastructure project - one

which underpins our productivity, our collective wellbeing, and our security - and is prioritised accordingly. We recommend that the federal government:

- Bring together the provinces and territories and lead a re-negotiation of the 2018 Housing Partnership Framework, ahead of its scheduled renewal in 2028.
- Focus this agreement on aligning all orders of government around shared goals and principles. This would include a shared commitment to advancing the housing policy of Canada as articulated in the *National Housing Strategy Act*, framed by an outcomes measurement framework similar to the one we propose, and supported by clear homelessness reduction and housing supply targets and timelines.
- Work with all system stakeholders to remove regulatory and process barriers to housing supply, accelerate project approval times, develop and expand the construction workforce, coordinate and share costs, scale modular and factory built housing, reduce interprovincial barriers, and provide sustainable financing to accelerate the development of supportive and community housing.
- Establish a consistent definition of affordability that is geared to household income and is common to all governments, departments and programs. This definition should be tied to the income levels of those in housing need, so that households do not spend more than 30 per cent of household income on housing, and programs should achieve this affordability level in perpetuity.

3) Develop policies and programs to support each segment of the housing system

Housing is a system and when one part of the system fails, the effects ripple throughout. Rather than think of these distinct parts of the housing system as being in competition, we should recognise that they are complementary. Sustainable progress depends on meeting needs across the entire system and ensuring the housing system works for all Canadians. We recommend that the federal government:

- Improve housing outcomes for those on the lowest-incomes by scaling-up the non market housing sector to provide more homes with deeply affordable (Rent-Geared-to-Income) and cost-based rents and acquire naturally occurring affordable housing for the non-market sector as it is offered for sale. Strategically expand Canada Housing Benefit to both enable lower-income households facing financial challenges in naturally occurring affordable housing to remain in their homes and provide temporary financial support to slow the flow in and accelerate the flow out of homelessness and Core Housing Need.

- Improve housing outcomes for those in the rental sector by restricting further financialization and reviewing foreign investment rules. Ensure that market rented housing built with federal support uses a definition of affordability geared to the income of the average renter household and work with provinces and territories to provide tenants with greater security of tenure.
- Improve housing outcomes for home-buyers with targeted support for first-time buyers, Team Canada efforts to tackle the nationwide cost-of-delivery crisis, and by adopting measures to encourage efficient land use, appropriate density and strategic use of government-owned lands through long-term leases.
- Improve housing outcomes for seniors in all income quintiles by supporting well designed, located and incentivised housing options for older people, potentially freeing up family sized homes in the process. Ensure lower-income senior homeowners have access to supports.



Linda – Renter in the Lowest-Income Quintile

Monthly Income: \$2,708 | **Affordable Housing Cost:** \$812 | **Monthly Rent:** \$800



I live and work in Moncton, NB. I've lived in my building for years and so have most of my neighbours. I'd planned to stay here when I retired, but then the landlord put our building up for sale. Well, I was worried whoever took over would put the rents up – I couldn't have afforded much more and I was dreading having to move at my age. It was such a relief when we heard a co-operative was buying the building, with help from the federal government. Rents would stay the same, and this organisation has a good reputation for supporting older residents and encouraging a sense of community. We're lucky the landlord could sell to someone who will have us in mind.

Good outcomes? Yes. The government has committed to restoring affordability for those on the lowest-incomes, through protecting Naturally Occurring Affordable Housing and other measures. As these commitments are put into practice, it means that Linda's home will remain affordable and a good place for her to grow older.

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